



Affordable Housing Needs Assessment Study

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Submitted to:

Town of Gander

Submitted by:



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Rob Anstey (Chair) – Councillor, Town of Gander
Hazel Bishop – Exec. Director, Gander & Area Chamber of Commerce
Derm Chafe, CAO - Town of Gander
Brian Dove – Councillor, Town of Gander
Clayton Green - The Mortgage Centre
Joanne Power - Client Services Manager, AES
Mike Turner – Manager, Turner Realty (2014) Inc.
R.J. Locke - Mgr. of Economic Development, Town of Gander

And finally, many thanks to R.J. Locke, Manager of Economic Development for the Town of Gander who acted as the staff liaison and whose assistance throughout the study was indispensable to the consulting team.

Executive Summary

The Town of Gander has seen considerable growth in the last 10-15 years, due in large part to employment growth in the local services sector, both in the town and the surrounding catchment area. While this growth has spurred economic development, it has also come with consequences. Housing prices have risen dramatically and have consistently outpaced income growth over the same period. This has led to concerns about the availability of adequate, affordable housing for current residents and the impact this could have on future growth if trends continue at this pace.

In 2014, the Town of Gander identified the need for an affordable housing needs assessment study of the community to support the work of its Affordable Housing Committee. Re/fact Consulting was retained to undertake this study with oversight and direction from the Committee and Town staff. The primary objective of the study was to define a baseline for local housing needs, projecting requirements for the next 10 years by:

- Identifying barriers to home ownership
- Identifying a target demographic
- Defining affordability related to housing quality, quantity and price

Using a consultative five phase work plan, the study examined and identified trends in housing demand, housing supply and housing affordability. This work involved extensive data analysis of the local housing market as well as discussions with stakeholders and members of the public through interviews, focus groups and public consultation sessions. Projections of local housing needs over the next 10 years were also undertaken as part of this review, having regard for current and anticipated trending. Key findings from this analysis identified the following trends/issues:

Housing Demand

- There has been sustained population growth in Gander, especially in the last 10 years, due in large part to stable employment in the public sector and growth in the service sector
- Gander has a more youthful age profile as compared to the province but like the province, the seniors population is increasing - regional in-migration to access services is a factor in this growth
- Households are continuing to grow at a rate faster than the population due to trends for smaller and more diverse household types – these changes signal a broadening range of housing needs
- Projected growth in population and households over the next 10 years is expected to remain above average and this will mean sustained demand in the housing market
- Transient resident populations associated with CFB Gander and post-secondary institutions will continue to require access to flexible housing options, especially in the rental market
- Income growth has outstripped inflation and continues to favour many households - coupled with historically low interest rates, this growth has meant more buying capacity in the ownership market
- However, a continuing share of the population has household incomes under \$40,000 and these households have limited choices in the housing market

Housing Supply

- The current housing stock is predominantly single detached in form (roughly 66%) and is in reasonably good condition based on its age
- New production has provided ample additions to the housing stock over the last 10 years, much of it low density in form, but the scale of this growth has varied from year to year
- However smaller, more affordable unit types are not being produced despite demand in the market and this signals issues for those trying to access the ownership market, especially at the entry level
- Prospective entry level owners who are 'held over' in the rental market are creating added pressure in the rental market, as witnessed by the dramatic growth in informal rental stock.
- House prices have more than doubled in the last 10 years - apart from sustained demand, price pressures are attributable to consumer choices as well as increasing labour, material and land costs.
- There is a modest supply of below-market and special needs housing in the community to serve the most vulnerable in the community and there are concerns that supply is not addressing demand
- It is estimated that overall, about 85 new dwelling units/year will be required to meet growth demands over the next 10 years and these needs will oblige a variety of housing forms
- The supply of serviced land (plus plans to upgrade sewage infrastructure) should accommodate mid-term housing needs and there are ample vacant lands accessible for longer term development

Housing Affordability

- Despite the above-average income profile of the community, almost 20% of all households have an affordability problem (i.e. they spend 30% or more of their gross income on housing)
- Affordability problems are more acute for renters as compared to owners, with almost 40% of renters having affordability issues compared with just under 10% of owners
- Affordability is also more acute for non-traditional households, especially lone parent families and non-family households (i.e. single persons)
- Challenges also exist for senior homeowners who face downsizing requirements with fixed incomes, limited housing options and diminished buying power
- Housing affordability problems are magnified for all households due to rising utility costs

Affordable housing needs across the local income spectrum were evaluated against available housing options using current pricing, and illustrated in a housing continuum. On the basis of this analysis, two priority gaps in the housing market were identified. The first gap area is housing options for those with low incomes (under \$30,000) and requiring geared-to-income assistance. This gap is problematic because:

- Low income households have very limited housing options and are mainly served via social housing (Newfoundland and Labrador Housing Corporation - NLHC)
- There is high demand for rental units and this invariably means that low income households are competing with higher income households for accommodation
- There has been no recent NLHC rental production, existing buildings are aging and the current portfolio is inadequately suited to changing demand profiles

The second gap area is those with low to moderate incomes trying to access the ownership market for the first time (incomes in the \$30,000 to \$50,000 range). This gap is problematic because:

- There are limited options for housing in the resale market that are affordably priced
- New production is not generally geared to forms other than single-detached and pricing for new units tends to be higher than that of resale units
- Perceptions linger in the community that non-detached housing is 'inferior', and this has led to NIMBY attitudes towards more affordable housing forms (i.e. semi-detached and row housing)

NLHC offers a number of programs provincially that are intended to help meet housing needs, whether for rental housing development, energy efficiency improvements, renovations or homelessness prevention. While these programs have been extensively utilized in other jurisdictions, there has been limited take-up in Gander due to low qualifying income thresholds, an already active private rental market and limited non-profit housing partner capacity. While currently under discussion, there is no first time homebuyers program offered by NLHC. In the absence of workable, funded programs from upper levels of government, meeting local housing gaps will continue to be a challenge.

That said, municipalities do have at their disposal a suite of potential tools to help facilitate solutions to local housing issues. While not a replacement for upper government programs, these tools include:

- *Regulatory Tools* - Land use policy, zoning of lands and development approvals
- *Incentives/Inducements* - Fee/tax relief, housing grants and land
- *Housing Programs* - Capital grant programs, repair programs and down payment assistance
- *Facilitation* - Public education, advocacy and information/resources

As a cornerstone issue, housing is the responsibility of the entire community and to effectively move forward with solutions, a detailed housing strategy should be developed in collaboration with key housing stakeholders. The Town of Gander can play a leadership role in facilitating development of this strategy through the Affordable Housing Committee. It can also help to support implementation of the strategy by using a combination of municipal tools and incentives. In particular, the Town can advance solutions for addressing housing issues through the following priority actions:

1. Promoting public education efforts on housing issues in concert with community partners to forge a more coordinated local response to housing issues;
2. Advocating for additional provincial support, especially in terms of programs that address those with low incomes and first time home buyers;
3. Continuing to advance development of non-detached housing forms through strategic divestment of municipal lands and through negotiation of subdivision agreements;
4. Developing a suite of development incentives that the Town would be prepared to offer in exchange for affordability; and,
5. Incorporating housing issues into the upcoming Municipal Plan review with a view to enhancing regulatory strategies that advance community housing solutions.

1 Introduction

1.1 Study Purpose/Objectives

In 2014, the Town of Gander formed an Affordable Housing Committee to help identify and address both current and future housing affordability issues within the Town. To assist the Committee in fulfilling this mandate, the Town identified the requirement for a housing needs assessment and sought the services of an experienced consulting firm to complete this assessment. Re/fact Consulting was retained by the Town of Gander in the late summer of 2014 to undertake this work.

The primary study objective established by the Town was to define a baseline for local housing needs, projecting requirements for the next 10 years by:

- Identifying barriers to home ownership
- Identifying a target demographic
- Defining affordability related to housing quality, quantity and price

By bringing together existing information and research, the Town is hoping to establish a clear baseline of housing needs and issues as part of this housing needs assessment. This foundational work can then be used to support the Committee's work in seeking out options that address affordability issues.

1.2 Background Context

The Town of Gander, situated on the Trans-Canada Highway and near Newfoundland and Labrador's east coast, has strong roots in the transportation and defence sectors. Since the establishment of the air base in the World War II era, the international airport has continued to play an important role in the local economic landscape.

The Town of Gander itself has grown to over 10,000 but the Town also plays an important regional service role to some 80,000 people in the broader surrounding area. While transport and defence remain strong components of the local economy, public administration and communications also play a significant role. The more recent growth in small and medium enterprises (SME's) as well as retailers has spurred growth in the local population. If sustained, this growth could add as many as 1,000 new homes over the next 10-12 years.

While this continued growth is encouraging and stands in contrast with provincial trends over the same period, notable cost of living increases have been encountered. This is especially true in the housing sector where it is estimated that average home prices have escalated at more than twice the rate of increase in incomes for the 2007 to 2012 period. Housing is an important cornerstone of any healthy community and as such, there is concern that affordability issues are impacting residents and may influence future growth potential in the community.

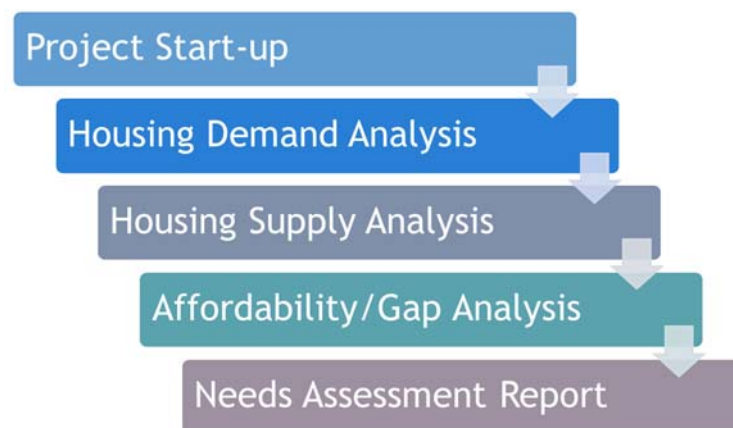
1.3 Study Process

In defining the study requirements, the Town of Gander set out specific tasks that it was seeking assistance with. These included:

- An analysis of existing information and documentation

- An assessment of current and projected housing needs (10 year horizon)
- An assessment of the current local housing supply
- Defining affordability across the entire housing spectrum, with particular emphasis in the area of home ownership
- Identifying overall needs, gaps and barriers within the market based on supply and demand analysis
- Articulating the target demographic, associated affordability issues and barriers within that segment of the market

In response to these requirements, the consulting team developed a comprehensive work plan which included the following main elements.



This work is designed to provide a clear baseline of local housing needs, projecting requirements for the next 10 years and providing a tool to assist in guiding Affordable Housing Committee efforts and future municipal decisions. The study was conducted under the guidance of the Committee who met with the consulting team at key stages in the study process. The input provided by the Committee helped to identify key stakeholders, address data gaps and add context to prominent local housing issues.

Data gathering for the study involved the review and analysis of Census and related data, as produced by Statistics Canada and the Newfoundland and Labrador Statistics Agency. In addition to reports, research and studies provided by the Town of Gander, housing data was also gleaned from various reports and publications issued by Canada Mortgage and Housing Corporation (CMHC) as well as Newfoundland & Labrador Housing Corporation (NLHC).

Information and supplementary data was also gathered through more than a dozen key informant interviews with key community stakeholders. These stakeholders represented a wide range of perspectives and helped to provide context beyond the collected data. Two focus groups were also held with community stakeholders the week of October 27th to gather additional insights. In addition, a public consultation session was also held that week to present findings to date and to gather additional feedback from public attendees. As a result of this consultative process, a well-rounded perspective on housing issues, priorities and potential solutions in Gander was developed. This information helped to establish a solid basis for the study report, informing strategies and recommendations for moving

forward. Further details regarding study consultations can be found in the appendix to this report (Section 6.3).

1.4 This Report

This report summarizes the work undertaken as part of the study, presenting findings by the three main stages of analysis that were undertaken, namely:

- Housing Demand - a review of local socio-economic trends
- Housing Supply – an analysis of the local housing market
- Affordability and Housing Gaps – an assessment of affordability issues and market gaps

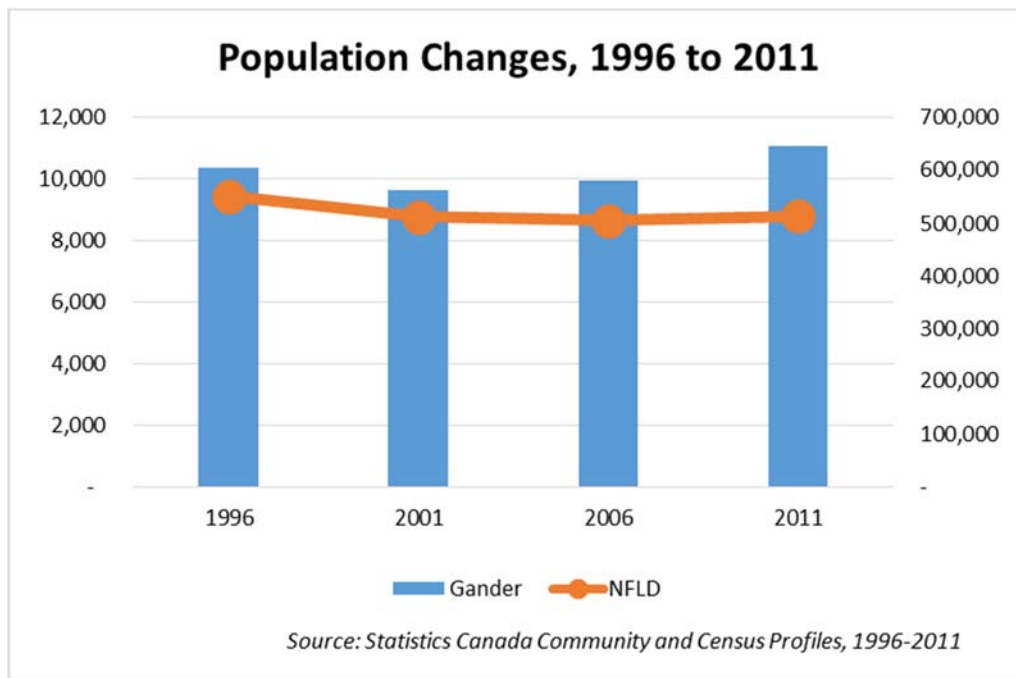
The report concludes with a section on addressing identified gaps, helping to point directions forward for meeting local housing needs over the next 10 years. The report also includes an appendix with supporting detail on information sources as well as supplementary data tables and consultation information.

2 Housing Demand

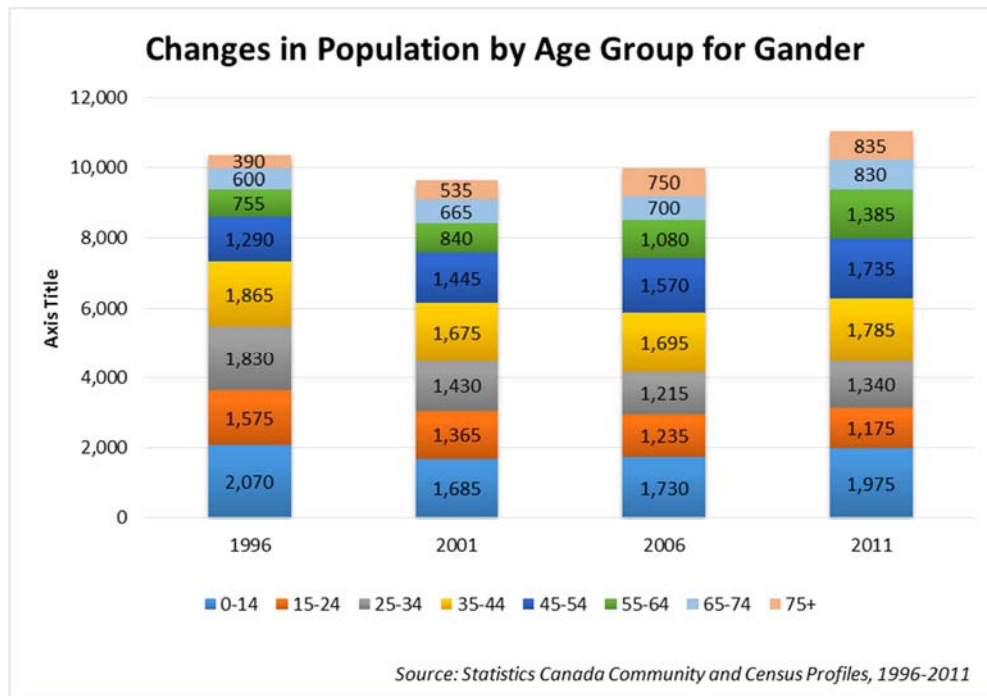
Examining demographics profiles helps to identify the housing needs in a community, especially as these needs may change over time. In turn, these trends help to inform future needs and support the planning necessary to address these needs. In this section, population and household characteristics are examined as well as income profiles. Economic indicators are also examined to better understand the influence they have on housing demand. The section concludes with an assessment of future housing demand over the next 10 years as well as the factors which influence these demands.

2.1 Population Dynamics

Population in Gander over the last 15+ years has shown dynamic changes over time, resulting in a population of more than 11,000 in 2011. Overall population has increased some 6.7% during this period, despite declines from 1996 to 2001 and subsequent increases each year since then. Growth has been especially notable in the last Census period, seeing an increase of more than 11% from 2006 to 2011. This is coincident with local employment growth which saw an overall increase of almost 10% from 1996 to 2011 and an even more notable recent increase of 15% in the period from 2006 to 2011. While the general decline and rebound trend has been seen for the province as a whole since 1996, growth in Gander is trending well above provincial averages in the last five years.



In terms of gender, females make up just over half of the population in Gander and this trend has been fairly constant over the last 15+ years. This follows similar provincial trends which have seen a consistent pattern in gender splits over time. In terms of ethnicity, the population is predominantly English-speaking and has a modest share of aboriginal persons (3.6% in 2011). Over time, Gander has become less diverse ethnically as compared with the province which has seen modest but increased linguistic diversity in non-official languages.



Age-wise, the population in Gander has a somewhat younger profile as compared to provincial trending. Since 2001, there has been a rebound in growth among those aged up to 14 years old, accounting for almost 18% of the population in 2011. Those in the 15-24 age bracket have continued to show a gradual decline over time, accounting for just 10% of the population, signalling a continued outflow for schooling or employment reasons. Those in the 25-34 age cohort - prime household formation years – and those 35-45 have started to see a gradual rebound since 2006, suggesting a more stabilizing effect in the last 5 years. Growth is especially evident for those in the older adult working cohorts from 45-65, which have seen continued increases since 1996, due in part to the aging of the population. Growth has also been notable for those 65+ who now account for more than 15% of the population (2011). Provincially, there has been a more pronounced loss in the younger age cohorts while growth has continued to be seen in the older age cohorts, especially 65+. These trends continue to signal net outmigration of younger households as well as a general aging of the population as a whole.

It should be noted that the aging of the population in Gander is a product of both general aging of the resident population as well as in-migration. Seniors from the surrounding region are seeking closer access to the health services and other amenities that Gander offers. Returning residents are also choosing to retire in Gander after time away, further adding to the age profile of the community.

Mobility trends since 1996 tend to reinforce these observations. Overall, the population in Gander is considerably more mobile than the province as a whole. In 2011, more than 43% reported having moved in the last five years as compared to 29% provincially. Of those who moved, the majority were from outside Gander (almost 25% of the population). More than half of these migrants were from elsewhere in Newfoundland as compared to those migrating from outside the province. Only a very small number (less than 1%) were migrants from outside Canada. While these overall trends are fairly consistent at the provincial level, there is a much lower rate of mobility.

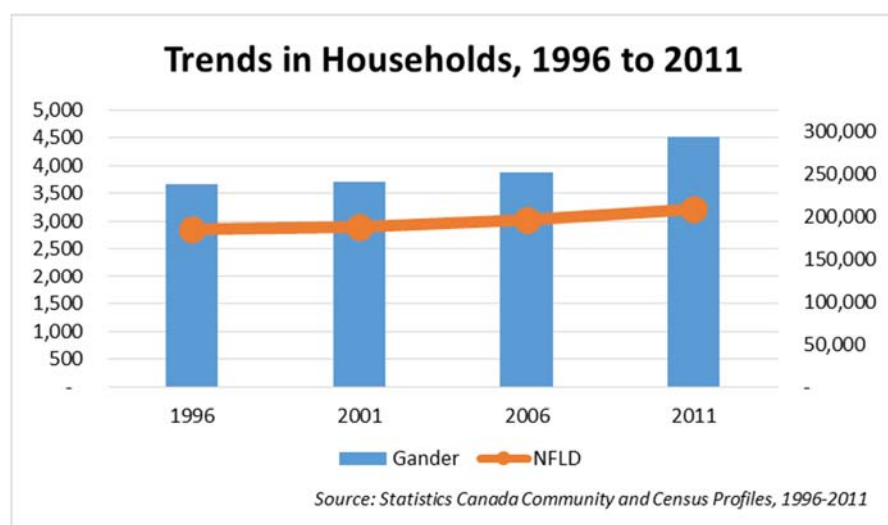
Mobility Status - 2011	Status 5 Years Ago				Status 1 Year Ago			
	Gander		NFLD		Gander		NFLD	
	#	%	#	%	#	%	#	%
Non-movers	5,735	56.3%	342,965	71.0%	9,075	84.8%	454,225	90.4%
Movers	4,445	43.7%	139,945	29.0%	1,625	15.2%	48,210	9.6%
Non-migrants	1,955	19.2%	65,440	13.6%	675	6.3%	24,900	5.0%
Migrants	2,490	24.5%	74,505	15.4%	945	8.8%	23,315	4.6%
Internal migrants	2,435	23.9%	70,605	14.6%	935	8.7%	22,210	4.4%
Intraprovincial migrants	1,390	13.7%	41,850	8.7%	630	5.9%	15,235	3.0%
Interprovincial migrants	1,040	10.2%	28,755	6.0%	310	2.9%	6,980	1.4%
External migrants	60	0.6%	3,895	0.8%	0	0.0%	1,100	0.2%
Total	10,180	100.0%	482,910	100.0%	10,700	100.0%	502,435	100.0%

Source: Statistics Canada Community and Census Profiles, 1996-2011

The mobility rates in Gander and at the provincial level have been fairly consistent over the last 15+ years despite some ebbs and flows in the rate of change. The more pronounced mobility in Gander is indicative of the transient population associated with Canadian Forces Base (CFB) Gander and post-secondary students as well as the influx of new residents from outlying areas over time. In the case of CFB Gander, some 160 regular force personnel are stationed on 3 year rotations with about one third turnover each year. The College of the North Atlantic also welcomes some 140 full time students each year, many of whom are enrolled in 2 year certificate courses and are from outside the area¹. These ‘temporary’ residents certainly have an influence on dynamics in the local housing market. They also help to explain why Gander has a higher rate of rental tenure as compared to provincial norms.

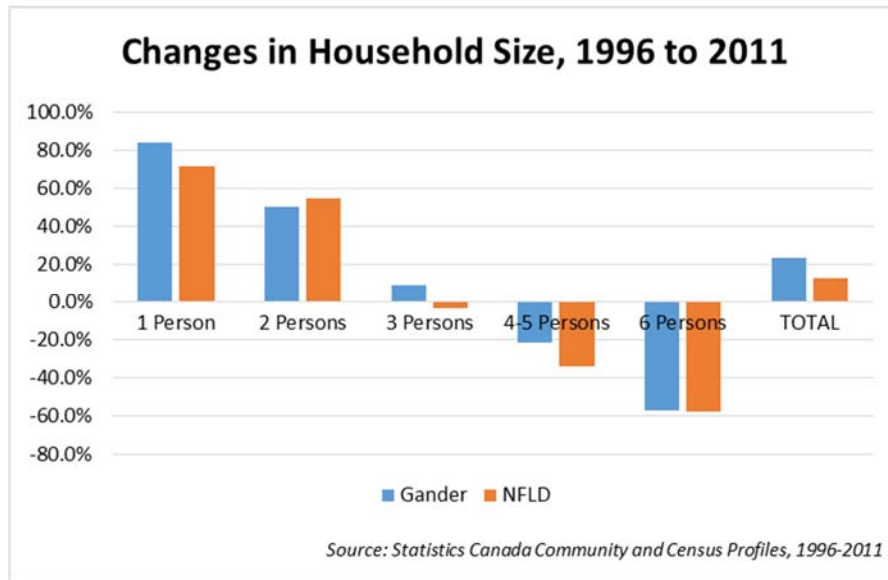
2.2 Household Trends

Like population, the number of households in Gander has also continued to grow, reaching 4,515 in 2011. Household growth has been most prominent in the last Census period (from 2006-2011), but unlike population, this growth has been steady across all years since 1996. During this 15+ year period, population grew at a rate of 6.7% while households grew at a rate of 23.5%. This trend is even more evident at the provincial level where population growth declined by 6.8% from 1996-2011 while households grew by 12.6%.



¹ Where there other post-secondary institutions operating campuses in Gander, the College of the North Atlantic is the most notable in terms of its F/T students and multi-year programs for non-resident students.

A primary reason for this growth differential is the decline in household size and the growing diversity of household types. Over time, there is a trend towards smaller sized households and this has been fairly consistent for both Gander and the province. The number of one and two person households now accounts for over 60% of all households as compared to households with four or more persons which accounts for less than 20% of all households. While trends are fairly consistent locally and provincially, the rate of change in Gander has been somewhat slower in the three to five person households. This is indicative of smaller family sizes and is consistent with the recent rebound in growth in the 34-45 age bracket.



The structure of households is also changing and diversifying over time. While family households continue to make up about three quarters of all households, this proportion is gradually decreasing. Among these households, families with children (31.7%) and without children (31.6%) are most common as compared to lone parent families (9.8%). This trend is fairly consistent with provincial trends in terms of family household type.

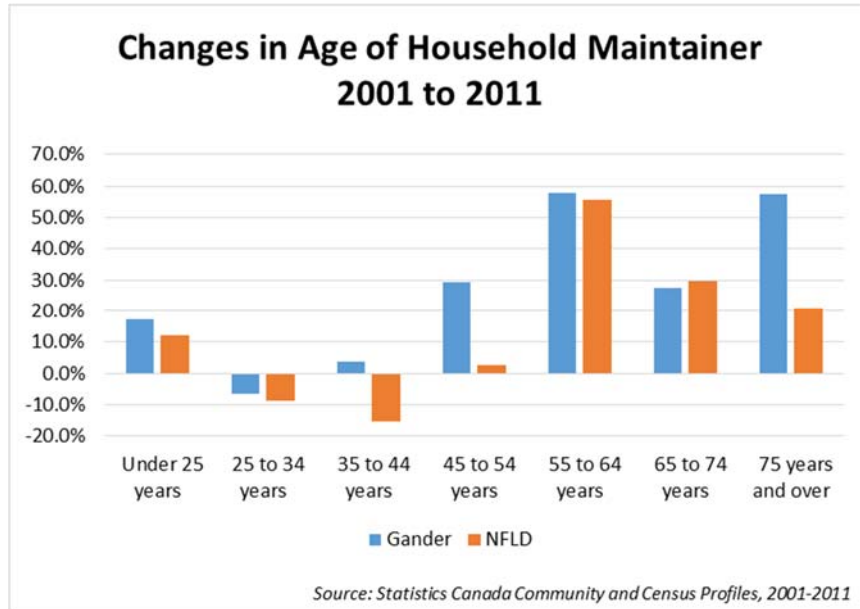
At the same time, the number of non-family households is continuing to grow, both in Gander and at the provincial level. In Gander, most of these households are one person in size (23.3%) as compared to two person households (2.7%), a trend which is consistent for Newfoundland as a whole. This tendency towards less traditional family structures is indicative of changing norms in the make-up of households and this has a direct effect on housing requirements in the community. It also serves to explain the decline in household size which is evident in local and provincial trending.

Household Type, 2011

One Family Households	Gander	NFLD
Couples without Children	1,425	67,435
	31.6%	32.3%
Couples with Children	1,430	62,555
	31.7%	30.0%
Lone Parents	440	21,740
	9.8%	10.4%
Multiple and Other Family Households	45	3,785
	1.0%	1.8%
Non-Family Households	Gander	NFLD
One Person Households	1,050	46,325
	23.3%	22.2%
Two or More Person Households	120	6,995
	2.7%	3.3%
Total Households	4,510	208,835
	100.0%	100.0%

Source: Statistics Canada Community and Census Profiles, 1996-2011

Another indicator of household trending is the age of the primary household maintainer. Not surprisingly, those in the core working ages are prominently represented with almost 45% of all households among those in the 35-54 age bracket. This compares with almost 40% at the provincial level. Likewise, households in the 25-34 age group have a slightly higher share in Gander (14.7%) as compared to the province (11.8%). This suggests a slightly better rate of household formation for younger households locally. At the same time, household maintainers 65 and over make up a larger share provincially (24.7%) as compared to Gander (21%). This trend towards a younger age of household maintainer in Gander is reflective of the younger age structure in the population as compared to the province.



While the younger age profile is evident in Gander, these trends in age of maintainer have shifted over time. Those in the 24-35 continued to show gradual declines from 2001 to 2011 in both Gander and provincially, signalling out-migration for this younger age cohort. By contrast, those under 25 and those in the 35-54 age brackets have continued to grow at a faster rate locally as compared with the province. Gander has also seen a pronounced increase since 2001 in the number of household maintainers who are 75 years or older. While this is consistent with the overall aging of the population, this also signals that older seniors are tending to remain in their homes longer rather than moving to retirement or care facilities.

This has implications in terms of both housing needs and supports for this age group. While some seniors choose to remain in their current homes, others who would prefer to move many encounter challenges due to the lack of appropriate or affordable housing alternatives. This is particularly true for seniors owners who face 'equity lock', where they may have paid off their home mortgage but who now may face escalating costs to access other, more appropriate housing closer to necessary amenities.

2.3 Trends in Household Incomes

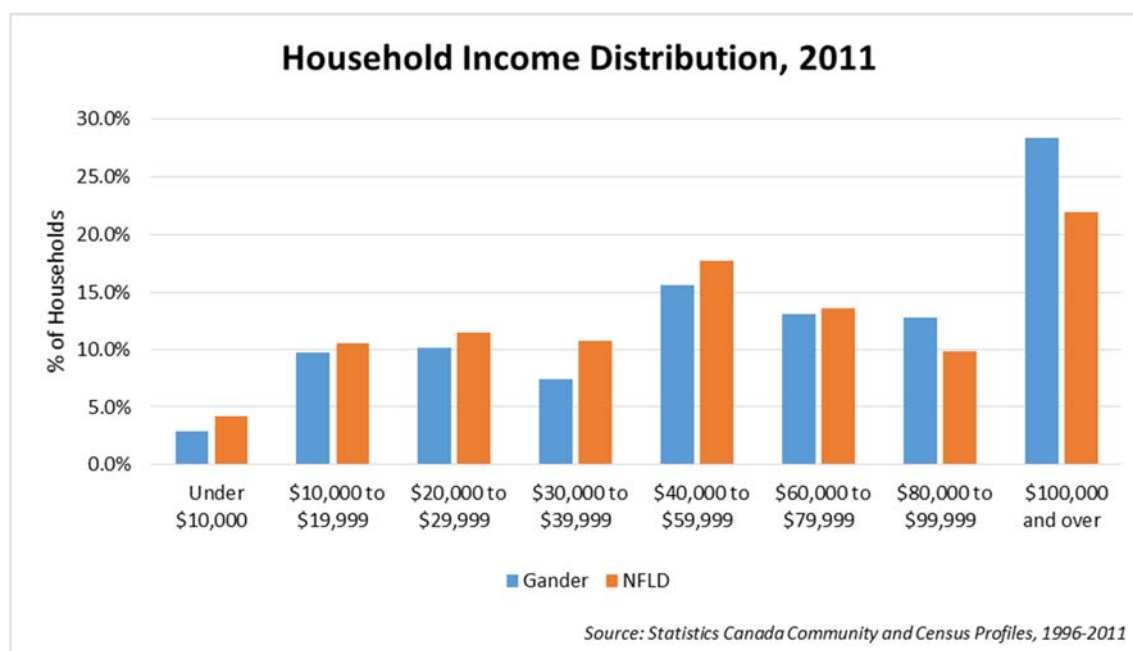
Household income is a prime determinant of housing choices as it directly ties to affordability. Gander has continued to enjoy a higher than average income profile as compared to the province in terms of median and average income. In both cases, households in Gander enjoy incomes that are in the order of

\$9,000 to \$12,000 higher based on 2011 figures. While higher incomes have continued to be the norm in Gander since 1996, there has been a slightly higher rate of growth in both median and average incomes at the provincial level from 2001 forward and most especially since 2006. During the period from 2006 to 2011, average incomes in Gander grew at a rate of 18% as compared to the provincial increase of 24%. So while provincial incomes remain lower overall, they are increasing at a faster rate than Gander due in part to the recent increase in activity in the oil & gas sector as well as major infrastructure projects elsewhere in the province.

Household Income		1996	2001	2006	2011
Gander	Average	\$49,770	\$58,043	\$65,302	\$77,079
	Median	\$45,698	\$48,281	\$55,146	\$66,526
NFLD	Average	\$41,064	\$46,290	\$55,620	\$68,979
	Median	\$34,036	\$37,614	\$44,136	\$54,156

Source: Statistics Canada Community and Census Profiles, 1996-2011

While average and median incomes provide a general sense of a household's economic capacity, looking at the distribution of household incomes provides greater insights into affordability issues. In examining household distribution by income range for Gander, a higher income profile is evident as more than 41% had household incomes of \$80,000 or more in 2011. This compared to provincial figures which show just over 31% for the same income bracket. This comparison is especially notable for those with incomes over \$100,000 where there are over 28% of Gander households as compared to 21.9% of provincial households. At the same time, the provincial share of households with income under \$40,000 is more pronounced as compared to Gander (36.9% versus 30.1%).



Over time, there has continued to be a shift in the proportion of households among each income category. As one might expect, growth in moderate and higher income categories has been common since 1996 while the proportion of lower income households has declined. That said, the rate of change has been different at the local and provincial levels. Gander has seen a gradual decline in the proportion of households with incomes under \$40,000, although those in the \$20,000 to \$30,000 range actually

increased over the 1996-2011 period. By contrast, a higher rate of decline in mid-income ranges (\$40,000 to \$80,000) and an explosion of growth in those households with incomes \$80,000 or above has been seen, especially since 2006.

Provincially, the rate of decline in the number of lower income households (those below \$40,000) has been considerably more pronounced from 1996 to 2011, with a modest increase in the number of mid-income households (\$40,000 to \$80,000) over this same period. Like Gander, there has been an explosion of growth in higher income households (\$80,000+), although not quite as dramatic as in Gander. While these trends signal improvements in local employment markets, they also show an improved economic profile for households provincially. In Gander, the minimal rate of change in lower income groups and jump in higher income ranges signals a growing income polarity among residents, especially since 2006. This same trend is evident at the provincial level although not as polarized as in Gander.

This polarization is a key concern for household affordability, especially where housing markets continue to respond to the demands of higher income households. While the majority of residents in Gander continue to enjoy above average incomes, there remains a notable constituency of households who have incomes under \$40,000 (about 30%) and whom face challenges in the housing market. There are also those households who reside in the areas outside Gander and who work in town but cannot afford to live in Gander. This issue is discussed in greater detail in the affordability section of this report.

The incidence of low income² is another measure which helps to provide insight on household economic capacity. Based on 2011 measures, Gander had a lower incidence rate as compared to the province (14% versus 17.9%). The share of income reported by source is also indicative of a lower degree of hardship in Gander. Government transfers accounted for only 13.3% of households as compared with 19.3% provincially. This continues to demonstrate that Gander is economically better off than the province as a whole. However, there remains a constituency of households who are not as well off and who face economic challenges in the community.

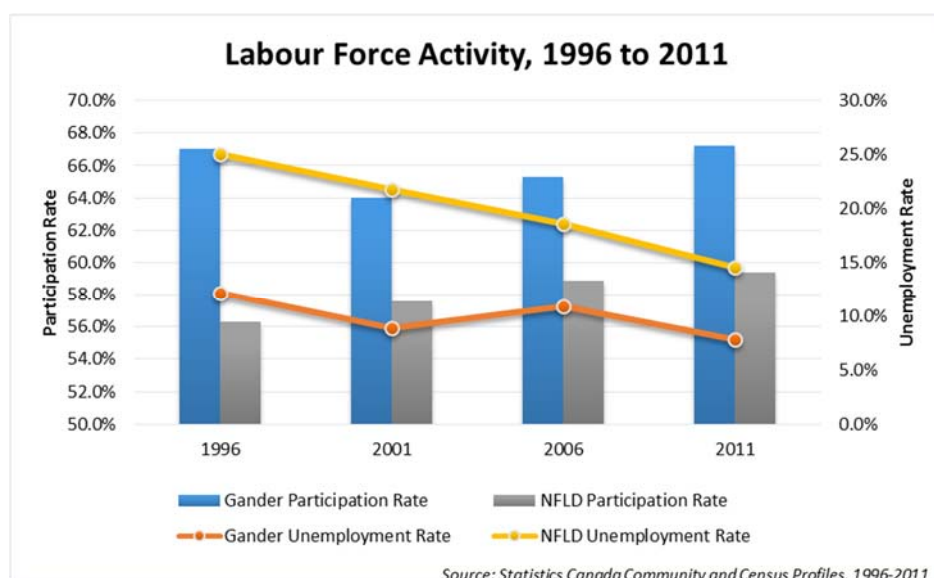
2.4 Economic Indicators

The above average income profile in Gander is a direct reflection of a positive local economy. Labour force activity since 1996 has continued to show strong performance locally with higher than average participation rates and lower than average unemployment rates. Local trends have shown labour growth increasing from 5,320 in 1996 to 5,825 in 2011, an increase of 9.4%. Despite a dip in 2001, labour growth has continued to increase since that time, increasing by 18% over the ten year period from 2001 to 2011 or almost 900 jobs.

Unemployment has remained at between 7.8% and 12.2%, representing roughly half the rate for the province which ranged from 14.6% to 25.1% over the 1996 to 2011 period. Participation rates for Gander during this period were higher at 64% to 67.2% versus the province at 56.3% to 59.4%. This

² The incidence of low income is a historical measure of a household's income based on an established need threshold – households below this threshold are deemed to be low income. The complex calculation and methodology for deriving this figure has changed over time. Statistics Canada now uses Low Income Measure which determines the need threshold based generally on 50% of median income through annual surveying.

continues to signal a more active local labour market in contrast with provincial trends. That said, provincial norms have shown consistently improving rates while Gander has shown some minor variations in trending from year to year. Despite this minor volatility, Gander continues to have a robust local economy and this continues to be reflected in higher than average household incomes.



In looking at the labour market more closely, Gander’s employment trending is buoyed by the fact that it has a more technically educated labour force as compared to provincial norms. In Gander for 2011, there was a lower proportion of those with no education (19.8%) and a higher share of college/non-university certificates (24.7%) as compared to the province (28% and 19.5% respectively). Those with high school diplomas (22% to 23%) or university certificates/degrees (16% to 17%) were relatively constant at both the local and provincial level. In examining trending in Gander over time, the increase in share of those with technical education or apprenticeships has been most notable from 1996 to 2011 while most other categories have remained constant. Provincially, education levels have increased across most categories, especially in technical trades and to a lesser extent in university certificates/degrees.

Employment by sector is most prominent in retail trade, health care/social assistance and public administration areas. While this is common both locally and at the provincial level, concentrations in these sectors in 2011 were collectively higher in Gander at almost 50% versus just over 36% provincially. This signals a clear service-based emphasis in the local economy of Gander as can be seen in the top 10 employers. Transportation and accommodation/food services are also prominent in Gander while construction and educational services are significant sectors provincially. In reviewing the top employers list, it is also notable that just over one third of the local labour force is directly employed by the provincial or federal government.

Employment Sectors - Top Categories 2011	
Gander	#
Retail trade	1,145
Health care and social assistance	955
Public administration	785
Transportation and warehousing	665
Accommodation and food services	420
Sub-total	3,970
Total Labour Force	5,825

Source: Statistics Canada Community and Census Profiles, 1996-2011

Top Employers in Gander (2014)		
Government of Newfoundland & Labrador		
<i>Central Health Authority</i>	878	1,458
<i>Nova Cent. School District</i>	326	
<i>All other prov. agencies</i>	259	
Government of Canada		
<i>CFB Gander (9 Wing)</i>	388	552
<i>All other fed. agencies</i>	164	
Nav Canada		300
Wal-Mart		202
Steele Hotels		113
Town of Gander		108
Dominion Stores		91
Heli-One Composites		75
Canadian Tire		55
Gander Int'l Airport Authority		45
	Total	2,999

Source: "Retail - Buying Power", Town of Gander

Retail and health care/social service sectors have seen notable increases in Gander over the 2001 to 2011 period, as have information industries and educational services. By contrast, declines have been most prominent in arts, recreation and entertainment as well as real estate and wholesale trade. Provincially, most notable gains were in mining, oil and gas extraction as well as construction and administrative support/waste management services during this period. Declines were most prevalent in agriculture, forestry, fishing and hunting as well as manufacturing. While service industries remain prominent both locally and provincially, the service economy is highly concentrated in Gander as compared to resource and construction sectors which are

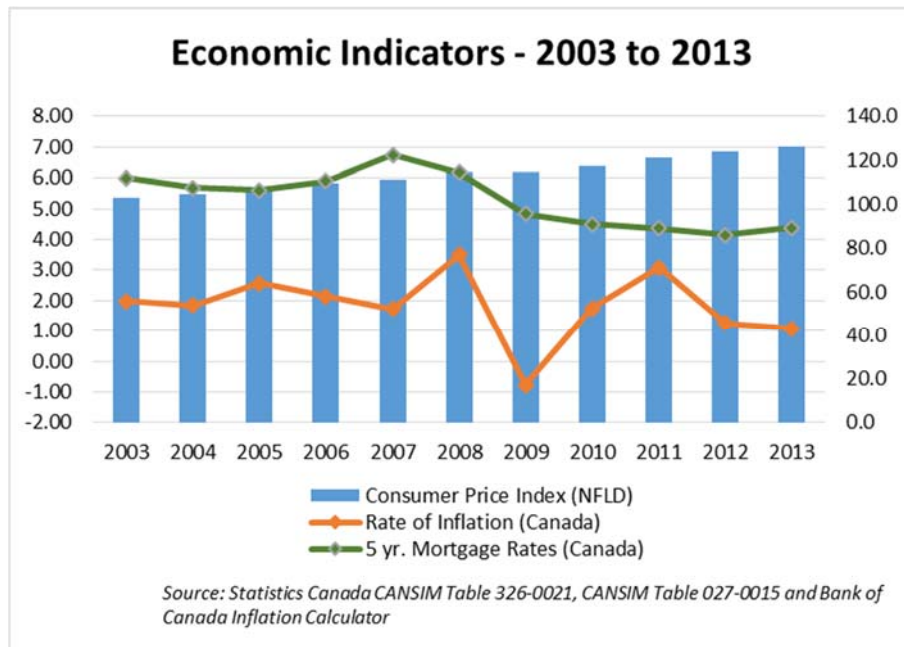
playing a more important role in the provincial economy. This reflects the regional service role that Gander fulfils and the basis for its above average growth over the last 5 years. The substantial core of public sector jobs and the on-going demand for retail services also creates stability for the local labour force as reflected in higher than average participation rates and lower than average unemployment rates.

Place of Work Status and Mode of Commuting for Employed Population Town of Gander 2011				
Place of Work Status	Female	Male	Total	%
Total employed population aged 15 years and over by place of work status	2,715	2,750	5,465	100.0%
Worked at home	50	50	100	1.8%
Worked outside Canada	..	..	..	-
No fixed workplace address ^b	135	375	510	9.3%
Worked at usual place ^c	2,530	2,320	4,845	88.7%
Total employed population aged 15 years and over with a usual place of work or no fixed workplace address ^d	2,660	2,695	5,350	97.9%

Source: National Household Survey, Statistics Canada (2011)

Gander acts as a regional employment node as well. Commuting data for 2011 shows that the majority of people who work in Gander work at a consistent place of work (88.7%) or have no fixed workplace (9.3%) as compared to those who work at home (1.8%). Over 98% of employed Gander residents work in the community and occupy roughly 80% of the jobs in Gander. The remaining 20% employed in Gander (over 1,000 individuals) commute in primarily from the surrounding area to work in Gander. This reinforces Gander's role as both a service hub and as an economic driver in the region. It should be noted however that while certain of these individuals may choose to live outside Gander, in many other instances these commuters cannot afford to live in Gander for economic reasons.

Broader economic indicators have also reflected more favourable conditions which have helped spur growth and the local economy. Consumer price index indicators for Newfoundland have shown gradual increases over time but have averaged just over 2% annually from 2003-2013. Average and median incomes in Gander have trended above 3% during this same period. Despite some volatility in the national inflation rate from 2008 to 2011, this index has fallen to a rate of 1.07% in 2013.



As a result, incomes have been rising faster than the national rate of inflation. Likewise, conventional mortgage rates have continued to decline since 2007, sitting at a 4.39% average for a five year term in 2013. This combination of lower mortgage rates, strong employment and above average incomes has created strong local demand in Gander for ownership housing. This robust demand however, has also created other market factors and has consequently driven up house prices. This relationship between economic indicators and the housing market will be discussed in greater detail later in this report.

2.5 Projected Housing Demand and Key Drivers

As a result of demographic trends and indicators, it's clear that Gander has a growing population unlike many other areas within the province. This growth is driven by a stable public sector and robust service economy, making Gander an important employment node within the broader region. While subject to similar trends in out migration for those in primary household formation years (25-34), the Town has a more youthful age profile than that of the province and has seen a return to growth in youth and middle-aged population groups. Like the province, Gander continues to see an overall aging of the population as well as increases in those 65+ due to in-migration from the surrounding area.

Household composition continues to diversify and trend towards smaller homes, sustaining demand for accommodations that suit the needs of these household types. The emergence of smaller family households and 'empty nesters' as well as non-family households is especially notable in terms of demand for housing looking forward. The tendency towards older seniors (75+) staying at home is also a notable trend, as the seniors segment of the population will continue to grow. There is also a segment of the population which is transient in nature (i.e. those in the Canadian Forces stationed at CFB Gander

as well as post-secondary students like those attending the College of the North Atlantic) which will continue to seek flexible housing options. These tendencies will have implications in planning for housing needs going forward.

The robust local economy and above average income profile for the community signal a high degree of choice for many households, both economically and in terms of housing. Lower mortgage rates in conjunction with higher incomes have had the added effect of increasing buying power for homebuyers over the past 5-7 years. While this is a benefit for many households in Gander, roughly 30% of the population still has household incomes under \$40,000 and as a result, have less economic freedom in making housing choices.

In terms of projected growth, population projections were developed for the Town in 2009 as part of the *Background Report for the Municipal Plan (2009-2019)*. At that time, population projections were developed to cover the 10 year period commencing in 2009. These projections identified low, medium and high growth scenarios based on differing population assumptions. Under the high growth scenario, population was projected to increase from 10,349 people in 2011 to 12,180 people in 2021, a growth rate of some 17% over the 10 year period. Census figures for 2011 show that actual population in 2011 was 11,054 persons, almost 7% higher than the *Background Report* 'high-growth' projections. As a result, the 2009 projections for the balance of the period are considered to be obsolete. As part of the next Municipal Plan Review process, it is expected that these projections will be revisited.

In the absence of newer figures, dwelling estimates for 2016 and 2021 were developed for the purposes of this study using population and persons per dwelling averages. Revised population estimates and associated dwelling estimates were then generated based on actual 2011 Census figures, trend analysis and the annual average of new residential units created from 2002 to 2013 (85 units/year). As a result of this basic analysis and given current growth trends, it is estimated that the Town's population will continue to exceed high growth estimates developed under the *Background Report* in 2009, growing to over 12,600 by 2021 with more than 5,300 dwelling units. If extended to the full 10 year horizon, this estimate would result in roughly 5,600 units and a population of over 13,000 by the year 2024.

Dwelling and Population Estimates based on Best Estimate Scenario			
Year	Dwellings	Pop'n	PPD
2001	3,715	9,660	2.60027
2006	3,870	9,951	2.57132
2011	4,515	11,054	2.44828
2016 (est.)	4,940	11,857	2.40000
2021 (est.)	5,366	12,610	2.35000
2024 (est.)	5,621	13,041	2.32000

Source: Statistics Canada Community and Census Profiles, 2001-2011 and Re/fact Consulting calculations (2016-2024)

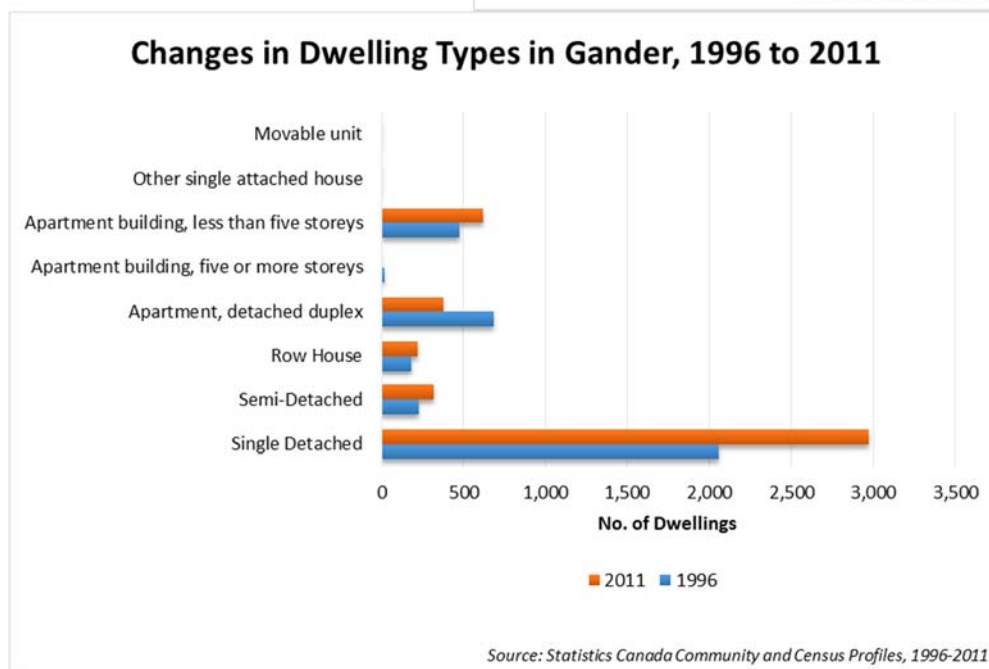
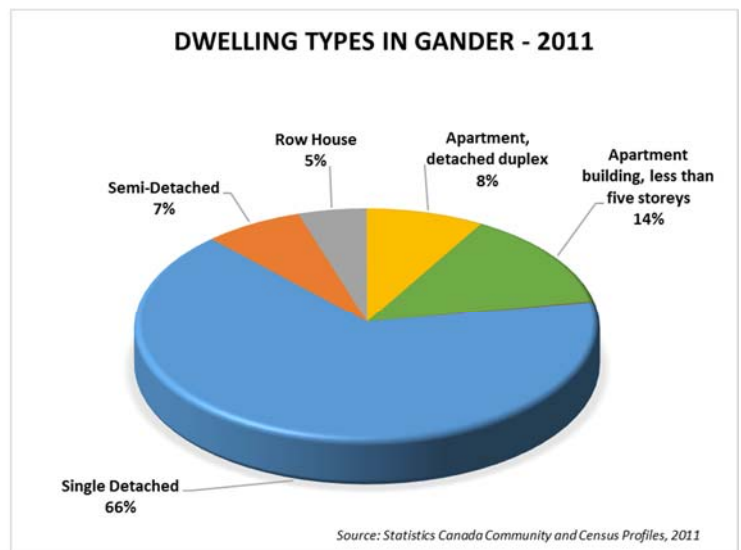
It should be noted that these cursory figures are only for illustrative purposes and that a more in-depth assessment of growth projections should be undertaken as part of the Municipal Plan Review process to validate these estimates. It is also important to note that the form and tenure of the projected housing additions will be key, given the past trend to low density, single detached forms and the emerging need for more diverse housing forms in the community.

3 Housing Supply

The preceding section has detailed the various dimensions of housing need in Gander, whether in terms of overall population, household type or income. This is an important precursor to understanding future needs and the characteristics of this need based on trend analysis. Understanding how local housing supply has and will respond to these needs - historically and looking forward – is the subject of the following chapter. By examining trends in current stock and housing production to date, it is possible to project supply trends forward, having regard for the various factors that influence housing demand. These include things such as housing type, tenure and condition as well as the supply of below market and special need housing. In addition to housing stock characteristics, factors that influence supply are also examined, including land supply and servicing potential.

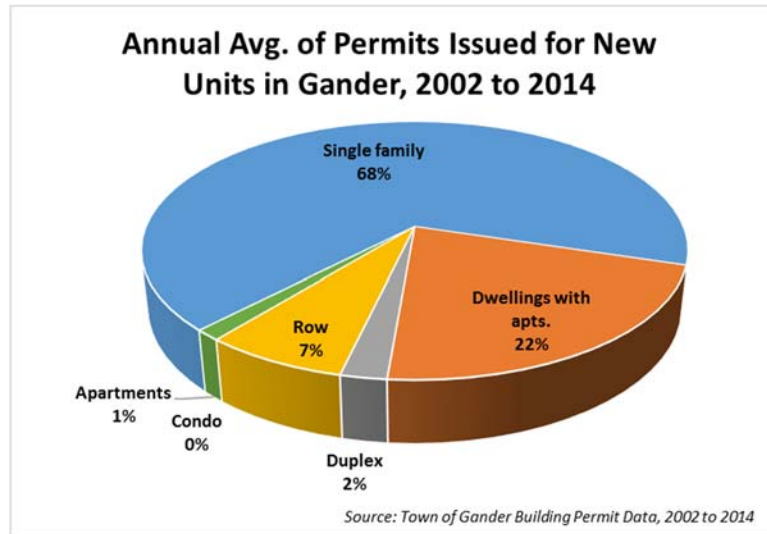
3.1 Existing Housing Stock

The current housing stock in Gander is predominantly single detached in form (65.8%) but also includes a mix of low rise apartments (13.7%), detached/duplex apartments, semi-detached units and row houses. In comparison with provincial figures, housing in Gander is more mixed. Provincial housing stock shows a stronger tendency towards single detached homes (74.4%) and while detached/duplex apartments make up an additional 10.2%, the balance of stock is made up of small proportions of semi-detached, row house and low rise apartments.

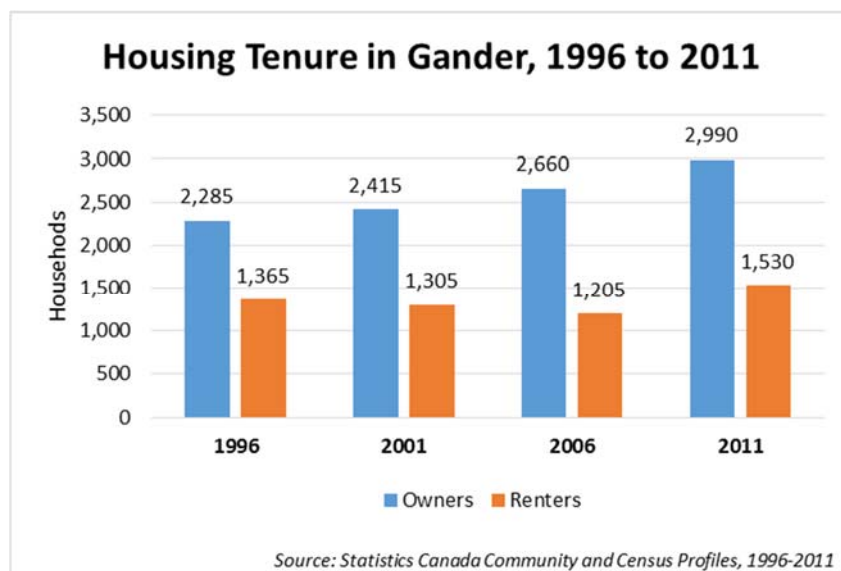


However the make-up of stock in Gander has changed since 1996, specifically in terms of its low density nature. The share of single detached homes has increased by almost 10% over this period while there has been a proportionally similar decrease in detached/duplex apartments. Semi-detached, row house and low rise apartment forms have all maintained their share of the housing stock over this same period. Provincially, housing stock has remained quite stable with only very minor changes in the share of housing types over time.

Building permit data confirms this tendency towards low density form. From 2002 to 2014, an average of 86 new units were added each year with single detached homes accounting for almost 70% of these units. Dwellings with apartments (22%) and row housing (7%) were also notable housing types added to the stock. So while roughly two thirds of existing stock was single detached in 2011, it is expected that this proportion will continue to climb as units being added are predominantly single detached in form.



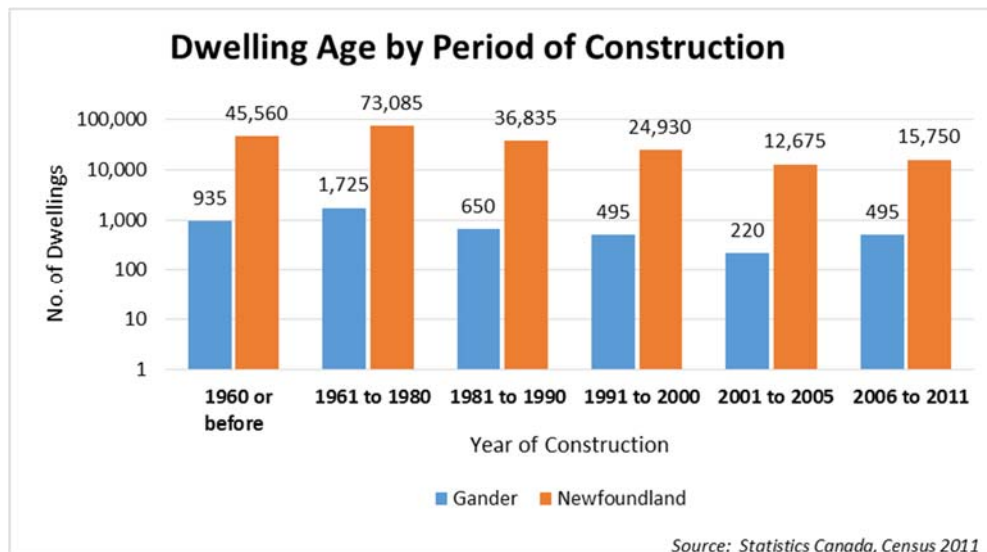
Tenure in Gander is notably different than the province as a whole. In 2011, Gander had a tenure split of 33.8% renters and 66.2% owners which compared with the provincial split of 22.3% and 77.7% respectively. This translates into 2,990 owner-occupied dwellings and 1,525 renter-occupied dwellings. Despite some minor shifts over time, this difference in tenure has been constant since 1996. This higher degree of rental tenure is indicative of the more transient population base in Gander and is reflected in the share of low rise apartments and detached/duplex apartments.



Two notable reasons for this are transient populations associated with CFB Gander and the College of the North Atlantic. CFB Gander has a regular force compliment of some 160 individuals whose households are posted on three year terms. Each year about one third of the postings rotate, meaning a notable turnover in accommodations. Personnel are housed both on and off-base and many are resident in the 80 or so PMQ's that are scattered throughout the community. These highly-sought units are managed and rented out to regular force personnel via CFHA, a support agency of the Canadian Forces. While those on post would typically prefer to 'buy in' to the community, the lack of affordable options make it more attractive to utilize CFHA housing where available. There are also some 200 reserve force personnel that are associated with CFB Gander and these individual are more permanently rooted in Gander and the surrounding region.

The Gander campus of the College of the North Atlantic also has a substantial transient population³. In a typical year, some 140 full time students are enrolled in programs. These students – most of whom are not residents - must access housing in the community over the course of the maximum two certificate programs. As a result, there is substantial turnover in accommodations for this group. The higher than average proportion of rental stock traditionally seen in the community helps to serve the needs of these more transient populations.

Gander saw a slowly increasing trend in the share of owners until 2006 when the share of renters rebounded slightly. This is indicative of a tightening ownership market, where households remain as renters or new households seek rental housing due to issues gaining access into the ownership market. At the provincial level, the tenure split has remained fairly constant through the 1996 to 2011 period despite the overall growth in households.



In terms of the housing condition, the stock in Gander is in reasonably good condition. Over 95% of stock requires only regular or minor maintenance as compared to provincial stock at just over 91%. Since 1996, the proportion of stock in Gander requiring major repairs has slowly declined. During this same period, trending provincially has been more static, with minor increases and decreases as

³ Where there other post-secondary institutions operating campuses in Gander, the College of the North Atlantic is the most notable in terms of its F/T students and multi-year programs for non-resident students.

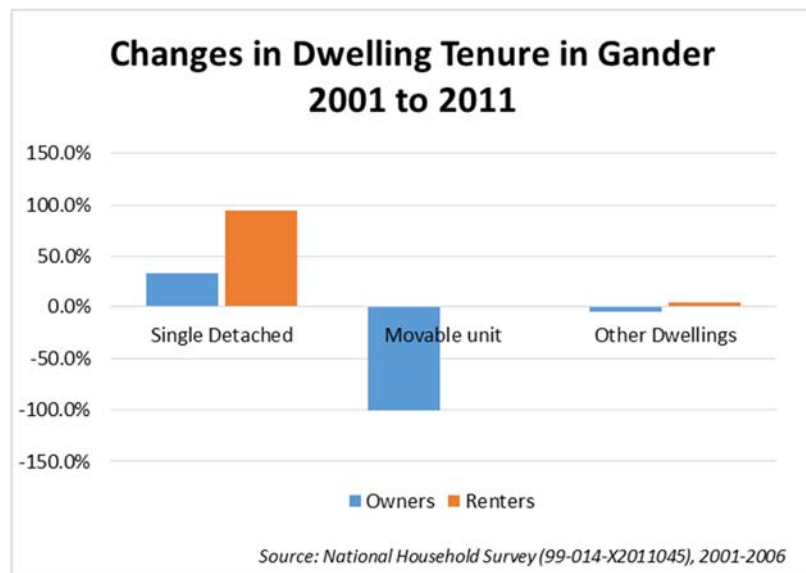
compared to Gander. Given the age of Gander’s housing stock, this low rate of repair is not unexpected. Like Newfoundland, the majority of existing housing stock in Gander was built in the 1960’s and 1970’s. Overall, the stock in Gander is slightly younger in age than the province, particularly given the proportion of units built since 2006. This younger age profile is reflected in the number of units added more recently as well as the lower proportion of major repairs required.

3.2 The Rental Market

As noted, there is a high proportion of renters in Gander (33.8%) as compared to the provincial average (22.3%), accounting for 1,525 renter-occupied dwellings in 2011. With such a high proportion of renters, one might expect a larger share of traditional rental units within Gander’s housing stock. CMHC conducts annual market rent surveys in communities like Gander, gathering data on rental units in established rental building. Surveyed units are in buildings with 3 or more units and as such, are predominantly purpose-built rental buildings. According to this survey, CMHC evaluated some 567 units of rental housing in Gander in 2011. In terms of unit size, two bedroom units accounted for 72% of the surveyed units while one bedroom units accounted for just over 21% and the balance were three bedroom units.

Given the difference in the number of renters between Census data versus CMHC survey data, it is clear there is a substantial supply of informal rental stock in Gander⁴. In fact in 2011, more than 60% of rental dwellings were situated in housing stock that was not purpose-built rental. Based on this same data set, the estimated number of informal rental units in Gander has increased from almost 600 units in 2006 to more than 950 units in 2011.

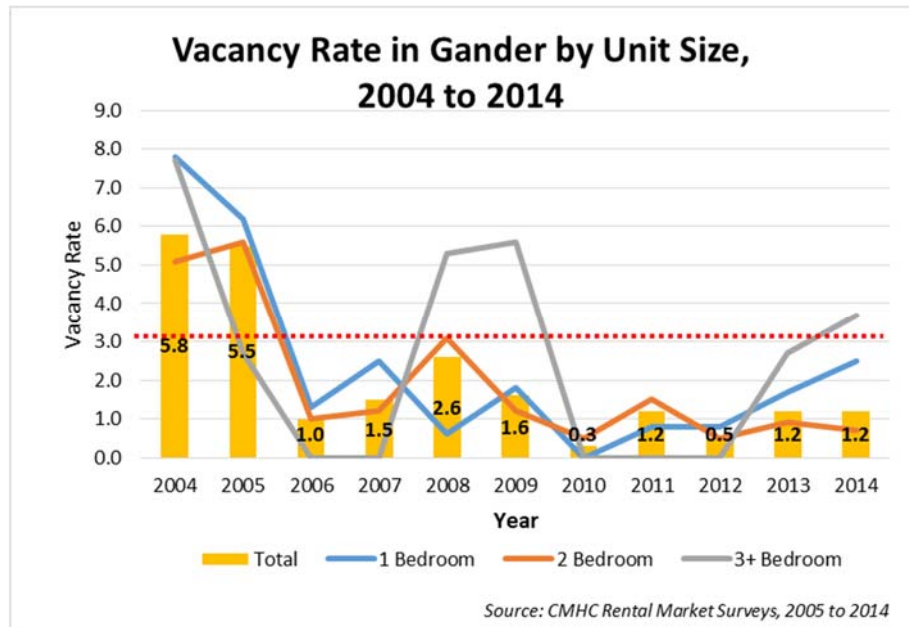
Many purpose-built rental buildings are low rise in form but increasingly, there are non-traditional housing forms being used for rental purposes. In 2011, almost 25% of renters in Gander were housed in single detached homes, a figure that is reasonably consistent with provincial trends. While this proportion has been consistently in the 27%-30% range provincially since 2001, the trend in Gander is more recent, where rented single detached homes have grown from 15% of renter households in 1996 to almost 25% in 2011. With limited new construction of purpose-built rental units, it’s clear that the number of informal rental units are growing in response to sustained demand.



⁴ Purpose-built rental stock, as its name implies, is contained in rental buildings/complexes and as such represents formal rental stock. Other types of housing may be converted or used for rental purposes for a period of time (i.e. accessory apartments, garden suites, detached homes) and these are considered ‘informal’ rental units.

However, given the higher rents that single detached units command, this sustained demand also signals a tightening in access to the ownership market – potential owners staying in the rental market because they are unable (or unwilling) to access the ownership market. This also signals concerns with respect to security of tenure. Purpose-built rental accommodations are more difficult to convert to non-rental uses but informal rental units (e.g. single detached units rented out) are much easier to convert back to the original use. As a result, the growth of the informal rental stock in Gander is a concern due to the stability of tenure for these units.

Production-wise, there has been limited new rental housing supply brought on stream since 2005. Rental housing starts have totalled only 79 units or an average of 9.2% of annual housing starts from 2005 to 2013. The limited new supply and growing informal market suggest that rental demand continues to be strong in Gander. Rental vacancy rates are illustrative of unit availability in the market place and CMHC’s

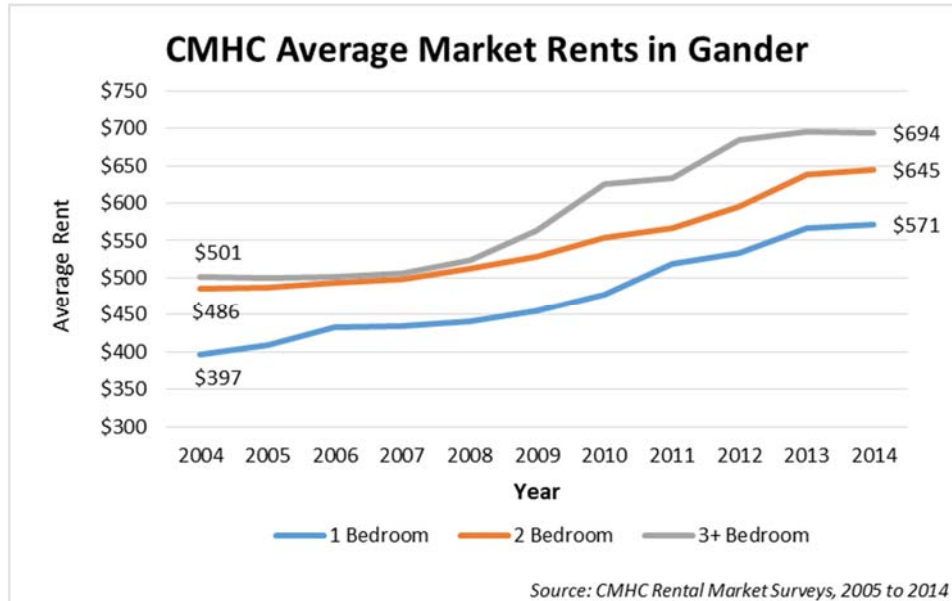


annual rental survey measures these vacancy rates. Based on data for Gander, vacancy rates from 2006 onward have been consistently below the 3.0% level which is the benchmark for a balanced market. In 2013, the overall vacancy rate for all surveyed units was 1.2%, signalling an undersupply of rental units. Recently released figures for 2014 show a continuing overall rate of 1.2% despite changes by bedroom size. While subject to fluctuation over time, one and particularly two bedroom units tend to have lower vacancy rates as compared to larger units.

Average market rents have continued to rise, largely in response to the sustained demand as evidenced by lower vacancy rates. In the case of CMHC survey data, overall rents in 2014 averaged \$631 per month, ranging from the one bedroom average of \$571 to the three bedroom average of \$694. Historical reports show that since 2004, overall rents have risen by more 34% or an average 3.1% annually. Income increases during this same period averaged about 3.3% (2001 to 2011).

Rental increases have been highest for one bedroom units (43.8%) and lowest for two bedroom units (32.7%). While these figures represent rents for formal rental units, they are not indicative of rents in the informal market. Specific data does not exist for this segment of the market but based on stakeholder feedback, informal rentals would currently fall within the \$700 to \$1,000 range. Rents for larger standalone units in the informal rental market (i.e. single detached homes), would command

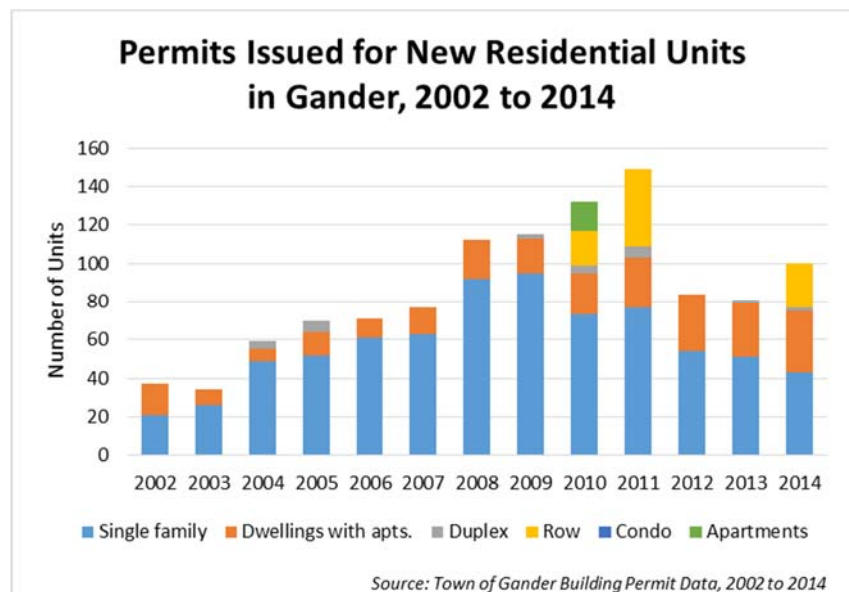
rents above this level. It should also be noted that in many instances, rents are not inclusive of utilities and that as such, as utility costs rise, renters face additional pressures in terms of affordability.



3.3 The Ownership Market

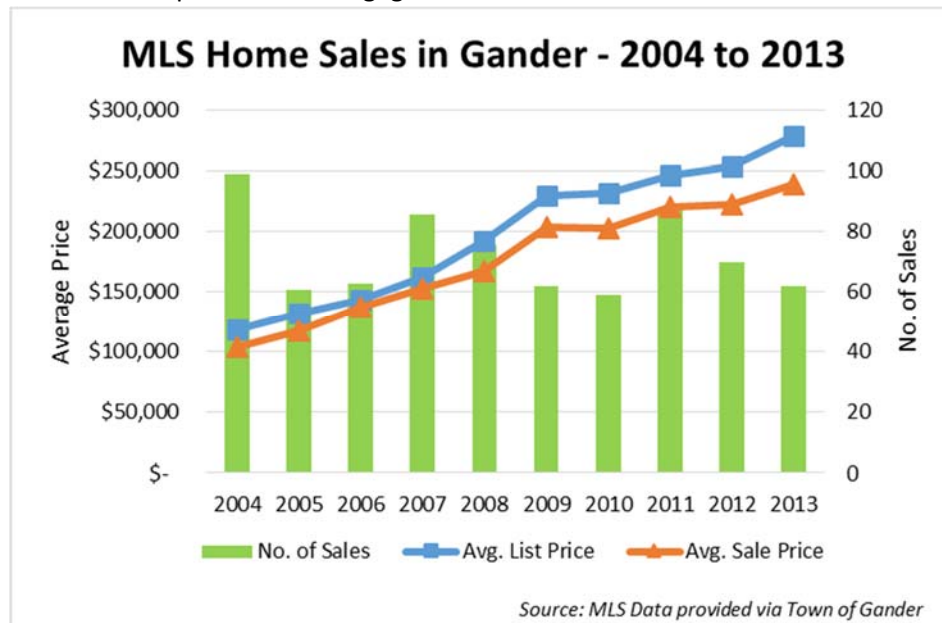
Ownership continues to be the predominant form of tenure in Gander and this prominence has grown since 1996. Today, more than two thirds of the current stock is ownership and production trends continue to show that new stock being added is predominantly single detached, as evidenced by building permit data. Housing activity has, however, been somewhat cyclical over time. Permit activity for new units has varied considerably from year to year, ranging from a low of 34 units in 2003 to a high of 149 units in 2009. Housing production peaked from 2008 to 2011 and appears to be returning to more typical annual levels post of this boom. No condominium units have been built since at least 2005 and the overwhelming majority of units being constructed are single detached dwellings.

A notable category in terms of new supply are dwellings that are constructed with a built-in apartment which have accounted for just over 20% of new units from 2002 to 2014, especially in the latter part of this period. These units offer supplementary income for some households and provide a means to access ownership housing where they otherwise may not be able to. There are also a number of instances where small investors buy up



units like this and rent both parts out (i.e. non-resident landlords). While the former helps to support access to affordable housing, the latter perpetuates issues by utilizing affordable ownership stock for rental purposes.

Housing production continues to signal strong demand for ownership housing, as evidenced by sustained permit activity. This demand, in concert with lower mortgage rates and continued income growth, has meant increased purchasing power for moderate and higher income households. However, average market prices have also continued to rise. Based on Multiple Listing Service (MLS) price data⁵, average house prices have more than doubled in the last 10 years, from just over \$104,000 in 2004 to almost \$240,000 in 2013. During roughly the same period, incomes increased an average of 33% (2001 to 2011), meaning that house prices are rapidly outstripping incomes and eroding affordability for a number of households despite lower mortgage rates.



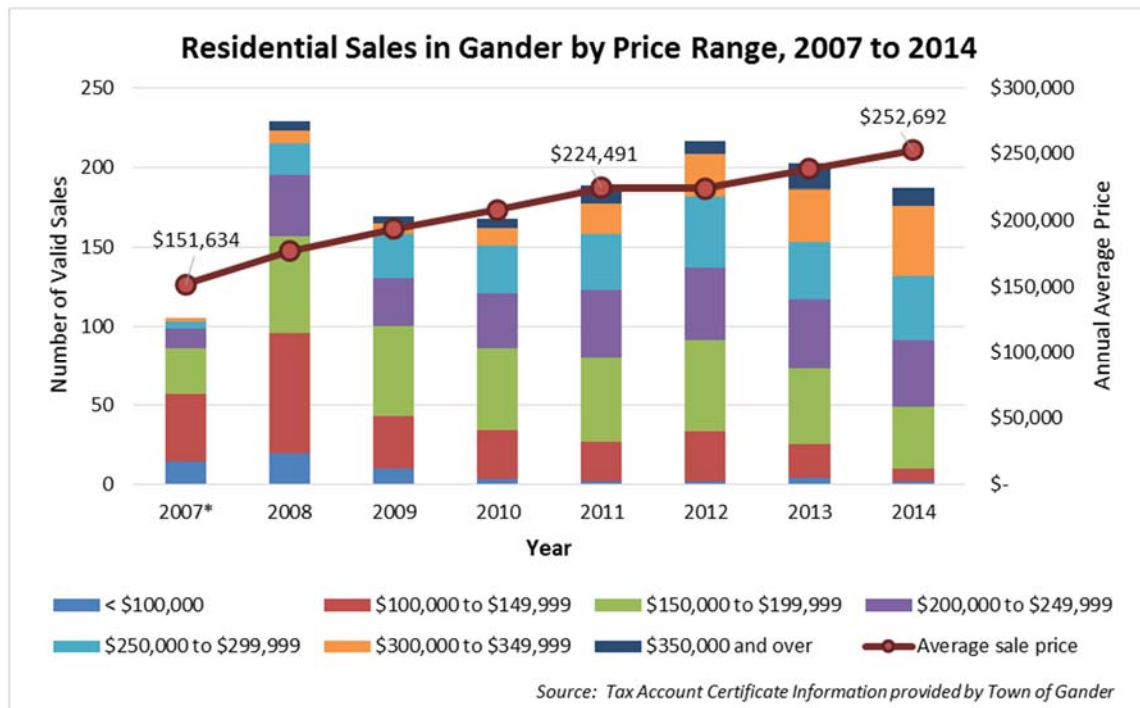
Tax account certificate data⁶ confirms this increasing price trend but also shows how sales by price range have also escalated over time. More than 42% sold for under \$150,000 in 2008 compared with about 12% in 2013. Likewise, just under 15% of units sold for \$250,000 or more in 2008 while 42% of units sold for over \$250,000 in 2013. This demonstrates a clear upward shift in house prices and recently released figures for 2014 confirm this with only 5.4% of units selling at under \$150,000 and 51.3% of units selling for \$250,000 or more, despite the decline in number of overall sales.

Tax certificate data from 2007 to 2014 also identified the origin of the purchaser and based on this data, it is clear that on average, almost 80% of sales are to local residents. Another 13% are from elsewhere within the province while the remaining purchases (roughly 7%) are made by those coming from outside

⁵ It should be noted that MLS data does not represent all sales within Gander. Due to historical local practices, the majority of sales are exclusive and may not be reported within the MLS system.

⁶ Unlike MLS data, tax account certificate data maintained by the province provides a more comprehensive but not complete picture of house sales. By examining both data sets, it is possible to get a more complete perspective on local housing prices.

the province. While these sales signal a strong mobility among local residents, they also underscore immigration trending in the population with roughly 20% of sales being by those outside of Gander.



Despite some volatility, the tax certificate data shows gradual increases in average mini home + trailer prices (\$92,450 in 2013) as well as gradual increases in average lot prices, which peaked at \$77,462 in 2013. MLS sample data for 2013/14⁷ provides a broader sample of average sale price by housing type, indicating that of the 80 sales represented in the data set, 45% were for bungalows and another 45% were for detached multi-level homes which have among the highest average prices. By contrast, the remaining 10% of sales were for smaller housing forms, all among the lowest average house prices by house type.

Trending shows there is continued high demand for ownership housing and this demand is helping to push market prices upward. This pricing push also has a secondary effect in driving up component costs in terms of trades, material and land. As a result, there is a compounding effect in pricing due to high demand market. This does not reflect positively on affordability, especially for those who are economically unable to keep pace with price changes.

3.4 Below Market & Rent Geared to Income (RGI) Housing

Apart from private market housing, there is also housing in Gander provided through senior government programs or initiatives. These are offered on a rent-geared-to-income basis or at below market rates and are targeted specifically to those in need (i.e. with lower incomes). Units are provided locally through Newfoundland and Labrador Housing Corporation (NLHC) and include 245 units that are rent-

⁷ A third set of data, illustrating price by housing type based on MLS data for 2013/14, was also examined as part of the analysis to help triangulate typical price ranges.

geared-to-income with an additional 15 units that are provided at below market rents. An additional 131 partner-managed social housing units are provided in the community through legacy federal funding programs (including Golden Legion Manor).

NLHC owns and operates 127 of the 245 social housing units. These units are primarily three bedroom in size with some four bedroom units and a single two bedroom unit. NLHC also operates a rent supplement program, subsidizing the rents of individuals in private rental accommodation by subsidizing the difference between what the tenant can afford to pay and the market rent for the unit. Currently, this program houses 99 households in the Gander area, in either one or two bedroom units. Given shifting community demographics, consideration for re-positioning NLHC stock towards smaller, more non-family units may be warranted. There is also a 19 unit co-op housing project in Gander that provides social housing through funding provided via NLHC.

NLHC units are filled based on a common wait list and certain high-need households do receive priority placement from this list. Currently there is a waiting list of 23 households for units in Gander. Based on trends for the Gander regional as a whole, there has been roughly 10% annual turnover in units over the past few years. However, given the tighter rental market and affordability issues in Gander, it is estimated that this rate of turnover is considerably lower locally.

As part of its mandate, NLHC also facilitates delivery of the Affordable Housing Initiative (AHI) using funding from the federal government. Under this program, 15 units of affordable seniors housing were developed in Gander in 2010 comprised of one and two bedroom units. In exchange for up front capital funding, housing sponsors are required to provide rents at below market levels for an extended period of time. While these units are not rent-geared-to-income, they still provide more affordable rents as compared to units in the private market. The level of capital funding, required rents and duration of affordability vary, depending on whether the sponsor is a non-profit agency or a private developer.

NLHC-funded units play an important role in the local housing market as they provide inherent affordability and are the primary source for rent-geared-to-income housing in Gander. This is critical to those with the lowest incomes in the community who are most vulnerable. However, the age and condition of this stock is a concern looking forward, particularly given the key role it fills in the local rental market.

3.5 Special Needs Housing and Homelessness

Another sub-area within the local housing market lies in those facilities which serve individuals or households with specific housing needs. These include seniors, youth, those with physical disabilities as well as mental health issues and addictions. A review of housing and homelessness needs was undertaken as part of the Community Advisory Board (CAB) community homelessness plan undertaken by Goss Gilroy in 2013. The plan also identified a modest range of housing facilities and direct housing supports that service these diverse housing needs. The special housing facilities/housing supports accessible in Gander include:

- *Golden Legion Manor* – 102 bed facility geared to seniors and the elderly, primarily oriented to independent living although some supports are available, has a sizable waiting list

- *Lakeside Homes* – 102 bed LTC facility with advanced care, includes 26 bed protective care wing for seniors with dementia/Alzheimer’s – this facility is fully occupied
- *Nightingale Manor* – private retirement facility offering graduated care in independent as well as private and semi-private setting
- *Cara House Women’s Shelter* - operates a 13 bed shelter for victims of family violence as well as a 6 unit second stage housing facility
- *Salvation Army* – provides for emergency short term accommodations for individuals/families in crisis situations, also provides food bank, as well as ‘community wheels for seniors’ program
- *Evangel Pentecostal Church* – Like the Salvation Army, provides for emergency short term accommodations for individuals/families in crisis situations, also provides housing (a duplex) to help transition those in crisis to more permanent housing
- *Dept. of Advanced Education & Skills* – provincial department that provides Income Support for vulnerable individuals/families, including rent and basic needs

There a number of seniors-oriented facilities with a range of care options but increasingly, services to enable seniors to ‘age in place’ at home are being promoted. To support this, hub service models are being used to help extend services out into the community rather than in an institutional setting. While these efforts are geared to supporting an aging population, there are fewer facilities and direct housing supports in Gander which address other segments of the population. The CAB plan identified specific needs and opportunities for these other segments, including:

- the lack of youth shelter spaces (male and female) in the Gander area and the resulting need to refer individuals to facilities in larger centres
- the need to improve the supply and access to affordable housing options, especially those closer to employment opportunities
- the possibility of expanding housing options at Evangel Pentecostal Church
- increasing the supply of second stage housing at Cara House
- expanding options through Community Youth Network for supportive housing which serves youth
- promoting the inclusion of affordable housing in newer developments
- being more vigilant in terms of inspections for rental properties

As a result of the background analysis undertaken in the report, the CAB plan established three strategic directions to help improve housing options for vulnerable households and those with special housing needs. These directions included:

1. *Supporting individuals with complex needs, especially males under 30 years of age*
 - Identifying specific needs and support networks to more effectively respond to the needs of this group
2. *Addressing the needs of a range of populations who may find themselves homelessness*
 - Pursuing an Emergency Shelter Unit initiative to help provide flexible services to those in temporary need, recognizing it requires partnerships and inter-agency coordination

3. *Addressing the need for a range of affordable housing options, especially vulnerable populations*
 - Facilitating community partnerships as well as encouraging policies, program and initiatives that increase the supply of affordable housing stock

The CAB plan also identified specific areas where action could assist in better meeting housing needs locally. These recommendations included:

- Strengthening tenant protection legislation (Residential Tenancies Act)
- Renewing/expanding the Residential Energy Efficiency Program (REEP)
- Increasing/indexing the shelter allowance component of Income Support
- Doubling the provincial homelessness fund
- Improving data gathering, quality, reporting and utilization
- Raising awareness of local housing and homelessness issues

To help address the special housing needs of vulnerable populations and to better serve the housing needs of lower income households, it will be critical to support the directions established in the CAB plan. As noted, the coordination of efforts among community partners, including the Town, is essential if the needs of these groups are to be addressed adequately.

3.6 Land Supply and Servicing

In the *Municipal Plan 2009-2019 Background Report* issued in 2009, a total of 723 lots were identified as approved and available for residential development. Since 2009, significant growth has occurred and a number of approved lots have been absorbed based on the issuance of building permits for more than 661 new units. At the same time, additional subdivision lands have been brought on stream since 2009 which are estimated to account for another 200+ lots. These are located in the NELA lands as well as the Cooper Subdivision.

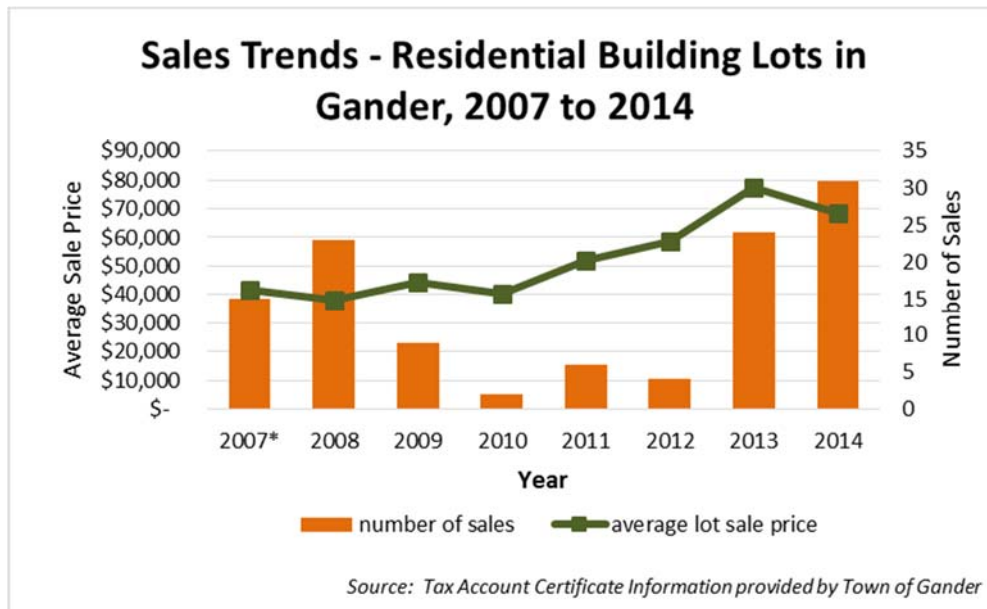
In addition to these lots, there are two additional subdivisions that are currently active in Spruce Court (phase 11) and Eastgate (phase 1) which account for 177 new residential lots. There are also development applications under review for subsequent phases of these two developments which would see the creation of an additional 150 units. Given the identified supply of lots available in 2009 and the lots that have either been brought on or are pending, there appears to be roughly a 3-5 years supply of serviceable lots in the development pipeline⁸. There are however additional vacant lots not yet within the formal approvals process.

Typical lots in new subdivisions are in the order of 66' x 132' in size and are predominantly configured to accommodate single detached homes. The price for serviced building lots has continued to rise over time, and based on tax certificate data, lots have risen in price by some 64% from 2007 to 2014⁹. Current averages suggest pricing in the \$68,400 range in 2014 which is up from just over \$41,000 in

⁸ The status of the residential land supply is not specifically tracked and as such, developing estimates of lot supply and absorption are challenging. Therefore, available figures have been used to estimate the current inventory.

⁹ Tax certificate data is one means of tracking lot prices over time but is limited in that it captures lot-only sales and may not present the full range of actual sales (i.e. all business-to-business transactions). Most new homes are sold on a turnkey basis and as such, the lot price is included in the total house price.

2007. Published current pricing for standard lots in the Eastgate subdivision confirm this with typical lots ranging from \$56,000 to \$70,000 and beyond. As lot prices rise, there is continued pressure on house prices since land costs are built in. With average new house pricing typically above \$250,000, average lot prices are now accounting for between 20% and 30% of sale price.



Stakeholder feedback has identified the cost and control of serviced lots as a concern which impacts on the affordability of housing options. In particular, the speculative purchase of lots and control through purchase of options was cited. Control of ownership was also cited as a contributing factor for the lack of diversity in lot size and housing forms within subdivisions. The desire by land developers to sustain land values and preserve subdivision ‘integrity’ was considered one reason why more diversity in housing form has not been realized, despite the clear demand for smaller, more affordable housing units. However, there was recognition that NIMBY (Not in My Back Yard) attitudes of residents are also an impediment in fostering a wider mix of housing lots/options.

The Town does maintain land holdings which it uses to facilitate community housing outcomes. At this time, holdings are somewhat modest; an 18ha parcel adjacent to Cobb’s Pond and a 7ha parcel adjacent to Raynham Avenue. Together, it is estimated that a yield of 160 residential lots could be generated by these lands. Holdings like these are highly beneficial as they enable the Town (as vendor) to oblige requirements on the end developer that help to serve the broader public good. For example, requiring the inclusion of more affordable forms of housing (i.e. smaller lot singles or mixed residential forms like semi-detached or row housing) is one way to help create more inclusive and balanced residential communities.

There are also additional vacant lands under various ownership interests that are available for future development within the Town boundaries. Past practice has been to bring on vacant lands and designate for use as needed. On that basis, the supply of raw land is not anticipated to be a constraint to growth within the current planning horizon. Likewise, the Town’s current Municipal Plan also sets out future areas for long term residential growth consideration. These three Comprehensive Development Areas (CDA’s) are as follows:

CDA #1 – Gander Lake Shore Area – These lands are south of the current Trans-Canada Highway and adjacent to the shore of Gander Lake. While there are a number of naturally sensitive features in proximity to these lands, residential uses have been identified for future potential. Another significant factor in development of these lands would be the potential re-alignment of the Trans-Canada Highway which could change the configuration of the lands. However, this realignment has been contemplated by the provincial government since the late 1970's and it's unclear at what point they may consider actually proceeding with it.

CDA #2 – Dept. of National Defence (DND)/Transport Canada Area – These sizable land holdings are located north of the current airport and west of Cooper Boulevard. Initial development on the edge these lands has started to occur via the Eastgate subdivision. The lands in question are owned by the federal government and would need to be acquired through negotiation with the DND and Transport Canada. The lands represent the prospect of considerable eastward expansion of residential lands and would provide the opportunity for the Town to acquire additional development lands. In turn, the Town could oblige development requirements on end developers that support community objectives. (e.g. accommodating affordable housing forms)

CDA #3 – McGee/Cooper Lands – These lands are located in the north between McGee and Cooper Boulevard. They have been identified primarily for long term residential uses but are also intended to accommodate a connecting collector road. Development in this area is only to proceed upon completion of a comprehensive development schedule. Development to the south of these lands has been active in recent years.

While land supply is not seen as an issue within the current planning horizon, the ability to service land does have certain constraints. This is most evident in terms of wastewater treatment. The Town is currently served by two treatment plants; Beaverwood and McGee. The newer McGee plan is rapidly approaching capacity and the Beaverwood plant does require upgrade/replacement. Discussions with Town staff confirmed that work is underway to replace these two current wastewater treatment plants with a single facility. Based on the status of project funding, design and tender work, it is anticipated that construction would commence in 2015 with completion by 2017.

In the interim, development applications continue to be approved through the provincial Dept. of Environment & Conservation. Provided no substantive delays are encountered in replacing the current treatment plant infrastructure, Town staff are confident that sewer capacity should not impact on residential development. However, were it necessary, allocation of any available servicing capacity would be handled on a subdivision-by-subdivision basis. During stakeholder discussions it was noted by development representatives that the current servicing levy of \$1,500 per dwelling is having an impact on housing affordability. While this levy has been instituted to help recover growth-related costs associated with treatment plant infrastructure, the development sector is concerned about incurring this additional front end cost.

In terms of other servicing infrastructure, no impediments to growth were identified. While there are some qualitative issues in terms of chlorination and water service, these are being addressed and are

not impediments to water supply. Solid waste is now handled through a regional facility and is administered by the province. While not an immediate issue, the decommissioning of the former Town site north of the town boundary is a future consideration for development as it moves outward. Transportation-wise, there are certainly plans afoot to improve road infrastructure within the Town. In terms of development impact, the only notable issue is the re-alignment of the Trans-Canada Highway. Depending on the re-alignment, the development capability/residential yield of CDA #1 lands in the Municipal Plan could be affected. Given the uncertainty about if/when this realignment might become reality, it is not considered an impediment within the current development time frame.

3.7 Projected Housing Supply & Key Drivers

Based on estimated growth through 2021, there is need for just over 500 dwelling units which is reflective of an average addition of 85 units per year. Ten year projections could see the addition of up to 850 units by 2024 if this same rate of growth holds. Growth is higher than that projected under the 'high growth' scenario of the *Municipal Plan 2009-2019 Background Report* and reflects the strong residential development activity that has been seen over the past 10 years. This estimate is of course subject to a number of assumptions and it is acknowledged that adjustments may be required as growth projections are re-considered within the upcoming comprehensive five year Municipal Plan review.

Housing demand and a low interest rate environment are sustaining development of higher priced units and the development industry is responding to this segment of the market. Demands by consumers for higher end finishes and larger floor plates have certainly contributed to this trend. As a result, smaller single detached units, semi-detached units and medium density forms (i.e. row houses) are not being produced in the market place despite the obvious interest they would attract from those seeking access to the ownership market. While softening in demand due to higher mortgage rates could help to open the door to production of more entry level offerings, there are opportunities to more actively encourage a broader mix of housing forms.

In discussions with development industry representatives, there are a number of factors that are considered to contribute to escalating house prices. A more complex regulatory framework and approvals processes are cited as adding time and cost. Increasing labour and material costs are also a factor. The lack of competition/selection in suppliers and the limited availability of skilled labour are seen to be contributing to this issue, particularly for new construction. However, the availability and cost of contractors was also cited as an issue in the renovation sector which has a direct influence on the more affordable resale market. Escalating land costs are also a concern, particularly in light of the limited access to serviced lots and speculative purchasing. The limited capital/financing pool is also seen by some as a barrier to development that ultimately has cost implications.

While recent development trends have seen a clear emphasis on the construction of single detached homes on larger lots, diversifying new additions to the stock would be beneficial in meeting the changing household structure of the population and the improving affordability. There is at least one instance of this where an alternate form of seniors housing has been developed in response to emerging market needs (e.g. Mifflin Court) but these examples are few and far between. Other potential options like rent-to-own or life lease projects are perceived as either too cumbersome or untested in the market. Promoting the production of smaller lot singles as well as non-detached ownership forms (i.e.

semi-detached and row houses) would help to promote more efficient use of serviced land while providing more housing choice and affordability in the local market place. This would also have the effect of easing pressure on the rental market which is currently accommodating potential homeowners unable to bridge the financial gap into current ownership offerings. However, market attitudes and NIMBY pressures in the community need to be overcome in order to realize this potential.

Land supply in the short to mid-term should be sufficient to meet development needs and based on current plans, servicing requirements should not impede this projected growth. The availability of lots and the corresponding prices at which they are offered will however continue to influence house prices. The continued involvement of the Town in strategic disposal of land holdings provides the opportunity to promote a more diverse housing mix in the short term. Utilizing smaller development footprints would also help maximize use of servicing infrastructure and promote more efficient use of land while at the same time helping to make house prices more affordable.

In looking forward, there are identified CDA's which could accommodate long term residential growth in Gander. By maintaining an active role as a land transfer agent, the Town can help to ensure housing objectives in the community are met over the longer term. This is especially true for CDA #2 whereby the opportunity to acquire lands through negotiations with DND and Transport Canada are present. Creating more diversity and affordability in the local housing stock through opportunities like this is critical in order to meet emerging housing needs in the community while supporting economic development objectives for the Town.

4 Affordability and Housing Gaps

Based on the preceding analysis, it is possible to assess how local supply is responding to local demands. It is also possible to consider how these demands may be met going forward based on current trends and assumed conditions. A fundamental component of this analysis is how housing needs are being addressed in terms of affordability and if not, why this is the case. This section explores the issue of housing affordability in Gander and reviews housing gaps in the context of supply and demand trends.

4.1 Defining Affordability

A widely used benchmark in Canada in terms of affordability is a shelter-to-income ratio of 30%. Simply put, this means that where a household spends more than 30% of its gross household income on shelter, it is considered to have an affordability problem. This is in part a reflection that where households spend more than 30% on shelter, they have less income to spend on necessities such as food, health care and associated sundries. For lower income households, these margins are especially thin given the basic costs of living. For higher income households who have the economic means, they can choose to spend in excess of 30% of their income on shelter and still have ample funds to cover necessities.

To account for these inequities, some jurisdictions set caps on the extent to which affordability rules apply. For instance in Ontario under their Provincial Policy Statement (PPS), housing affordability is targeted to those up to the 60th income percentile for the market area. The premise to this approach is that those with incomes above the 60th percentile (i.e. those with the highest 40% of incomes in the community) have ample economic means to address their housing needs. The PPS goes on to distinguish affordability for both renters and owners, recognizing that their economic means also vary considerably.

This policy framework follows on more than two decades of experience in Ontario and as such, reflects a detailed response to encouraging a full range of affordable housing options in communities throughout the province. This type of detailed policy framework does not exist in Newfoundland and as such, a more basic approach to assessing affordability is warranted. It should be noted that under eligibility rules for social housing, the Newfoundland and Labrador Housing Corporation (NLHC) utilizes a 25% shelter-to-income ratio but this is based on net income (i.e. after tax). For the purposes of this study, the benchmark of 30% will be used to assess affordability in Gander.

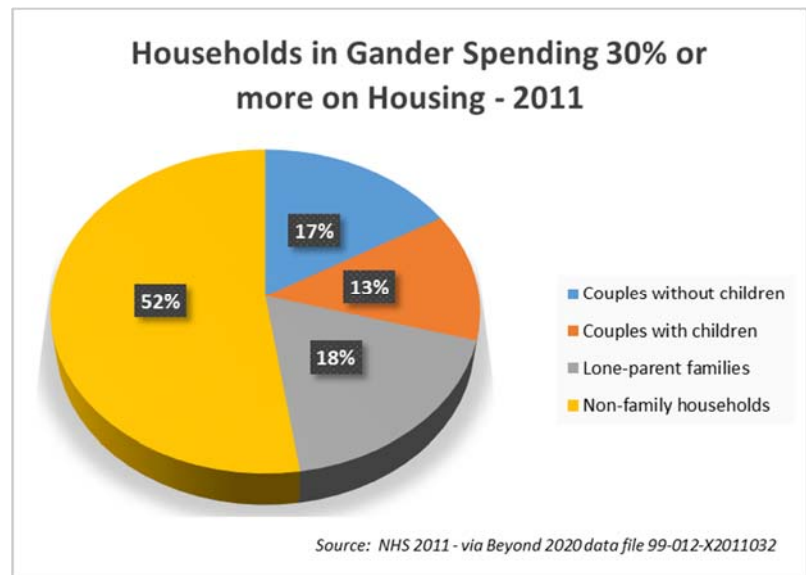
4.2 Household Affordability

Using Census data, it is possible to track general household affordability in Gander by tenure. Based on 2011 data, just over 19.2% of all households in Gander spent more than 30% on housing. This is not insignificant as it represents almost 1 in 5 households that have an affordability problem (865 households). This problem is more pronounced for renters (37.7%) as compared to owners (9.7%) although this differential is expected given the higher average incomes that owners typically have.

Household Affordability By Tenure, Town of Gander 2011				
Households by Tenure and Status	Total Households	Spending less than 30%	Spending 30% or more	Households with Affordability Issues
Owner	2,985	2,690	290	9.7%
Renter	1,525	955	575	37.7%
Total Households	4,510	3,645	865	19.2%

Source: NHS 2011 - via Beyond 2020 data file 99-012-X2011032

That said, affordability problems are also more prevalent among certain household types, primarily due to the income profile of these households. In 2011, households most impacted by affordability problems included lone parent families and non-family households. Given that these households have single incomes as compared to more traditional family structures where multiple earners are common, it's not surprising that they face greater affordability issues. In contrast, only about 9% of families (with/without children) experienced affordability problems.



Other indicators of affordability are evident when examining distinctions in tenure. In the case of owners, statistics for 2011 show that roughly one third do not have a mortgage, signalling lower annual shelter costs for these households. However, for older owner households with fixed incomes, escalating utility costs and repair costs can be problematic despite being mortgage-free. There can also be challenges in utilizing home equity to seek other housing options (i.e. downsizing), given the limited availability of options in the market and the associated pricing for these options. For the remaining owners who do hold a mortgage, it is clear that some 290 households have affordability issues.

While the current interest rate environment enhances household affordability today, upward movement in mortgage rates would serve to increase carrying cost requirements, thereby diminishing affordability for owners and prospective owners in the future.

Interest Rate Impacts on Ownership Housing Affordability			
2013 Income thresholds	\$ 44,535	\$ 66,800	\$ 89,070
Maximum monthly payment	\$ 1,113	\$ 1,670	\$ 2,227
Affordable price @ 4.39% mortgage (base case)	\$ 200,690	\$ 301,020	\$ 401,375
Affordable price @ 5.39% mortgage	\$ 183,800	\$ 275,690	\$ 367,600
Affordable price @ 6.39% mortgage	\$ 168,949	\$ 253,410	\$ 337,898

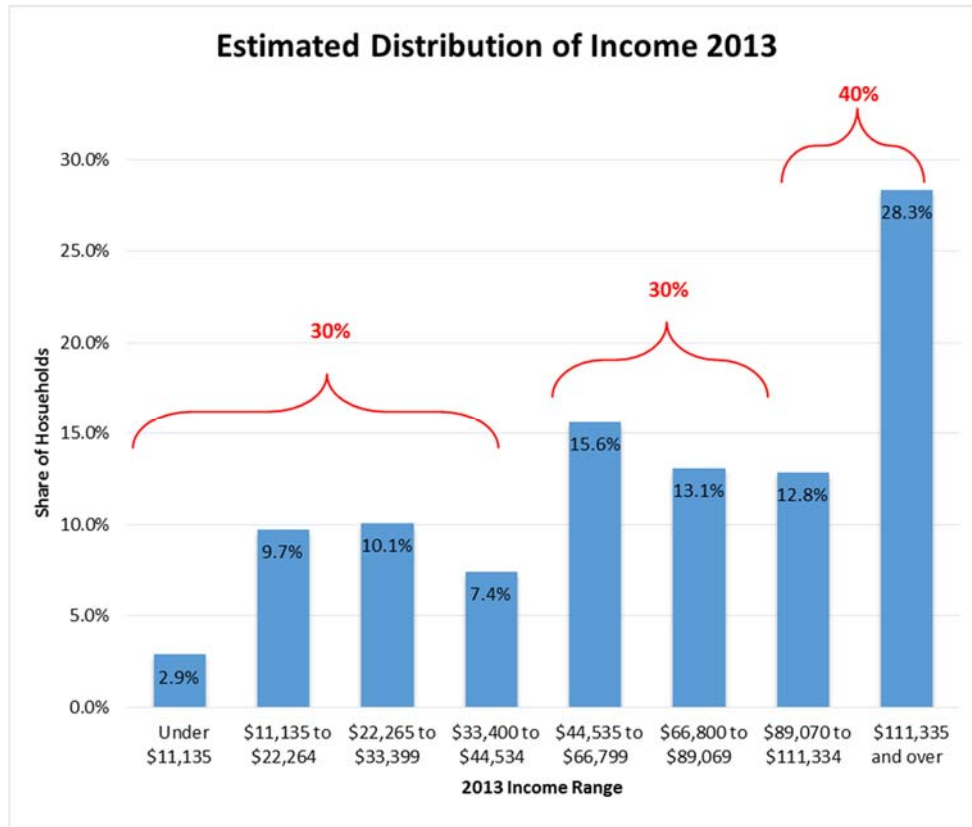
Assumptions used to calculate affordable house price include: 10% down payment, 5 year conventional mortgage rate, amortization period of 25 years, annual property taxes at 0.75% of purchase price – annual PIT cannot exceed 30% of gross income

Using 2013 income threshold benchmarks, the above chart shows how different interest rates would impact on affordable house prices. Using constant affordability assumptions, the table shows that the higher the interest rate pushes, the lower the house price has to be in order to remain affordable at the stated income level. Given that the supply of affordable homes is already limited at lower income thresholds, there would clearly be an increase in affordability issues for households trying to enter the ownership market unless pricing in the market responded to these changing interest rate dynamics.

In the case of renters, almost 18% are resident in subsidized housing of some form and as such, are paying shelter costs that are geared to their income. Of the remaining renters (82.6%), almost half (575 households) are spending more than 30% on accommodation. For these households, sustained rental demand, the lack of production of new rental units and rising rents are unlikely to improve their situation. Rising utility costs which are not included in rents also present economic challenges to these households, especially in older units which are more prone to be energy inefficient.

In re-examining income profiles, it is clear that capacity to access the housing market is highly reliant on household income. Dividing the overall market into three major segments is helpful in this regard. To do this, 2011 Census data on household income distribution was factored up to 2013 values. This was done by applying the average annual increase of the 10 year median income. Assuming a similar distribution of households, the bottom 30% of all households in Gander would have incomes of just under \$45,000. Assuming the benchmark affordability threshold of 30%, these same households would be able to afford rents up to about \$1,100/month or a house priced below about \$200,000 based on current assumptions¹⁰.

¹⁰ Assumptions used to calculate affordable house price include: 10% down payment, 5 year conventional mortgage rate of 4.39% (2013 avg.), amortization period of 25 years, annual property taxes at 0.75% of purchase price – annual PIT cannot exceed 30% of gross income.



In the case of the middle segment of the housing market, incomes for these households are estimated to fall within \$45,000 to just under \$90,000 annually. Based on the same affordability benchmarks, these households would be able to afford rents up to \$2,225/month or a house priced below roughly \$400,000. Higher income households, which account for 40% of all households in Gander, would have incomes in excess of \$90,000 annually and as such, would be able to afford rents above \$2,225/month or houses priced in excess of \$400,000.

4.3 The Housing Continuum

By comparing household affordability against housing options in the market place, it is possible to better understand where affordability gaps may exist. To illustrate this, an income affordability continuum has been developed. The estimated 2013 income distribution for all households is shown along the bottom, noting key income thresholds and the proportion of households that fall between these thresholds. Using the standard affordability measure of 30% and applying consistent assumptions for ownership, affordable rental prices and house prices are shown for each corresponding income threshold. By comparing 2013 average market prices for housing options against these affordability thresholds, it is possible to understand the degree to which the market is meeting household needs in Gander.

For discussion purposes, it is again helpful to compare situations by looking at the three major market segments. In looking at the lowest part of the lower income segment of the market - incomes under \$22,250 - it's clear that just over 12% of all households would have difficulty even affording average CMHC market rents for a one bedroom unit (\$567). Given that rents for informal rental units are higher, there are few rental options for households in this segment of the market except for social housing units

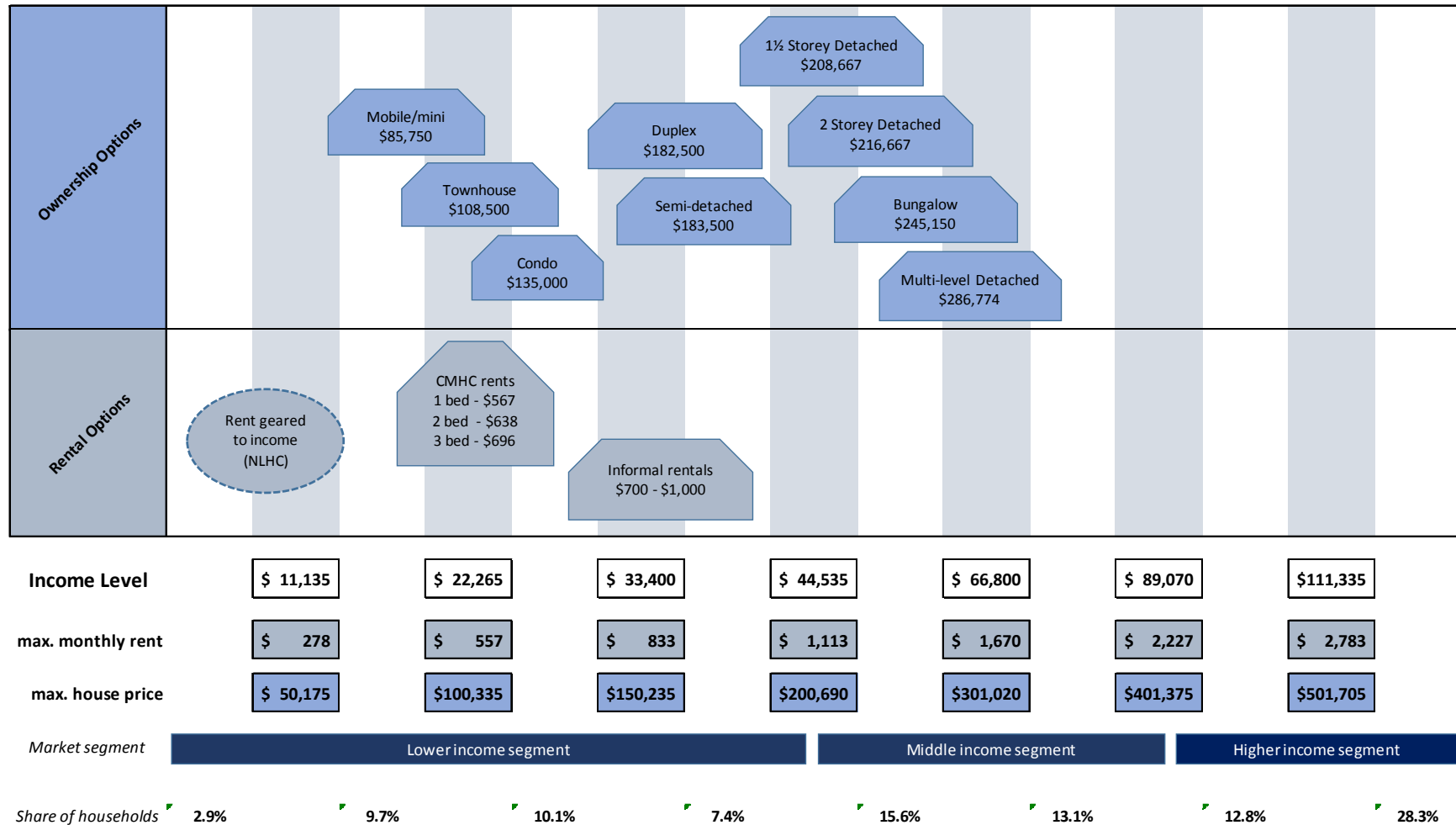
like those offered by NLHC. Ownership options for this groups are even more limited, and only mobile or mini homes may be accessible to this group, provided they had sufficient equity to purchase homes like this at the average price of \$85,750. However, unit sales of this housing type are quite limited in this price range with only 3 sales recorded in 2013/14 MLS data.

For those at the higher end of the lower income segment (incomes between \$22,250 and about \$45,000), options improve somewhat. In the case renters, all conventional rental units are accessible as are many informal rental units, based on current pricing. Ownership options are also much more accessible in terms of townhouse and condominium offerings (average price of \$108,000 to \$135,000) as well as duplexes and semi-detached units (average price of \$182,500 to \$183,500). However, sales offerings for these types of homes were very minimal, accounting for only about 6% of all MLS sales in 2013/14. So while these units are affordable to households in this income range, there is limited ability to access these housing options.

The middle income segment of the housing market provides additional housing options that are affordable to households in this income bracket. This income segment of the market accounts for about 30% of all households, ranging from about \$45,000 up to just under \$90,000. Households in this income bracket can typically afford most rentals options in the housing market, including informal rentals and houses for rent. In terms of ownership options, 1½ and 2 storey detached homes (average price of \$208,667 to \$216,667) are accessible to those in the lower part of the income range. Again however, accessibility to these sales are limited as only 18% of MLS sales in 2013/14 reflected these types of units.

Bungalow units (average price \$245,150) and detached multi-level homes (average price \$286,774) rounded out MLS sales offerings for 2013/14, and accounted for over 70% of all sales. To access these options at an affordable level, households would need to have incomes above \$55,000 under current assumptions. Income distribution shows that only those in the top 60% of Gander households would be able to access these options in an affordable way. For those households in the higher income market segment (incomes over \$90,000), there are no real economic barriers to housing that is affordable. These households have the ability access any/all options that are available in the market place.

Housing Continuum - Affordability in Gander
Housing Options versus Household Incomes (2013)



Assumptions used to calculate affordable house price include: 10% down payment, 5 year conventional mortgage rate of 4.39% (2013 avg.), amortization period of 25 years, annual taxes at 0.75% of purchase price - annual PIT cannot exceed 30% of gross income

4.4 Housing Gaps and Influencing Factors

As a result of this analysis, there are two primary areas of concern in the current housing market. Firstly, there are limited housing options for those within the lowest income bands. With the informal market playing an increasing role in rental offerings, options for those with lower incomes (under \$30,000) are becoming increasingly harder to access. This situation is compounded by renters with higher incomes who are 'held over' in the rental market – they are unable to bridge to the ownership market due to pricing/affordability so bide their time in the rental market. This tends to create competition for diminishing rental vacancies, driving up rents in the process. Stakeholder feedback also noted that units that do become available may not be in the best condition and tend to be more affordable by virtue of this diminished condition.

Having more purpose-built rental stock that is affordable would help to better serve this income group. The continuing growth in the local service economy where part time and lower income jobs are common, only serves to underscore the reasons for better addressing this segment of the market. The emerging seniors lifestyle market is also rooted in rental production where options provide low/no maintenance living environments that rental housing offers. There has been very limited production over the last 10 years and instead, emphasis in the market has been on generating secondary suites in new ownership dwellings. As part of the informal rental market, these newer rental units tend to command higher rents and do not have the same security of tenure as traditional rental buildings.

For those with the lowest incomes, the only affordable options in the market place are those offered on a rent-geared-to-income basis under NLHC programs. This portfolio of units is fairly static in terms of numbers and despite modest wait lists for the NLHC units, it does not appear that additions to this RGI stock through new supply initiatives will happen in the foreseeable future. Maintaining this aging stock and aligning it with the growing non-family composition of the community will continue to be a challenge for NLHC given the existing portfolio which is family-orientated in terms of unit size.

A second area of concern in the market is the lack of affordable ownership options for those in the lower-middle income ranges from \$30,000 to \$50,000. While the market does provide some modest options in this price range (from about \$135,000 to \$225,000 under affordability assumptions), they are typically older resale homes. Given that pricing for newly constructed units is traditionally higher on average than existing units in the resale market, it is expected that those accessing more affordable options would need to do so in the resale market as opposed to the new home market. There are however additional challenges in the resale market due to the age and condition of this housing stock as well as the availability of contractors for renovation and repairs.

Production trends towards single detached homes continue to perpetuate this issue, as it precludes the provision of smaller, more affordable home options. On a very infrequent basis, new non-detached units have been brought to the market and quickly absorbed. However, the majority of activity in the ownership market is targeted towards new housing production for higher income households who demand newer amenities and features. Margins in this segment of the market are attractive to builders and developers and as a result, tend to hold their focus. Inevitably, this means that despite the demand for smaller, more affordable units and the quick absorption of units like this in the past, production of these forms has languished. Stakeholders indicated that where the market is unwilling to address this

need, regulatory options or incentives may be required to help encourage a more balanced mix in housing production.

5 Addressing Affordable Housing Gaps

Providing for a full range of housing needs is a key cornerstone of any healthy community. Despite the higher than average income profile in Gander, there remains a strong service-based economy which requires diversity in housing options to meet the needs of residents with a wide range of incomes, especially those in lower (up to \$45,000) and middle income brackets (\$45,000 to \$90,000). Despite the range of housing options that do exist locally, analysis has indicated a number of issues in the current market in terms of ability to meet future housing requirements and addressing affordability.

There are a number of opportunities to address identified gaps and priorities, whether through existing programs, regulatory measures, facilitation or incentives. However, it is important to note that as a community issue, responses to housing needs responses must also be community-based. Given the scale of issues and the reality of resources available to address them, partnerships and collaboration are critical to effectively address these needs. Furthermore, while the Town has an important role to play in promoting positive housing outcomes, it is one of a number of key partners needed to effectively address affordability issues.

5.1 Approaches and Options

Traditionally, housing programs administered by senior levels of government have been a primary means of addressing affordability issues. While program offerings have diminished over time, current programs still do offer tangible opportunities to address affordable housing needs, especially for those with low or moderate incomes. Newfoundland and Labrador Housing Corporation (NLHC) is the primary provincial agency that funds/administers programs aimed at promoting and providing affordable housing. As previously noted, NLHC directly owns, operates or funds 245 units of social housing in Gander that provide rent-geared-to income accommodation. In addition to these units, NLHC also currently offer the following suite of programs that further help to serve the affordable housing needs of low and moderate income households:

Provincial home repair program (PHRP) – Geared to lower income home owners, this program provides assistance to repair homes and bring them up to basic standards. Grants are available up to \$5,000 with additional loans available up to the funding cap of \$12,500 (subject to income level). To be eligible, the homeowner must have a household income of \$32,500 or less.

Home modification program (HMP) - Geared to low and moderate income home owners who have accessibility needs, this program provides assistance to modify homes by adding accessibility features that enable greater mobility and independence. Grants are available up to \$7,500 with additional loans available up to the funding cap of \$10,000. To be eligible, the homeowner must have a household income of \$46,500 or less. Currently this program is being piloted in the Avalon region only.

Residential energy efficiency program (REEP) - Geared to lower income home owners, this program provides assistance to retrofit home and make them more energy efficient. Grants are available up to \$3,000 and include pre and post work evaluations. To be eligible, the homeowner must have a household income of \$32,500 or less.

Provincial Homelessness Fund (PHF) - Geared to non-profit agencies that provide supports and outreach services that promote housing stability for those at risk of homelessness. Capital

funding for establishing/modifying owned support service space is made available in the form of a forgivable loan. Funding is provided annually to eligible organizations and is capped at between \$150,000 and \$200,000 depending on the project sponsor's status.

Investment in Affordable Housing (IAH) - Geared to private and non-profit agencies to help create affordable housing units. Capital funding is provided in the form of forgivable loans to develop units that are then rented at below market rates for a minimum period of time. Up to 10 units may be funded per project and only households meeting income limits are eligible to reside in these units (i.e. households with an income of \$32,500 or less). Loan amounts, unit rents and duration of affordability are different, depending on the sponsor's status:

- *Non-profit sponsors* – Loans up to \$125,000 per unit are available provided rents are maintained at prescribed rates for 25 years. Maximum rents vary by unit size and range from \$455 for a bachelor unit to \$585 for a three bedroom unit.
- *Private sector sponsors* - Loans up to \$40,000 per unit are available provided rents are maintained at prescribed rates for 10 years. Private sector sponsors are also required to invest a minimum 10% equity stake in the project. Maximum rents vary by unit size and range from \$525 for a bachelor unit to \$675 for a three bedroom unit.

In discussions with NLHC staff, it was noted that there has been minimal take-up in these programs in the Gander area over the last several years. Feedback from stakeholders in both the non-profit and private sector noted that income limits may be one factor for this lower participation. With a higher income profile among homeowners and a housing stock that is generally adequate in condition, those programs aimed at homeowners are not as attractive. Likewise programs that promote affordable rental unit creation in the private sector face the challenges of an active private rental market in Gander which makes rent, affordability and unit restrictions of the programs less attractive. On the non-profit side of these programs, the limited number and capacity of potential sponsors is also considered a barrier.

In the case of the IAH program, a recent proposal call issued by NLHC allocated all available units for the foreseeable future. No submissions were received for the Gander area and as such, no units will be funded locally under this latest program stream. Discussions are on-going at NLHC about the possibility of bringing an affordability program forward that is targeted to first time homebuyers. While only in the discussion stages, a program like this could offer a tangible tool for addressing specific needs that have been identified in Gander.

Apart from the provincial government, there are also opportunities within the municipal sphere to help address housing issues and support affordability. The Town has at its disposal a range of tools and authorities that could be used to support affordable housing objectives.

5.1.1 Regulatory Tools

Municipalities have the authority to regulate land use within their jurisdiction and can do so through setting land use policy, establishing zoning regulations and processing development approvals. Using these tools, municipalities have the ability to guide and influence the form, mix and staging of housing supply in their communities. Following are some examples of how these tools may be used.

Land use policy – The Town, through its Municipal Plan and Zoning Regulations, sets out objectives and parameters for land use development. While these guiding documents are progressive in their approach to housing needs in the community, there are opportunities to further reinforce housing priorities. With a five year review of the Municipal Plan upcoming, housing objectives could be fortified to further advance the need for addressing affordability gaps in the community. In particular, policies could be expanded to define affordability, oblige a greater mix of housing, expand the use of non-detached housing forms and establish overall development targets. Complimentary changes to Zoning Regulations may also be required in order to align with adjustments made to the Municipal Plan.

Zoning of lands – Gander’s Zoning Regulations set out details governing the use and form of development for lands within the Town. Like the Municipal Plan, there are progressive policies which help to support the supply of housing. However, the Town could choose to be more prescriptive in the zoning of lands in order to promote more diversity within the housing market. Currently, residential zoning designations provide maximum flexibility in terms of permitted housing forms. However in practice, this flexibility is rarely used by development proponents to develop non-detached forms and instead, residential development has been essentially low density, single detached in form. Where the market is unwilling to develop alternative, more affordable forms of housing to meet emerging needs of residents (i.e. semi-detached, townhouse, etc.), the Town could choose to introduce more prescriptive zoning requirements to oblige greater diversity in housing forms.

Development approvals - As the regulatory authority for approving development, the Town has the responsibility for receiving and evaluating development applications. This provides an opportunity to work with development proponents to collaborate on opportunities which address broader community needs like housing. Subdivision applications offer a particular opportunity in this regard, enabling negotiation of conditions for approval. Whether through use of incentives or otherwise, this process could be used to advance housing objectives through mutually agreed terms with applicants.

5.1.2 Incentives/Inducements

Within the parameters of provincial legislation, municipalities have a variety of discretionary authorities that they can choose to exercise in meeting the needs of their community. To help facilitate development, they can opt to provide relief from municipal fees, make available grants and offer up land. These authorities can also be used to help promote affordable housing, as noted in the following discussion.

Fee/tax relief – Municipalities have the authority to provide relief from the development fees they charge and in a number of jurisdictions, this has been done to stimulate affordable housing development. These include partial or full relief from building permit fees, construction-related charges or development surcharges (i.e. impost fees, servicing, etc.). Likewise, relief can also be provided from property tax in exchange for affordability concessions. Given that fees are typically collected on a cost-recovery basis, granting of relief can have impacts on municipal budgets as can tax concessions. However, these concessions can also be viewed as strategic investments given the economic benefits associated with new development which can offset these impacts.

Housing Grants – Like fees and taxes, grants can be provided to further promote housing objectives in the community and can be tied to specific affordability obligations to help ensure protection of the

public investment. In some jurisdictions, grants have been used to fund demonstration projects that help to show market viability for newer housing concepts. However, the size of grants required to make an appreciable impact on affordability and the impact on municipal finances can become limiting factors for smaller municipalities. That said, the Town could choose to advance affordability using grants in association with specific programs or stacked onto existing initiatives with other partners.

Land – One of the most common tools used by municipalities to promote housing is land. In many jurisdictions, surplus municipal properties suitable for housing are reserved on a priority basis. Land grants are then used to leverage affordable housing funding or investments in housing by local proponents. Gander has also used land as a tool to advance housing objectives. The Town has done this by imposing conditions on owned lands it offers through divestment. This practice should be continued as a principal means of leveraging greater housing mix and affordability via subdivision development. To do this effectively, the Town will need to maintain control of an on-going supply of lands.

5.1.3 Housing Programs

While not always utilized by municipalities, the provision of housing programs is a discretionary authority which may be pursued. In concert with upper levels of government or alone, these programs can help to encourage preservation or additions to housing stock as well as foster greater access to ownership housing. However, these programs require financial resources in order to be implemented effectively. Some specific examples of potential programs follow.

Capital grant programs – In the same manner that NLHC provides grants for housing development, the Town could also choose to extend a similar grant program to spur the supply of new units, albeit at a smaller per unit level. As noted, the ability to meaningfully address affordability is a financial challenge for smaller jurisdictions. For that reason, it may be best to consider this option on a stacking basis where Town funds are used to further leverage/augment a related funding commitment. This could be in partnership with senior government, non-profit or private sector partners willing to bring equity to the table.

Repair programs – While participation in NLHC programs of this nature have been of limited success to date, the Town could choose to emulate this program by offering financial assistance (grant or loan) but targeting slightly higher income households. In the case of owners, this programs would ideally help to serve gap households, those who had incomes between \$30,000 and \$50,000. This assistance could help support home renovations for those just entering the ownership market or those wishing to establish or upgrade subsidiary apartments/ secondary suites. In some jurisdictions, funding provided has been secured as a second mortgage against the property, thereby protecting the municipality's interest. As above, given the financial impact of such a program and the relative size of the municipality, this program may be most effectively pursued where stacked on top of assistance provided through other partners (i.e. NLHC)

Down payment assistance – As noted, NLHC is currently discussing the merits of a program oriented to supporting first time homeowners. In the case of owners in Gander, this program would ideally help to serve gap households, those who had incomes between \$30,000 and \$50,000. While not clear if they will proceed with this initiative, other jurisdictions have successfully pursued this approach by providing loans for down payment assistance. The loans are secured as a second mortgage on the property and

are repaid to the funder at time of sale (or earlier). Using an initial lump sum of funding, the program effectively acts as a revolving loan fund with repayments being re-circulated to new households as funds become available. To ensure that those most in need are assisted, income and house price thresholds can be set as part of program requirements. Where the municipality does not wish to hold the second mortgages, it may be possible to utilize a third party partner to hold/manage these agreements.

5.1.4 Facilitation

One of the more common ways municipalities can advance housing objectives is through facilitation. Whether delivering public education campaigns, advocating to upper levels of government or by providing information and resources, there are many avenues that municipalities can pursue to build local awareness and capacity to respond to housing issues. These tools are discretionary and typically do not require extensive resources to implement. However, they can be very effective in marshalling the necessary support and resources to move forward with housing solutions. Specific examples the Town could employ are discussed below.

Public education – Fostering public awareness and understanding of housing issues is an important part of planning for community needs. It is also a critical foundation for building support to pursue initiatives and programs that ultimately serve the community’s needs and the broader economic development agenda. Using studies like the CAB Action Plan and this assessment report, the Town has the ability to work with community partners to build networks, establish priorities and align efforts to address common housing issues. This process also helps to build capacity in the community to address housing issues by strengthening community partners.

Advocacy – The need for partnerships and collaboration to advance housing issues is evident in the CAB report issued in 2013. Given the size and scope of housing issues and the fiscal realities that municipalities face, there continues to be an on-going role for senior government in address housing needs. This is especially true for low income households whose needs oblige substantial resources in order to adequately address them. While provincial and federal programs do exist, the resources available and the conditions imposed through them are not always conducive to local needs. In other instances, these programs do not provide sufficient flexibility to address the spectrum of housing needs in some communities (e.g. first time homeowner assistance). Working with other municipalities and sector stakeholders, the Town can help lend its voice to advocating for programs and tools that can have meaningful local impacts.

Info/resources - In addition to networking with stakeholders, the Town can promote the sharing of key data and information to help advance awareness. Apart from making studies/reports available, this can include sponsoring workshops and community information sessions in concert with CMHC, NLHC or other sector partners. Sharing and promoting information on available programs and initiatives, especially in the private sector, can also help to link funders and end users. Other jurisdictions have also used an annual monitoring tool or one page report card to share statistics on development activity and affordability indicators. This is typically based on information already gathered through the development approvals process and makes information available to the community on housing initiatives being pursued. The Town could adopt a fairly basic template of indicators to start and build on that over time.

5.2 Priority Directions

This needs assessment study has identified demand, supply and affordability trends in Gander. The study has also identified two primary gaps in the low and moderate income areas of the housing market. In response to these gaps, a number of potential approaches and municipal options to address them have been discussed. However, the staging and coordination of appropriate responses must have regard for partners in the community and the resources they can bring to the table.

Developing a community-based strategy that addresses priority housing gaps is a key next step for Gander. As a community plan, it is critical to engage those involved in the housing sector who can contribute with knowledge and resources. By working collaboratively and building support, an action plan can be developed that helps to marshal the resources necessary to execute the housing strategy. Community support is also an important ingredient for success and this is best fostered through awareness and education. Establishing this groundwork helps to create an environment where solutions can more readily be developed and implemented.

While the development of a strategy is important for coordinating efforts, tangible resources are required to move the strategy forward. The strategy can play a pivotal role in helping to attract and direct resources locally. As program funders and land holders, upper levels of government also play an important local role and partnerships need to continue to be forged with them. As a facilitator, the Town has tools at its disposal which can be utilized to help advance the strategy, whether in the case of strategic use of land, offering incentives/inducements or through regulation. Determining the most appropriate tools and how they could be applied would be a necessary first consideration for the Town. By weighing the relative costs and impacts of each, the Town would be in a position to determine how it could most effectively support the housing strategy objectives.

Development and implementation of a coordinated, community-based housing strategy would serve to promote a more balanced local housing market which is the cornerstone of any healthy community. In addition to promoting a better quality of life for residents, a healthy housing market also helps to support economic development objectives for Gander. While community engagement and stakeholder participation in solutions is key, leadership to help guide this process is essential. As a primary partner, the Town could provide this leadership by facilitating development of the housing strategy. The Town also has the ability to support the strategy through the use of its municipal authorities and tools.

To provide leadership and advance the housing agenda locally, there are a few priority steps which the Town could pursue next, including:

- 1. Promoting public education efforts on housing issues in concert with community partners to forge a more coordinated local response to housing issues***

Working with the Affordable Housing Committee, the Town could make available this assessment report to stakeholders and the broader community as a first step to help build awareness. In addition to charting next steps with the Committee, the Town could also convene/host a roundtable which includes key stakeholders, CAB committee members and development interests to help validate issues, explore community-based solutions and prioritize how community and municipal actions can be coordinated.

2. Advocating for additional provincial support, especially in terms of programs that address those with low incomes and first time home buyers

Recognizing that issues exist with the availability and structure of NLHC program offerings, the Town could - in concert with local housing sector partners - advocate for additional funding to help address the two notable gaps in the local housing market, namely low income households requiring RGI assistance and first time homebuyers requiring down payment assistance. Where the province is unwilling or unable to pursue affordable homeowner assistance, the Town could consider possible alternatives to advance a local program that can help to serve these needs.

3. Continuing to advance development of non-detached housing forms through strategic divestment of municipal lands and through negotiation of subdivision agreements

Building on modest successes to date, the Town could continue to negotiate the inclusion of smaller lot singles and non-detached housing forms into exiting subdivision agreements. Where the Town advances development/divestment of its own lands, it could oblige similar conditions on purchasers/developers as a means of promoting more affordable housing forms. The Town could also accelerate negotiations with DND and Transport Canada regarding acquisition of federal lands in CDA#2, utilizing *the Surplus Federal Real Property for Homelessness Initiative (SFRPHI)* as necessary/available. By ensuring an on-going supply of municipally controlled lands, the Town can use development conditions to help effect affordable housing objectives.

4. Developing a suite of development incentives that the Town would be prepared to offer in exchange for affordability

To help advance housing objectives, the Town could evaluate the use of fee waivers, grants and tax relief with a view to defining a menu of incentives it would be prepared to provide in exchange for housing affordability. Recognizing the fiscal limitations inherent in a smaller municipality, this evaluation would need to focus on how municipal incentives can be used to leverage other funding/community resources that would result in the creation of affordable housing units.

5. Incorporating housing issues into the upcoming Municipal Plan review with a view to enhancing regulatory strategies that advance community housing solutions

While the Town's regulatory framework for land use planning is progressive, opportunities exist to further refine policies, tools and processes in support of identified housing objectives. The upcoming Municipal Plan review provides an opportunity to commence this process from a policy perspective. Subsequent alignment of Zoning Regulations to effect policy changes would help to ensure that policy objectives are implemented. Any adjustments required to municipal practices and processes as a result of these policy refinements would also need to be addressed.

6 Appendix

6.1 Sources/references

The following primary documents and data sources were used as part of the study work and can be reference for additional information on topics discussed in the study report.

Appraisal Report for TCH lands – Town of Gander (March 2003), Appraisal Associates (Gander) Ltd.

Beyond 2020 data tables 99-012-X2011032, 99-014-X2011046 and 99-014-X2011045 - National Household Survey (2011), Statistics Canada

Building Statistics (Annual Summaries for years 2002 to 2014), Town of Gander

Business Directory (2013), Town of Gander

Community Action Plan for the Gander and Area Community Advisory Board CAB (April 2013), Goss Gilroy Inc. for the Newfoundland and Labrador Housing and Homelessness Network

Community Profiles - Census of Canada (1996 through 2011), Statistics Canada

Community Profiles – National Housing Survey (2011), Statistics Canada

Gander MLS Stats 2004-2013 (Summary sheet), Multiple Listing Service (MLS) as provided by Town of Gander

Gander Profiles - Community Accounts (2011), Newfoundland and Labrador Statistics Agency

Housing Market Outlook: Atlantic Region Highlights (Q2 and Q4 reports for 2014), Canada Mortgage and Housing Corporation

Housing Now: Atlantic Region (Q1 Reports for years 2007-2014), Canada Mortgage and Housing Corporation

NL and Gander Overview, PowerPoint Presentation by Chris Janes, Canada Mortgage and Housing Corporation

NLC Rental Portfolio Summary (Printout), Extracted from Newfoundland & Labrador Housing Corporation (NLHC)

NLHC Strategic Plan 2014-17, Newfoundland & Labrador Housing Corporation (NLHC)

Property in Town with Development Potential (Word document - Aug 2014), Town of Gander

Property Sales Recorded through Tax Certificates for Gander (Spreadsheet for years 2007-2014), as provided by Town of Gander

Rental Market Report: Newfoundland and Labrador Highlights (Annual Reports from 2004-2014), Canada Mortgage and Housing Corporation

Retail Buying Power (2014), Town of Gander

Subdivisions 2000 to 2014 (Summary spreadsheet), Town of Gander

The Rise of Housing and Homelessness in Newfoundland and Labrador, PowerPoint Presentation by Colin Holloway (Jan 24/14), Office of Public Engagement

Town of Gander Development Regulations 2009-2019: Land Use Zoning, Subdivision and Advertisement Regulations (January 2009), ADI Limited + Newfoundland and Labrador Consulting Engineers Ltd.

Town of Gander Integrated Community Sustainability Plan – Final Report (2010), AMEC Earth and Environmental

Town of Gander Municipal Plan 2009 to 2019 - Background Report (April 2009), ADI Limited + Newfoundland and Labrador Consulting Engineers Ltd.

Town of Gander Municipal Plan 2009-2019 (April 2009), ADI Limited + Newfoundland and Labrador Consulting Engineers Ltd.

Town of Gander Traffic Study (2013), exp Services Inc.

Welcome to Gander (2013), Town of Gander

6.2 Data summary tables

Throughout the report, a number of figures and tables have been used to illustrate key points. Data for these graphics was accessed through a number of sources including Statistics Canada (e.g. Census data, National Housing Survey data, etc.) and CMHC (e.g. Market Rental Reports, Housing Outlook Reports, etc.). A selection of summary data tables are appended in this section for reference purposes, providing additional background to supplement the facts and figures cited throughout the report.

Population Trends														
	1996		2001		Change 1996-2001		2006	Change 2001-2006		2011	Change 2006-2011		Change 1996-2011	
					#	%		#	%		#	%	#	%
Gander	10,364	9,651	-713	-6.9%	9,951	300	3.1%	11,054	1,103	11.1%	690	6.7%		
NFLD	551,792	512,930	-38,862	-7.0%	505,469	-7,461	-1.5%	514,536	9,067	1.8%	-37,256	-6.8%		

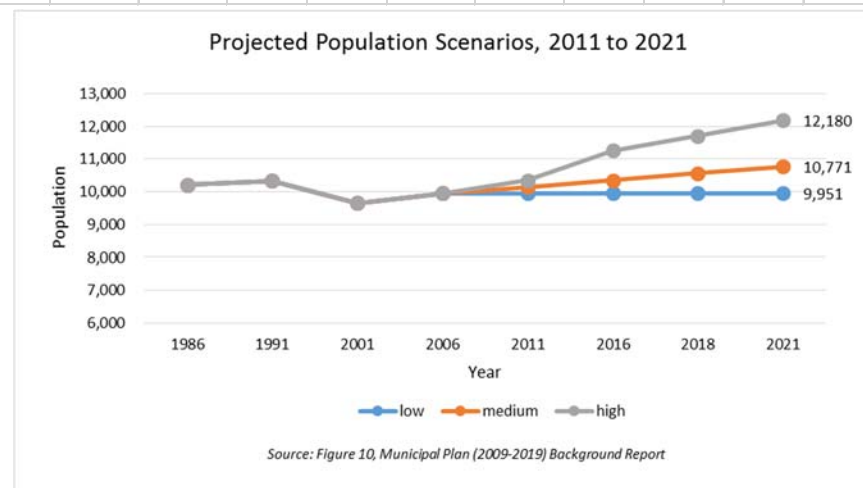
Source: Statistics Canada Community and Census Profiles, 1996-2011

GENDER																
	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Gander																
Females	5,255	50.7%	4,940	51.2%	-315	-6.0%	5,200	52.3%	260	5.3%	5,765	52.1%	565	10.9%	510	9.7%
Males	5,110	49.3%	4,710	48.8%	-400	-7.8%	4,750	47.7%	40	0.8%	5,295	47.9%	545	11.5%	185	3.6%
NFLD																
Females	279,215	50.6%	261,965	51.1%	-17,250	-6.2%	245,730	48.6%	-16,235	-6.2%	263,970	51.3%	18,240	7.4%	-15,245	-5.5%
Males	272,575	49.4%	250,965	48.9%	-21,610	-7.9%	259,735	51.4%	8,770	3.5%	250,570	48.7%	-9,165	-3.5%	-22,005	-8.1%

Source: Statistics Canada Community and Census Profiles, 1996-2011

Population Projections for Gander (circa 2009)			
Year	Projection Scenarios		
	low	medium	high
1986	10,205	10,205	10,205
1991	10,335	10,335	10,335
2001	9,660	9,660	9,660
2006	9,951	9,951	9,951
2011	9,951	10,150	10,349
2016	9,951	10,353	11,262
2018	9,951	10,560	11,712
2021	9,951	10,771	12,180
growth 2011 to 2021	0.0%	6.1%	17.7%
annual avg. increase	0.0%	0.6%	1.8%

Source: Figure 10, Municipal Plan (2009-2019) Background Report



Population by Age																
Gander																
Age (Years)	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
0-4	565	5.4%	520	5.4%	-45	-8.0%	575	5.8%	55	10.6%	635	5.7%	60	10.4%	70	12.4%
5-9	700	6.7%	540	5.6%	-160	-22.9%	590	5.9%	50	9.3%	670	6.1%	80	13.6%	-30	-4.3%
10-14	805	7.8%	625	6.5%	-180	-22.4%	565	5.7%	-60	-9.6%	670	6.1%	105	18.6%	-135	-16.8%
15-19	805	7.8%	700	7.3%	-105	-13.0%	635	6.4%	-65	-9.3%	600	5.4%	-35	-5.5%	-205	-25.5%
20-24	770	7.4%	665	6.9%	-105	-13.6%	600	6.0%	-65	-9.8%	575	5.2%	-25	-4.2%	-195	-25.3%
25-29	890	8.6%	605	6.3%	-285	-32.0%	560	5.6%	-45	-7.4%	660	6.0%	100	17.9%	-230	-25.8%
30-34	940	9.1%	825	8.6%	-115	-12.2%	655	6.6%	-170	-20.6%	680	6.1%	25	3.8%	-260	-27.7%
35-39	1,015	9.8%	825	8.6%	-190	-18.7%	870	8.7%	45	5.5%	860	7.8%	-10	-1.1%	-155	-15.3%
40-44	850	8.2%	850	8.8%	0	0.0%	825	8.3%	-25	-2.9%	925	8.4%	100	12.1%	75	8.8%
45-49	785	7.6%	765	7.9%	-20	-2.5%	840	8.4%	75	9.8%	890	8.0%	50	6.0%	105	13.4%
50-54	505	4.9%	680	7.1%	175	34.7%	730	7.3%	50	7.4%	845	7.6%	115	15.8%	340	67.3%
55-59	400	3.9%	445	4.6%	45	11.3%	650	6.5%	205	46.1%	715	6.5%	65	10.0%	315	78.8%
60-64	355	3.4%	395	4.1%	40	11.3%	430	4.3%	35	8.9%	670	6.1%	240	55.8%	315	88.7%
65-69	310	3.0%	345	3.6%	35	11.3%	375	3.8%	30	8.7%	455	4.1%	80	21.3%	145	46.8%
70-74	290	2.8%	320	3.3%	30	10.3%	325	3.3%	5	1.6%	375	3.4%	50	15.4%	85	29.3%
75-79	165	1.6%	275	2.9%	110	66.7%	305	3.1%	30	10.9%	340	3.1%	35	11.5%	175	106.1%
80-84	130	1.3%	135	1.4%	5	3.8%	245	2.5%	110	81.5%	265	2.4%	20	8.2%	135	103.8%
85+	95	0.9%	125	1.3%	30	31.6%	200	2.0%	75	60.0%	230	2.1%	30	15.0%	135	142.1%
Total	10,375	100.0%	9,640	100.0%	-735	-7.1%	9,975	100.0%	335	3.5%	11,060	100.0%	1,085	10.9%	685	6.6%
Newfoundland and Labrador																
Age (Years)	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
0-4	30,640	5.6%	24,815	4.8%	-5,825	-19.0%	22,865	4.5%	-1,950	-7.9%	24,495	4.8%	1,630	7.1%	-6,145	-20.1%
5-9	36,685	6.6%	29,040	5.7%	-7,645	-20.8%	25,905	5.1%	-3,135	-10.8%	25,105	4.9%	-800	-3.1%	-11,580	-31.6%
10-14	42,470	7.7%	34,915	6.8%	-7,555	-17.8%	29,455	5.8%	-5,460	-15.6%	27,035	5.3%	-2,420	-8.2%	-15,435	-36.3%
15-19	45,635	8.3%	39,450	7.7%	-6,185	-13.6%	34,105	6.7%	-5,345	-13.5%	29,590	5.8%	-4,515	-13.2%	-16,045	-35.2%
20-24	42,735	7.7%	33,870	6.6%	-8,865	-20.7%	31,190	6.2%	-2,680	-7.9%	30,050	5.8%	-1,140	-3.7%	-12,685	-29.7%
25-29	40,355	7.3%	30,525	6.0%	-9,830	-24.4%	27,425	5.4%	-3,100	-10.2%	28,305	5.5%	880	3.2%	-12,050	-29.9%
30-34	44,685	8.1%	36,040	7.0%	-8,645	-19.3%	30,940	6.1%	-5,100	-14.2%	29,275	5.7%	-1,665	-5.4%	-15,410	-34.5%
35-39	46,230	8.4%	41,725	8.1%	-4,505	-9.7%	36,535	7.2%	-5,190	-12.4%	33,375	6.5%	-3,160	-8.6%	-12,855	-27.8%
40-44	45,465	8.2%	43,475	8.5%	-1,990	-4.4%	41,665	8.2%	-1,810	-4.2%	38,015	7.4%	-3,650	-8.8%	-7,450	-16.4%
45-49	41,520	7.5%	43,285	8.4%	1,765	4.3%	42,770	8.5%	-515	-1.2%	42,225	8.2%	-545	-1.3%	705	1.7%
50-54	31,370	5.7%	39,695	7.7%	8,325	26.5%	42,805	8.5%	3,110	7.8%	43,185	8.4%	380	0.9%	11,815	37.7%
55-59	23,750	4.3%	30,160	5.9%	6,410	27.0%	39,375	7.8%	9,215	30.6%	42,645	8.3%	3,270	8.3%	18,895	79.6%
60-64	20,785	3.8%	22,880	4.5%	2,095	10.1%	30,160	6.0%	7,280	31.8%	39,135	7.6%	8,975	29.8%	18,350	88.3%
65-69	18,480	3.3%	19,155	3.7%	675	3.7%	22,155	4.4%	3,000	15.7%	28,740	5.6%	6,585	29.7%	10,260	55.5%
70-74	15,720	2.8%	16,275	3.2%	555	3.5%	17,525	3.5%	1,250	7.7%	20,115	3.9%	2,590	14.8%	4,395	28.0%
75-79	12,265	2.2%	12,655	2.5%	390	3.2%	13,505	2.7%	850	6.7%	14,620	2.8%	1,115	8.3%	2,355	19.2%
80-84	7,850	1.4%	8,655	1.7%	805	10.3%	9,425	1.9%	770	8.9%	10,075	2.0%	650	6.9%	2,225	28.3%
85+	5,160	0.9%	6,310	1.2%	1,150	22.3%	7,650	1.5%	1,340	21.2%	8,560	1.7%	910	11.9%	3,400	65.9%
Total	551,800	100.0%	512,925	100.0%	-38,875	-7.0%	505,455	100.0%	-7,470	-1.5%	514,545	100.0%	9,090	1.8%	-37,255	-6.8%

Source: Statistics Canada Community and Census Profiles, 1996-2011

MOBILITY

		Status 5 Years Ago				Status 1 Year Ago			
Mobility Status - 2011		Gander		NFLD		Gander		NFLD	
	#	%	#	%	#	%	#	%	
Non-movers	5,735	56.3%	342,965	71.0%	9,075	84.8%	454,225	90.4%	
Movers	4,445	43.7%	139,945	29.0%	1,625	15.2%	48,210	9.6%	
Non-migrants	1,955	19.2%	65,440	13.6%	675	6.3%	24,900	5.0%	
Migrants	2,490	24.5%	74,505	15.4%	945	8.8%	23,315	4.6%	
Internal migrants	2,435	23.9%	70,605	14.6%	935	8.7%	22,210	4.4%	
Intraprovincial migrants	1,390	13.7%	41,850	8.7%	630	5.9%	15,235	3.0%	
Interprovincial migrants	1,040	10.2%	28,755	6.0%	310	2.9%	6,980	1.4%	
External migrants	60	0.6%	3,895	0.8%	0	0.0%	1,100	0.2%	
Total	10,180	100.0%	482,910	100.0%	10,700	100.0%	502,435	100.0%	
		Status 5 Years Ago				Status 1 Year Ago			
Mobility Status - 2006		Gander		NFLD		Gander		NFLD	
	#	%	#	%	#	%	#	%	
Non-movers	5,700	62.5%	344,710	72.1%	8,240	86.1%	443,345	89.3%	
Movers	3,415	37.5%	133,090	27.9%	1,330	13.9%	52,855	10.7%	
Non-migrants	1,810	19.9%	66,360	13.9%	820	8.6%	27,640	5.6%	
Migrants	1,605	17.6%	66,725	14.0%	505	5.3%	25,215	5.1%	
Internal migrants	1,545	17.0%	63,585	13.3%	500	5.2%	23,985	4.8%	
Intraprovincial migrants	795	8.7%	37,805	7.9%	300	3.1%	14,535	2.9%	
Interprovincial migrants	750	8.2%	25,780	5.4%	200	2.1%	9,455	1.9%	
External migrants	60	0.7%	3,140	0.7%	0	0.0%	1,225	0.2%	
Total	9,115	100.0%	477,800	100.0%	9,570	100.0%	496,200	100.0%	
		Status 5 Years Ago				Status 1 Year Ago			
Mobility Status - 2001		Gander		NFLD		Gander		NFLD	
	#	%	#	%	#	%	#	%	
Non-movers	5,330	59.1%	352,625	73.0%	7,860	83.0%	451,555	89.7%	
Movers	3,695	40.9%	130,625	27.0%	1,615	17.0%	51,810	10.3%	
Non-migrants	1,905	21.1%	71,205	14.7%	840	8.9%	27,550	5.5%	
Migrants	1,790	19.8%	59,415	12.3%	770	8.1%	24,260	4.8%	
Internal migrants	1,710	18.9%	57,025	11.8%	770	8.1%	23,210	4.6%	
Intraprovincial migrants	1,215	13.5%	40,965	8.5%	505	5.3%	14,850	2.9%	
Interprovincial migrants	495	5.5%	16,060	3.3%	270	2.8%	8,355	1.7%	
External migrants	80	0.9%	2,385	0.5%	0	0.0%	1,050	0.2%	
Total	9,025	100.0%	483,250	100.0%	9,475	100.0%	503,465	100.0%	
		Status 5 Years Ago				Status 1 Year Ago			
Mobility Status - 1996		Gander		NFLD		Gander		NFLD	
	#	%	#	%	#	%	#	%	
Non-movers	5,240	54.2%	378,835	73.4%	8,430	83.2%	482,490	89.1%	
Movers	4,425	45.8%	137,615	26.6%	1,705	16.8%	59,140	10.9%	
Non-migrants	1,650	17.1%	75,370	14.6%	830	8.2%	32,440	6.0%	
Migrants	2,770	28.7%	62,240	12.1%	875	8.6%	26,700	4.9%	
Internal migrants	2,615	27.1%	59,560	11.5%	860	8.5%	25,700	4.7%	
Intraprovincial migrants	1,580	16.3%	43,335	8.4%	465	4.6%	18,415	3.4%	
Interprovincial migrants	1,030	10.7%	16,225	3.1%	390	3.8%	7,285	1.3%	
External migrants	160	1.7%	2,680	0.5%	20	0.2%	1,000	0.2%	
Total	9,665	100.0%	516,450	100.0%	10,135	100.0%	541,630	100.0%	

Source: Statistics Canada Community and Census Profiles, 1996-2011

HOUSEHOLDS AND HOUSEHOLD SIZE																
Household Trends																
	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Gander	3,655		3,715		60	1.6%	3,870		155	4.2%	4,515		645	16.7%	860	23.5%
NFLD	185,500		189,040		3,540	1.9%	197,245		8,205	4.3%	208,840		11,595	5.9%	23,340	12.6%
<i>Source: Statistics Canada Community and Census Profiles, 1996-2011</i>																
Average Household Size																
	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Gander	2.8		2.6		-0.2	-7.1%	2.5		-0.1	-3.8%	2.4		-0.1	-4.0%	-0.4	-14.3%
NFLD	2.9		2.7		-0.2	-6.9%	2.5		-0.2	-7.4%	2.4		-0.1	-4.0%	-0.5	-17.2%
<i>Source: Statistics Canada Community and Census Profiles, 1996-2011</i>																
Changes in Household Size																
Household Size	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Gander																
1 Person	570	15.6%	710	19.1%	140	24.6%	775	20.1%	65	9.2%	1,050	23.2%	275	35.5%	480	84.2%
2 Persons	1,160	31.7%	1,360	36.6%	200	17.2%	1,455	37.6%	95	7.0%	1,740	38.5%	285	19.6%	580	50.0%
3 Persons	790	21.6%	765	20.6%	-25	-3.2%	785	20.3%	20	2.6%	860	19.0%	75	9.6%	70	8.9%
4-5 Persons	1,070	29.2%	845	22.7%	-225	-21.0%	820	21.2%	-25	-3.0%	840	18.6%	20	2.4%	-230	-21.5%
6 Persons	70	1.9%	40	1.1%	-30	-42.9%	30	0.8%	-10	-25.0%	30	0.7%	0	0.0%	-40	-57.1%
TOTAL	3,660	100.0%	3,720	100.0%	60	1.6%	3,865	100.0%	145	3.9%	4,520	100.0%	655	16.9%	860	23.5%
NFLD																
1 Person	26,975	14.5%	34,115	18.0%	7,140	26.5%	39,875	20.2%	5,760	16.9%	46,325	22.2%	6,450	16.2%	19,350	71.7%
2 Persons	53,235	28.7%	63,655	33.7%	10,420	19.6%	73,320	37.2%	9,665	15.2%	82,260	39.4%	8,940	12.2%	29,025	54.5%
3 Persons	40,785	22.0%	40,240	21.3%	-545	-1.3%	39,850	20.2%	-390	-1.0%	39,400	18.9%	-450	-1.1%	-1,385	-3.4%
4-5 Persons	57,965	31.2%	47,095	24.9%	-10,870	-18.8%	41,155	20.9%	-5,940	-12.6%	38,080	18.2%	-3,075	-7.5%	-19,885	-34.3%
6 Persons	6,540	3.5%	3,945	2.1%	-2,595	-39.7%	3,050	1.5%	-895	-22.7%	2,765	1.3%	-285	-9.3%	-3,775	-57.7%
TOTAL	185,500	100.0%	189,050	100.0%	3,550	1.9%	197,250	100.0%	8,200	4.3%	208,830	100.0%	11,580	5.9%	23,330	12.6%
<i>Source: Statistics Canada Community and Census Profiles, 1996-2011</i>																

HOUSEHOLD TYPE

2011 Household Type	One Family Households						Multiple and Other Family Households		Non-Family Households				Total Households		
	Couples without Children		Couples with Children		Lone Parents		#	% Total	#	% Total	One Person Households		Two or More Person Households		#	% Total
Gander	1,425	31.6%	1,430	31.7%	440	9.8%	45	1.0%	1,050	23.3%	120		2.7%	4,510	100.0%
NFLD	67,435	32.3%	62,555	30.0%	21,740	10.4%	3,785	1.8%	46,325	22.2%	6,995		3.3%	208,835	100.0%

Household Size	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Gander																
One-Family Households	2,905	79.5%	2,895	77.9%	-10	-0.3%	3,015	77.9%	120	4.1%	3,295	73.1%	280	9.3%	390	13.4%
Multiple and Other Family	35	1.0%	35	0.9%	0	0.0%	25	0.6%	-10	-28.6%	45	1.0%	20	80.0%	10	28.6%
Non-Family	715	19.6%	785	21.1%	70	9.8%	830	21.4%	45	5.7%	1,170	25.9%	340	41.0%	455	63.6%
TOTAL	3,655	100.0%	3,715	100.0%	60	1.6%	3,870	100.0%	155	4.2%	4,510	100.0%	640	16.5%	855	23.4%
NFLD																
One-Family Households	149,880	80.8%	146,630	77.6%	-3,250	-2.2%	148,430	75.3%	1,800	1.2%	151,730	72.7%	3,300	2.2%	1,850	1.2%
Multiple and Other Family	2,910	1.6%	3,835	2.0%	925	31.8%	3,605	1.8%	-230	-6.0%	3,785	1.8%	180	5.0%	875	30.1%
Non-Family	32,710	17.6%	38,575	20.4%	5,865	17.9%	45,150	22.9%	6,575	17.0%	53,320	25.5%	8,170	18.1%	20,610	63.0%
TOTAL	185,500	100.0%	189,040	100.0%	3,540	1.9%	197,185	100.0%	8,145	4.3%	208,835	100.0%	11,650	5.9%	23,335	12.6%

Source: Statistics Canada Community and Census Profiles, 1996-2011

AGE OF HOUSEHOLD MAINTAINER

	2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 2001-2011	
	#	%	#	%	#	%	#	%	#	%	#	%
Gander												
Under 25 years	145	3.9%	115	3.0%	-30	-20.7%	170	3.8%	55	47.8%	25	17.2%
25 to 34 years	710	19.1%	600	15.5%	-110	-15.5%	665	14.7%	65	10.8%	-45	-6.3%
35 to 44 years	895	24.1%	900	23.3%	5	0.6%	930	20.6%	30	3.3%	35	3.9%
45 to 54 years	815	21.9%	880	22.7%	65	8.0%	1,055	23.3%	175	19.9%	240	29.4%
55 to 64 years	475	12.8%	580	15.0%	105	22.1%	750	16.6%	170	29.3%	275	57.9%
65 to 74 years	380	10.2%	435	11.2%	55	14.5%	485	10.7%	50	11.5%	105	27.6%
75 years and over	295	7.9%	360	9.3%	65	22.0%	465	10.3%	105	29.2%	170	57.6%
TOTAL	3,715	100.0%	3,870	100.0%	155	4.2%	4,520	100.0%	650	16.8%	805	21.7%
NFLD												
Under 25 years	5,360	2.8%	5,175	2.6%	-185	-3.5%	6,015	2.9%	840	16.2%	655	12.2%
25 to 34 years	26,970	14.3%	23,940	12.1%	-3,030	-11.2%	24,655	11.8%	715	3.0%	-2,315	-8.6%
35 to 44 years	42,915	22.7%	39,615	20.1%	-3,300	-7.7%	36,405	17.4%	-3,210	-8.1%	-6,510	-15.2%
45 to 54 years	44,675	23.6%	45,490	23.1%	815	1.8%	45,850	22.0%	360	0.8%	1,175	2.6%
55 to 64 years	29,725	15.7%	39,225	19.9%	9,500	32.0%	46,300	22.2%	7,075	18.0%	16,575	55.8%
65 to 74 years	22,595	12.0%	24,920	12.6%	2,325	10.3%	29,335	14.0%	4,415	17.7%	6,740	29.8%
75 years and over	16,795	8.9%	18,815	9.5%	2,020	12.0%	20,290	9.7%	1,475	7.8%	3,495	20.8%
TOTAL	189,035	100.0%	197,180	100.0%	8,145	4.3%	208,850	100.0%	11,670	5.9%	19,815	10.5%

*1996 data not available

Source: Statistics Canada Community and Census Profiles, 2001-2011

HOUSEHOLD INCOME GROUPS								
	1996		2001		2006		2011	
Gander	#	%	#	%	#	%	#	%
Under \$10,000	135	3.7%	195	5.2%	145	3.8%	130	2.9%
\$10,000 to \$19,999	445	12.2%	405	10.9%	365	9.4%	440	9.7%
\$20,000 to \$29,999	400	10.9%	500	13.5%	450	11.6%	455	10.1%
\$30,000 to \$39,999	510	14.0%	395	10.6%	470	12.2%	335	7.4%
\$40,000 to \$59,999	995	27.2%	785	21.1%	735	19.0%	705	15.6%
\$60,000 to \$79,999	640	17.5%	595	16.0%	625	16.2%	590	13.1%
\$80,000 to \$99,999	335	9.2%	335	9.0%	375	9.7%	580	12.8%
\$100,000 and over	195	5.3%	505	13.6%	700	18.1%	1,280	28.3%
TOTAL	3,655	100.0%	3,715	100.0%	3,865	100.0%	4,515	100.0%

	1996		2001		2006		2011	
NFLD	#	%	#	%	#	%	#	%
Under \$10,000	16,420	8.9%	14,905	7.9%	9,690	4.9%	8,690	4.2%
\$10,000 to \$19,999	36,220	19.5%	32,320	17.1%	27,485	13.9%	22,015	10.5%
\$20,000 to \$29,999	29,455	15.9%	28,170	14.9%	26,985	13.7%	24,005	11.5%
\$30,000 to \$39,999	25,475	13.7%	24,445	12.9%	25,050	12.7%	22,410	10.7%
\$40,000 to \$59,999	37,805	20.4%	37,990	20.1%	40,160	20.4%	37,060	17.7%
\$60,000 to \$79,999	21,785	11.7%	24,155	12.8%	26,430	13.4%	28,460	13.6%
\$80,000 to \$99,999	10,110	5.5%	13,300	7.0%	16,770	8.5%	20,415	9.8%
\$100,000 and over	8,230	4.4%	13,745	7.3%	24,615	12.5%	45,790	21.9%
TOTAL	185,500	100.0%	189,030	100.0%	197,185	100.0%	208,845	100.0%

Source: Statistics Canada Community and Census Profiles, 1996-2011

LABOUR FORCE ACTIVITY

	1996	2001	% Change 1996-2001	2006	% Change 2001-2006	2011	% Change 2006-2011	% Change 1996-2011
Gander								
Participation Rate	67.0%	64.0%	-4.5%	65.3%	2.0%	67.2%	2.9%	0.3%
Unemployment Rate	12.2%	8.9%	-27.0%	10.9%	22.5%	7.8%	-28.4%	-36.1%
NFLD								
Participation Rate	56.3%	57.6%	2.3%	58.9%	2.3%	59.4%	0.8%	5.5%
Unemployment Rate	25.1%	21.8%	-13.1%	18.6%	-14.7%	14.6%	-21.5%	-41.8%

Source: Statistics Canada Community and Census Profiles, 1996-2011

Employment by Sectors - Notable Changes 2001 to 2011		
Town of Gander		
	#	%
<i>Gains</i>		
Retail trade	370	47.7%
Health care and social assistance	255	36.4%
Information and cultural industries	95	126.7%
Educational services	110	38.6%
<i>Losses</i>		
Arts, entertainment and recreation	-55	-57.9%
Real estate and rental and leasing	-50	-47.6%
Wholesale trade	-55	-37.9%
Total changes	890	18.0%

Source: Statistics Canada Community and Census Profiles, 1996-2011

AVERAGE AND MEDIAN INCOME

	1996	2001	Change 1996-2001		2006	Change 2001-2006		2011	Change 2006-2011		Change 1996-2011	
	#	#	#	%	#	#	%	#	#	%	#	%
Gander												
Average	\$49,770	\$58,043	\$8,273	16.6%	\$65,302	\$7,259	12.5%	\$77,079	\$11,777	18.0%	\$27,309	54.9%
Median	\$45,698	\$48,281	\$2,583	5.7%	\$55,146	\$6,865	14.2%	\$66,526	\$11,380	20.6%	\$20,828	45.6%
NFLD												
Average	\$41,064	\$46,290	\$5,226	12.7%	\$55,620	\$9,330	20.2%	\$68,979	\$13,359	24.0%	\$27,915	68.0%
Median	\$34,036	\$37,614	\$3,578	10.5%	\$44,136	\$6,522	17.3%	\$54,156	\$10,020	22.7%	\$20,120	59.1%

Source: Statistics Canada Community and Census Profiles, 1996-2011

EMPLOYMENT SECTORS

Gander	1996		2001		% Change 1996-2001		2006		% Change 2001-2006		2011		% Change 2006-2011		% Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture, forestry, fishing and hunting	25	0.5%	25	0.5%	0	0.0%	35	0.7%	10	40.0%	15	0.3%	-20	-57.1%	-10	-40.0%
Mining and oil and gas extraction	0	0.0%	0	0.0%	0	#DIV/0!	20	0.4%	20	#DIV/0!	65	1.1%	45	225.0%	65	#DIV/0!
Utilities			30	0.6%			30	0.6%	0	0.0%	0	0.0%	-30	-100.0%		
Construction	135	2.5%	190	3.9%	55	40.7%	230	4.5%	40	21.1%	240	4.1%	10	4.3%	105	77.8%
Manufacturing	80	1.5%	115	2.3%	35	43.8%	160	3.2%	45	39.1%	130	2.2%	-30	-18.8%	50	62.5%
Wholesale trade	150	2.8%	145	2.9%	-5	-3.3%	105	2.1%	-40	-27.6%	90	1.5%	-15	-14.3%	-60	-40.0%
Retail trade	885	16.6%	775	15.7%	-110	-12.4%	980	19.3%	205	26.5%	1,145	19.7%	165	16.8%	260	29.4%
Transportation and warehousing	425	8.0%	580	11.8%	155	36.5%	590	11.6%	10	1.7%	665	11.4%	75	12.7%	240	56.5%
Information and cultural industries			75	1.5%			100	2.0%	25	33.3%	170	2.9%	70	70.0%		
Finance and insurance	95	1.8%	120	2.4%	25	26.3%	130	2.6%	10	8.3%	170	2.9%	40	30.8%	75	78.9%
Real estate and rental and leasing	125	2.3%	105	2.1%	-20	-16.0%	105	2.1%	0	0.0%	55	0.9%	-50	-47.6%	-70	-56.0%
Professional, scientific and technical services			115	2.3%			155	3.1%	40	34.8%	165	2.8%	10	6.5%		
Management of companies and enterprises			10	0.2%			0	0.0%	-10	0.0%	0	0.0%	0	0.0%		
Administrative and support, waste management and remediation services			125	2.5%			110	2.2%	-15	-12.0%	120	2.1%	10	9.1%		
Educational services	360	6.8%	285	5.8%	-75	-20.8%	335	6.6%	50	17.5%	395	6.8%	60	17.9%	35	9.7%
Health care and social assistance	800	15.0%	700	14.2%	-100	-12.5%	740	14.6%	40	5.7%	955	16.4%	215	29.1%	155	19.4%
Arts, entertainment and recreation			95	1.9%			55	1.1%	-40	-42.1%	40	0.7%	-15	-27.3%		
Accommodation and food services	490	9.2%	510	10.3%	20	4.1%	495	9.8%	-15	-2.9%	420	7.2%	-75	-15.2%	-70	-14.3%
Other services (except public administration)	405	7.6%	230	4.7%			175	3.5%	-55	-23.9%	200	3.4%	25	14.3%		
Public administration			705	14.3%			515	10.2%	-190	-27.0%	785	13.5%	270	52.4%		
Communication and other utility industries	245	4.6%	4,935	100%	-385	-7.2%	5,065	100%	130	2.6%	5,825	100%	760	15.0%	505	9.5%
Business service industries	170	3.2%														
Government service industries	930	17.5%														
TOTAL Labour Force*	5,320	100.0%														

* Includes population 15 and over active in the labour force

Source: Statistics Canada Community and Census Profiles, 1996-2011

Newfoundland and Labrador	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture, forestry, fishing and hunting	14,805	6.5%	15,515	6.7%	710	4.8%	14,325	5.9%	-1,190	-7.7%	9,700	3.9%	-4,625	-32.3%	-5,105	-34.5%
Mining and oil and gas extraction	4,640	2.0%	4,935	2.1%	295	6.4%	7,850	3.2%	2,915	59.1%	8,515	3.4%	665	8.5%	3,875	83.5%
Utilities			2,185	0.9%			2,320	1.0%	135	6.2%	2,455	1.0%	135	5.8%		
Construction	17,215	7.5%	15,035	6.5%	-2,180	-12.7%	16,985	7.0%	1,950	13.0%	22,055	8.8%	5,070	29.8%	4,840	28.1%
Manufacturing	22,090	9.6%	23,985	10.3%	1,895	8.6%	22,490	9.3%	-1,495	-6.2%	17,515	7.0%	-4,975	-22.1%	-4,575	-20.7%
Wholesale trade	8,110	3.5%	7,180	3.1%	-930	-11.5%	6,630	2.7%	-550	-7.7%	6,245	2.5%	-385	-5.8%	-1,865	-23.0%
Retail trade	31,765	13.9%	29,370	12.6%	-2,395	-7.5%	30,585	12.6%	1,215	4.1%	32,000	12.8%	1,415	4.6%	235	0.7%
Transportation and warehousing	10,215	4.5%	11,515	5.0%	1,300	12.7%	11,900	4.9%	385	3.3%	12,165	4.9%	265	2.2%	1,950	19.1%
Information and cultural industries			4,710	2.0%			4,670	1.9%	-40	-0.8%	4,095	1.6%	-575	-12.3%		
Finance and insurance	4,250	1.9%	4,725	2.0%	475	11.2%	5,090	2.1%	365	7.7%	5,275	2.1%	185	3.6%	1,025	24.1%
Real estate and rental and leasing	2,715	1.2%	2,360	1.0%	-355	-13.1%	2,805	1.2%	445	18.9%	2,860	1.1%	55	2.0%	145	5.3%
Professional, scientific and technical services			7,565	3.3%			8,595	3.6%	1,030	13.6%	9,785	3.9%	1,190	13.8%		
Management of companies and enterprises			150	0.1%			220	0.1%	70	0.0%	205	0.1%	-15	0.0%		
Administrative and support, waste management and remediation services			6,645	2.9%			10,005	4.1%	3,360	50.6%	8,655	3.5%	-1,350	-13.5%		
Educational services	20,715	9.0%	16,700	7.2%	-4,015	-19.4%	17,005	7.0%	305	1.8%	18,100	7.2%	1,095	6.4%	-2,615	-12.6%
Health care and social assistance	26,465	11.5%	28,620	12.3%	2,155	8.1%	30,365	12.6%	1,745	6.1%	35,300	14.1%	4,935	16.3%	8,835	33.4%
Arts, entertainment and recreation			3,245	1.4%			3,655	1.5%	410	12.6%	3,245	1.3%	-410	-11.2%		
Accommodation and food services	14,045	6.1%	14,370	6.2%	325	2.3%	15,730	6.5%	1,360	9.5%	15,640	6.2%	-90	-0.6%	1,595	11.4%
Other services (except public administration)	16,110	7.0%	13,065	5.6%			11,935	4.9%	-1,130	-8.6%	11,775	4.7%	-160	-1.3%		
Public administration			20,370	8.8%			18,710	7.7%	-1,660	-8.1%	25,200	10.0%	6,490	34.7%		
Communication and other utility industries	7,300	3.2%	232,245	100%	3,000	1.3%	241,870	100%	9,625	4.1%	250,785	100%	8,915	3.7%	21,540	9.4%
Business service industries	7,320	3.2%														
Government service industries	21,485	9.4%														
TOTAL Labour Force*	229,245	100.0%														

* Includes population 15 and over active in the labour force

Source: Statistics Canada Community and Census Profiles, 1996-2011

EDUCATION																
Gander																
	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
No certificate, diploma or degree	2,285	27.9%	1,710	23.9%	-575	-25.2%	1,760	22.2%	50	2.9%	1,745	19.8%	-15	-0.9%	-540	-23.6%
High school diploma or equivalent	1,900	23.2%	1,435	20.0%	-465	-24.5%	1,790	22.6%	355	24.7%	1,960	22.2%	170	9.5%	60	3.2%
Apprenticeship or trades certificate or diploma	175	2.1%	1,620	22.6%	1,445	825.7%	1,030	13.0%	-590	-36.4%	1,380	15.6%	350	34.0%	1,205	688.6%
College, CEGEP or other non-university certificate or diploma	2,290	27.9%	1,345	18.8%	-945	-41.3%	2,020	25.5%	675	50.2%	2,185	24.7%	165	8.2%	-105	-4.6%
University certificate or diploma below bachelor level	670	8.2%	160	2.2%	-510	-76.1%	280	3.5%	120	75.0%	340	3.9%	60	21.4%	-330	-49.3%
University certificate, diploma or degree at bachelor level or above	880	10.7%	895	12.5%	15	1.7%	1,050	13.2%	155	17.3%	1,220	13.8%	170	16.2%	340	38.6%
Total	8,200	100.0%	7,165	100.0%	-1,035	-12.6%	7,930	100.0%	765	10.7%	8,830	100.0%	900	11.3%	630	7.7%
Newfoundland and Labrador																
	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
No certificate, diploma or degree	198,530	45.4%	150,300	39.6%	-48,230	-24.3%	141,570	33.5%	-8,730	-5.8%	120,640	28.0%	-20,930	-14.8%	-77,890	-39.2%
High school diploma or equivalent	83,475	19.1%	66,845	17.6%	-16,630	-19.9%	93,330	22.1%	26,485	39.6%	100,215	23.2%	6,885	7.4%	16,740	20.1%
Apprenticeship or trades certificate or diploma	12,810	2.9%	70,065	18.5%	57,255	447.0%	51,380	12.2%	-18,685	-26.7%	56,010	13.0%	4,630	9.0%	43,200	337.2%
College, CEGEP or other non-university certificate or diploma	83,440	19.1%	45,190	11.9%	-38,250	-45.8%	74,095	17.5%	28,905	64.0%	84,130	19.5%	10,035	13.5%	690	0.8%
University certificate or diploma below bachelor level	23,570	5.4%	7,330	1.9%	-16,240	-68.9%	14,315	3.4%	6,985	95.3%	12,850	3.0%	-1,465	-10.2%	-10,720	-45.5%
University certificate, diploma or degree at bachelor level or above	35,520	8.1%	39,925	10.5%	4,405	12.4%	47,685	11.3%	7,760	19.4%	57,205	13.3%	9,520	20.0%	21,685	61.1%
Total	437,345	100.0%	379,655	100.0%	-57,690	-13.2%	422,375	100.0%	42,720	11.3%	431,050	100.0%	8,675	2.1%	-6,295	-1.4%

Source: Statistics Canada Community and Census Profiles, 1996-2011

CPI, INFLATION, MORTGAGE													Change 2003-2013	
	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	#	%	
Consumer Price Index (NFLD)	102.9	104.8	107.6	109.5	111.1	114.3	114.6	117.4	121.4	123.9	126.0	23.1	22.4%	
Rate of Inflation (Canada)	1.98	1.85	2.58	2.14	1.73	3.49	-0.78	1.74	3.08	1.25	1.07	-0.9	-46.0%	
5 yr. Mortgage Rates (Canada)	6.00	5.69	5.60	5.89	6.75	6.17	4.83	4.50	4.36	4.15	4.39	-1.6	-26.8%	
* Mortgage rates as of December														

Source: Statistics Canada CANSIM Table 326-0021, CANSIM Table 027-0015 and Bank of Canada Inflation Calculator

TENURE																
	1996		2001		Change 1996-2001		2006		Change 2001-2006		2011		Change 2006-2011		Change 1996-2011	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Gander																
Owners	2,285	62.6%	2,415	64.9%	130	5.7%	2,660	68.8%	245	10.1%	2,990	66.2%	330	12.4%	705	30.9%
Renters	1,365	37.4%	1,305	35.1%	-60	-4.4%	1,205	31.2%	-100	-7.7%	1,530	33.8%	325	27.0%	165	12.1%
TOTAL	3,650	100.0%	3,720	100.0%	70	1.9%	3,865	100.0%	145	3.9%	4,520	100.0%	655	16.9%	870	23.8%
NFLD																
Owners	143,060	77.2%	147,750	78.2%	4,690	3.3%	155,195	78.8%	7,445	5.0%	161,865	77.7%	6,670	4.3%	18,805	13.1%
Renters	42,360	22.8%	41,170	21.8%	-1,190	-2.8%	41,670	21.2%	500	1.2%	46,545	22.3%	4,875	11.7%	4,185	9.9%
TOTAL	185,420	100.0%	188,920	100.0%	3,500	1.9%	196,865	100.0%	7,945	4.2%	208,410	100.0%	11,545	5.9%	22,990	12.4%

Source: Statistics Canada Community and Census Profiles, 1996-2011

AVERAGE RENTS														
Average Rents - Gander													% Change 2004-2013	
Number of Bedrooms	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	%	Ann. avg.	
Bachelor	-	-	-	-	-	-	-	-	-	-	-	-	-	
1 Bedroom	\$397	\$410	\$433	\$434	\$441	\$456	\$478	\$519	\$533	\$567	\$571	43.8%	4.0%	
2 Bedroom	\$486	\$487	\$493	\$498	\$512	\$529	\$554	\$567	\$596	\$638	\$645	32.7%	3.0%	
3+ Bedroom	\$501	\$500	\$502	\$507	\$524	\$563	\$626	\$633	\$684	\$696	\$694	38.5%	3.5%	
Total	\$469	\$470	\$477	\$482	\$494	\$512	\$538	\$563	\$588	\$627	\$631	34.5%	3.1%	

Source: CMHC Rental Market Surveys, 2005 to 2014

Number of apartments in the CMHC survey universe - Gander												Change 2005-2014	
Number of Bedrooms	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014			
Bachelor	-	-	-	-	-	-	1	1	1	1	1	1	
1 Bedroom	161	156	159	161	163	162	121	121	121	122	-39		
2 Bedroom	432	418	423	450	433	432	408	426	427	434	2		
3+ Bedroom	37	35	37	38	36	37	37	37	37	27	-10		
Total	631	610	620	650	632	632	567	585	586	584	-47		

Source: CMHC Rental Market Surveys, 2005 to 2013

VACANCY RATES													
Vacancy Rates - Gander													
Number of Bedrooms	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014		
Bachelor	-	-	-	-	-	-	-	-	-	-	-		
1 Bedroom	7.8	6.2	1.3	2.5	0.6	1.8	0.0	0.8	0.8	1.7	2.5		
2 Bedroom	5.1	5.6	1.0	1.2	3.1	1.2	0.5	1.5	0.5	0.9	0.7		
3+ Bedroom	7.7	2.7	0.0	0.0	5.3	5.6	0.0	0.0	0.0	2.7	3.7		
Total	5.8	5.5	1.0	1.5	2.6	1.6	0.3	1.2	0.5	1.2	1.2		

Source: CMHC Rental Market Surveys, 2005 to 2014

STARTS AND COMPLETIONS												
Starts - Gander											2005 - 2013	
Type	2005	2006	2007	2008	2009	2010	2011	2012	2013	Ann. Avg.	Share	
Single	58	61	62	89	98	68	67	53	59	68	71.5%	
Semi	6	0	0	0	2	4	12	2	2	3	3.3%	
Row	0	0	0	0	0	18	40	0	0	6	6.7%	
Apartment and Other	8	14	14	12	18	24	24	32	13	18	18.5%	
Total	72	75	76	101	118	114	143	87	74	96	100.0%	
Freehold	72	75	76	101	118	96	95	87	61	87	90.8%	
Condominium	0	0	0	0	0	0	0	0	0	0	0.0%	
Rental	0	0	0	0	0	18	48	0	13	9	9.2%	
Total	72	75	76	101	118	114	143	87	74	96	100.0%	
Completions - Gander											2005 - 2013	
Type	2005	2006	2007	2008	2009	2010	2011	2012	2013	Ann. Avg.	Share	
Single	58	56	67	72	88	79	84	50	57	68	72.1%	
Semi	6	2	0	0	0	6	12	2	0	3	3.3%	
Row	0	0	0	0	0	0	44	14	0	6	6.8%	
Apartment and Other	12	8	10	22	16	14	26	32	11	17	17.8%	
Total	76	66	77	94	104	99	166	98	68	94	100.0%	
Freehold	76	66	77	94	104	99	114	84	59	86	91.2%	
Condominium	0	0	0	0	0	0	0	0	0	0	0.0%	
Rental	0	0	0	0	0	0	52	14	9	8	8.8%	
Total	76	66	77	94	104	99	166	98	68	94	100.0%	

Source: CMHC Housing Now - Atlantic Region, 2007 to 2014

Building Permit Data															
Town of Gander															
New Residential Units	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Annual Avg. 2002 to 2014	Average Share
Single family	21	26	49	52	61	63	92	95	73	77	54	51	43	58	67.5%
Dwellings with apts.	16	8	6	12	10	14	20	18	22	26	30	28	32	19	21.6%
Duplex	0	0	4	6	0	0	0	2	4	6	0	2	2	2	2.3%
Row	0	0	0	0	0	0	0	0	18	40	0	0	23	6	7.2%
Condo	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
Apartments	0	0	0	0	0	0	0	0	15	0	0	0	0	1	1.3%
Total - new units created	37	34	59	70	71	77	112	115	132	149	84	81	100	86	100.0%
All permits	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Annual Avg. 2002 to 2014	Average Share
Residential new	29	30	56	64	66	70	100	106	106	136	69	67	84	76	18.6%
Other residential permits	239	263	245	285	242	284	324	344	274	264	270	247	188	267	65.5%
Other permits	48	72	35	60	109	66	56	65	73	60	80	60	57	65	15.9%
Total permits	316	365	336	409	417	420	480	515	453	460	419	374	329	407	100.0%

Source: Town of Gander Building Permit Data, 2002 to 2014

MLS DATA											
Gander											
Statistics	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	% Change 2004-2013
Avg. List Price	\$ 118,996	\$ 132,494	\$ 143,248	\$ 162,705	\$ 192,110	\$ 230,306	\$ 231,933	\$ 246,856	\$ 254,297	\$ 279,238	134.7%
Avg. Sale Price	\$ 104,183	\$ 117,418	\$ 137,252	\$ 152,929	\$ 167,655	\$ 204,276	\$ 202,569	\$ 220,395	\$ 222,426	\$ 239,847	130.2%
Sale as % of List	87.6%	88.6%	95.8%	94.0%	87.3%	88.7%	87.3%	89.3%	87.5%	85.9%	
	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	Annual Avg.
No. of Sales	99	61	63	86	76	62	59	88	70	62	73
Days on Market	46	61	66	53	47	59	63	96	81	88	66

Source: MLS Data provided via Town of Gander

TOWN OF GANDER ROLL-UP of RESIDENTIAL/PROPERTY SALES

RESIDENTIAL PROPERTY Valid residential sales	2007*	2008	2009	2010	2011	2012	2013	2014
Average sale price	\$ 151,634	\$ 176,658	\$ 193,526	\$ 208,152	\$ 224,491	\$ 224,014	\$ 238,548	\$ 252,692
	2007*	2008	2009	2010	2011	2012	2013	2014
< \$100,000	14	19	10	3	2	2	4	2
\$100,000 to \$149,999	43	77	33	31	25	31	21	8
\$150,000 to \$199,999	29	61	57	52	53	58	48	39
\$200,000 to \$249,999	13	38	30	35	43	46	44	42
\$250,000 to \$299,999	4	20	28	30	35	45	36	41
\$300,000 to \$349,999	2	8	7	11	19	26	33	44
\$350,000 and over	0	6	4	6	11	8	16	11
Total sales	105	229	169	168	188	216	202	187
Origin of Purchaser	2007*	2008	2009	2010	2011	2012	2013	2014
Local origin (residents)	71	168	133	142	161	168	169	150
Provincial origin	19	39	25	21	17	31	24	25
Interprovincial/other origin	15	22	11	5	10	17	9	12
	105	229	169	168	188	216	202	187

MINI HOMES & TRAILERS	2007*	2008	2009	2010	2011	2012	2013	2014
average sale price	\$ 71,750	\$ 87,000	\$ 32,250	\$ 74,067	\$ 88,571	\$ 100,792	\$ 87,500	\$ 92,450
number of sales	2	11	2	6	7	6	5	5

BUILDING LOTS ONLY	2007*	2008	2009	2010	2011	2012	2013	2014
average lot sale price	\$ 41,747	\$ 38,029	\$ 44,296	\$ 40,413	\$ 52,169	\$ 58,793	\$ 77,462	\$ 68,415
number of sales	15	23	9	2	6	4	24	31

Source: Tax Account Certificate Information provided by Town of Gander, 2007-2014 (*2007 part year statistics only)

Place of Work Status and Mode of Commuting for Employed Population Town of Gander 2011				
Place of Work Status	Female	Male	Total	%
Total employed population aged 15 years and over by place of work status	2,715	2,750	5,465	100.0%
Worked at home	50	50	100	1.8%
Worked outside Canada	..	..	..	-
No fixed workplace address ^b	135	375	510	9.3%
Worked at usual place ^c	2,530	2,320	4,845	88.7%
Total employed population aged 15 years and over with a usual place of work or no fixed workplace address ^d	2,660	2,695	5,350	97.9%

Source: National Household Survey, Statistics Canada (2011)

Method of Transportation	Female	Male	Total	%
Car, truck or van - as a driver	2,145	2,280	4,420	82.6%
Car, truck or van - as a passenger	260	120	380	7.1%
Public transit	..	..	30	0.6%
Walked	210	170	385	7.2%
Bicycle	..	40	45	0.8%
Other methods	20	75	90	1.7%

Time leaving for work	Female	Male	Total	%
Between 5 and 6:59 a.m.	150	355	505	9.4%
Between 7 and 9:00 a.m.	2,025	1,815	3,845	71.9%
Anytime after 9:00 a.m.	485	520	1,005	18.8%

Median commuting duration (minutes)	5.7	5.9	5.8	
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Source: National Household Survey, Statistics Canada, 2011

Commuting flows by Place of Residence - Place of Work for Town of Gander 2011

Commuting Flows Out (Place of Residence = Gander)		
Place of Work	Total	%
Town of Gander	4,575	98.2%
City of St. John's	35	0.8%
Town of Glenwood	25	0.5%
Town of Carmanville	25	0.5%
Total	4,660	100.0%

Commuting Flows In (Place of Work = Gander)		
Place of Residence	Total	%
Town of Gander	4,575	80.9%
Division No. 8, Subd. L	250	4.4%
Glenwood	170	3.0%
Appleton	160	2.8%
Gambo	150	2.7%
Grand Falls-Windsor	70	1.2%
Hare Bay	45	0.8%
Musgrave Harbour	40	0.7%
Carmanville	35	0.6%
Lewisporte	35	0.6%
Centreville-Wareham-Trinity	30	0.5%
Division No. 8, Subd. H	30	0.5%
New-Wes-Valley	25	0.4%
Norris Arm	20	0.4%
Badger	20	0.4%
Total	5,655	100.0%

Notes:

Reflects employed labour force aged 15 years and over having a 'Usual Place of Work'
Only Census subdivisions with flows greater than or equal to 20 are reported

Source: NHS 2011, Table 99-012-X2011032

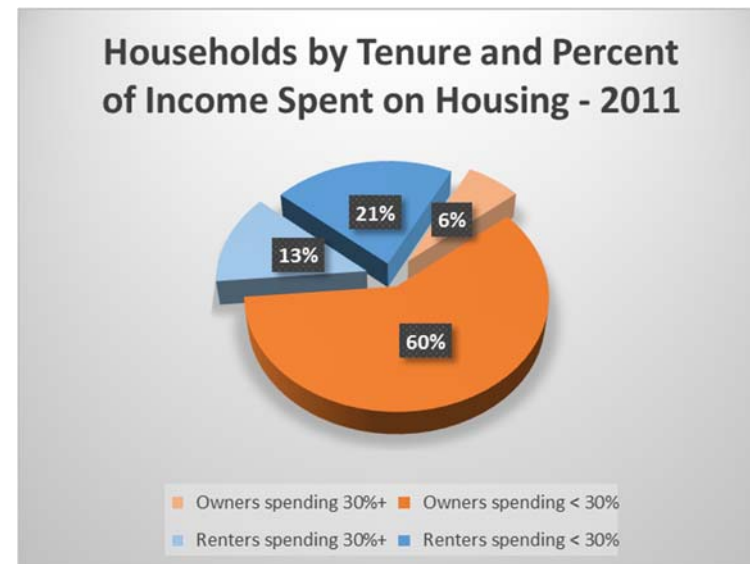
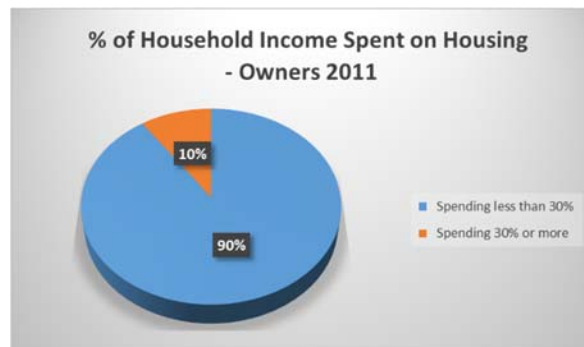
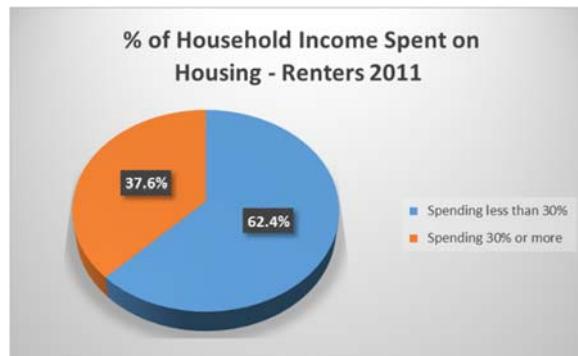
Household Affordability By Household Type, Town of Gander 2011

Household type	Total Households	Spending less than 30%	Spending 30% or more	Households with Affordability Issues
Census-family households	3,355	2,935	420	12.5%
One-family-only households	3,155	2,760	400	12.7%
Couple-family households	2,760	2,510	245	8.9%
Without children	1,420	1,285	140	9.9%
With children	1,340	1,230	110	8.2%
Lone-parent-family households	400	250	155	38.8%
Other family households	195	175	-	0.0%
Non-census-family households	1,155	710	445	38.5%
Total - Household type	4,510	3,645	865	19.2%

Source: NHS 2011 - via Beyond 2020 data file 99-012-X2011032

Household Affordability By Tenure, Town of Gander 2011

Households by Tenure and Status	Households	% of Total Households
Owners spending 30%+	290	6.4%
Owners spending < 30%	2,690	59.6%
Renters spending 30%+	575	12.7%
Renters spending < 30%	955	21.2%
Total Households	4,510	100.0%



6.3 Consultation summary

As an integral part of the study process, consultation activities were held with a number of agencies and individuals in the community. These consultations used a range of data gathering techniques and were critical in providing housing and related insights about Gander that are not readily discernable from data and reports. These consultations also offered the opportunity to gather perspectives on local housing priorities and potential solutions from those directly and indirectly involved in the housing sector.

Key Informant Interviews

A series of individual interviews were held, both in person and via telephone, with a broad range of stakeholders with specific knowledge of Gander. Candidates for interviews were selected from among a master list provided by the study steering committee. Candidates included representatives from:

College of the North Atlantic	Cecon Development
Newf. and Labrador Housing Corp.	NuMar Marketing
Canada Mortgage and Housing Corp	Riverstone Construction
CFB Gander	McCurdy Entreprises
Nav Canada	Brookfield Relocation Services
Central Health Authority	Scotia Bank
Steele Hotels	NL Credit Union
Walmart	NL Association of Realtors
Town staff – CEO, Public Works, Planning, Economic Development, Finance	

Individuals were asked to respond to a set of general questions and these responses were supplemented with discussion on key issues, priorities or perspectives raised by the respondent. More than a dozen interviews were held and information from these interviews was used to help augment, validate and enhance data gathered by the consulting team.

Focus Groups

To augment information gathered through interviews and through data analysis, two separate focus group sessions were held. Candidates for focus groups were selected from among a master list provided by the study steering committee. One session was geared to housing and support service providers and the other to business and development interests. These included representatives from:

Focus Group#1 invitees

CARA House
Keyin College
NLHC, Gander
NLHHN
The Salvation Army
Broadening Horizons
Mental Health/Addictions (CHA)
Seniors - Glovertown
Child, Youth & Family Services
AES, Income and Social Supports
Central Health - Nursing
Newf. & Labrador Legal Aid Commission
NL English School District

Focus Group#2 invitees

Gander & Area Community Devp't Corp.
Gander & Area Chamber of Commerce
Gander International Airport Authority
DJ Composites
FAD Holdings
Habitat for Humanity-NL
Lewis Brothers contracting
J.I. Pritchett & Sons Ltd.
East Glo
Coldwell Banker Proco
Sutton Group Beaton's Realty
Rural Secretariat/CAB member

Unfortunately, poor turnout for the 1st focus group obliged its cancellation. Invitees were provided the opportunity to attend an alternate session or provide written input/feedback on a set of general questions via e-mail. The 2nd session did proceed with a half dozen participants and after a brief introduction, the group was guided through a set of general questions. Respondents provided feedback and discussions amongst the group was facilitated to build on themes and gather additional perspectives. Information from the focus sessions and follow ups was used to help augment, validate and enhance data and feedback already gathered by the consulting team.

Public Consultation Session

As a final step in the consultation process, a public consultation session was held. Invitation for the session went to selected individuals from the master contact list as well as all individuals on the master contact list for key informants, focus group participants and staff. In addition to invitees previously noted, representatives from the following agencies were also invited:

Central Health NFLD
Canadian Mental Health Association
Community Youth Network
Gander Women's Centre
Gambo & Area Employment Corp.
Community Advisory Board
College of the North Atlantic
Canadian Tire

Gander Flight Training
Sutton Beaton's Realty Ltd
JOB Contracting
Ron Gillingham Construction
Central NFLD Rentals
Mulrooney's Construction
Cornerstone Enterprises

A summary presentation was provided at the start of the session, highlighting key study findings to date. The second half of the session was targeted at gathering feedback through a facilitated discussion with attendees. Audience members were asked to respond to a general set of questions and this was supplemented by discussions on topics raised by participants. The questions were similar to those utilized throughout the consultation process:

1. What are the most pressing housing issues you see in Gander?
2. In your opinion, what are the underlying causes?
3. What solutions do you feel would help to address these issues?
4. Who needs to be involved for these solutions to work?

Roughly one dozen participants attended and notes from the facilitated part of the discussion were captured in flip chart form during the session, a summary of which are provided in the following pages.

**Flip chart notes from Gander community needs session (consolidated)
Held Oct 29th, 2014 at Council Chambers, Gander Town Hall**

Housing Needs That Were Identified

- What is “affordable” – isn’t this for lower income people?
- Tendency towards higher wait lists for those in need
- The catchment area around Gander creates growth challenges for the Town but also has more affordable housing than Gander
- Reference to people having to move outward to afford options
- Need to bring this issue forward, raise awareness and give attention to the issue
- Serving seniors – at home or in facilities?
- Tendency towards shorter stays in LTC homes but higher levels of care
- Accessibility is also linked with seniors, a smaller but important issue – need to build accessible from day one
- Single male youth (<30) are a high-demand need group
 - They have longer wait lists
 - No options means they set out for St. Johns
- Younger individuals have issues accessing rental

Related Issues That Were Identified

- Returning seniors are retiring but demanding care levels they enjoyed out-of-province
- NIMBY issues continue to be encountered
- Stigma with duplex, row houses, etc. and private developers
- Smaller lots not available/affordable issues with regular lots
- Basement apartments are commanding sizable rents, less affordable to lower income groups
- Rent increases are driving things up, more action is required
- Downsizing requirements for ‘empty nesters’, will change later on
- Reliance on the equity in the home for retirement, will the resources be there?
- Accessible funding/needs:
 - \$ are not sufficient for the size of the job
 - Repayment concerns
 - Awareness of programs
- Accommodation issues with landlords for rental access/upgrades
- NLHC works on their own stock to try to accommodate
- Challenge getting resources – example of CAB recommendation for support worker
 - Challenges to get them on board in terms of \$’s
 - Other areas seem to have more resources (e.g. family support workers) but Gander doesn’t

Housing Ideas/Solutions

- Collaboration is key – getting around the table to work together
- Explore community benefits with a housing angle
- Provincial government lands are more common, this needs to be factored into land supply

- Tax rebates/relief/deferral may be opportunities to assist
- Aging in seniors buildings/complex – need ‘continuum of care’ and can build on that
- Spectrum from independent > supports > LTC
- Desire to take ‘shared care’ approach
- Overhoused seniors/individuals in homes – how to free up space to better use this housing?
- Intensification through collaboration – e.g. of project in Moncton, award winning development
- Duplexes go quickly, find a champion to help build on success – demand is clear in market
- Repair programs are a lifeline for some in community