

# Housing Needs Assessment Update Town of Gander

Community Open House on Housing

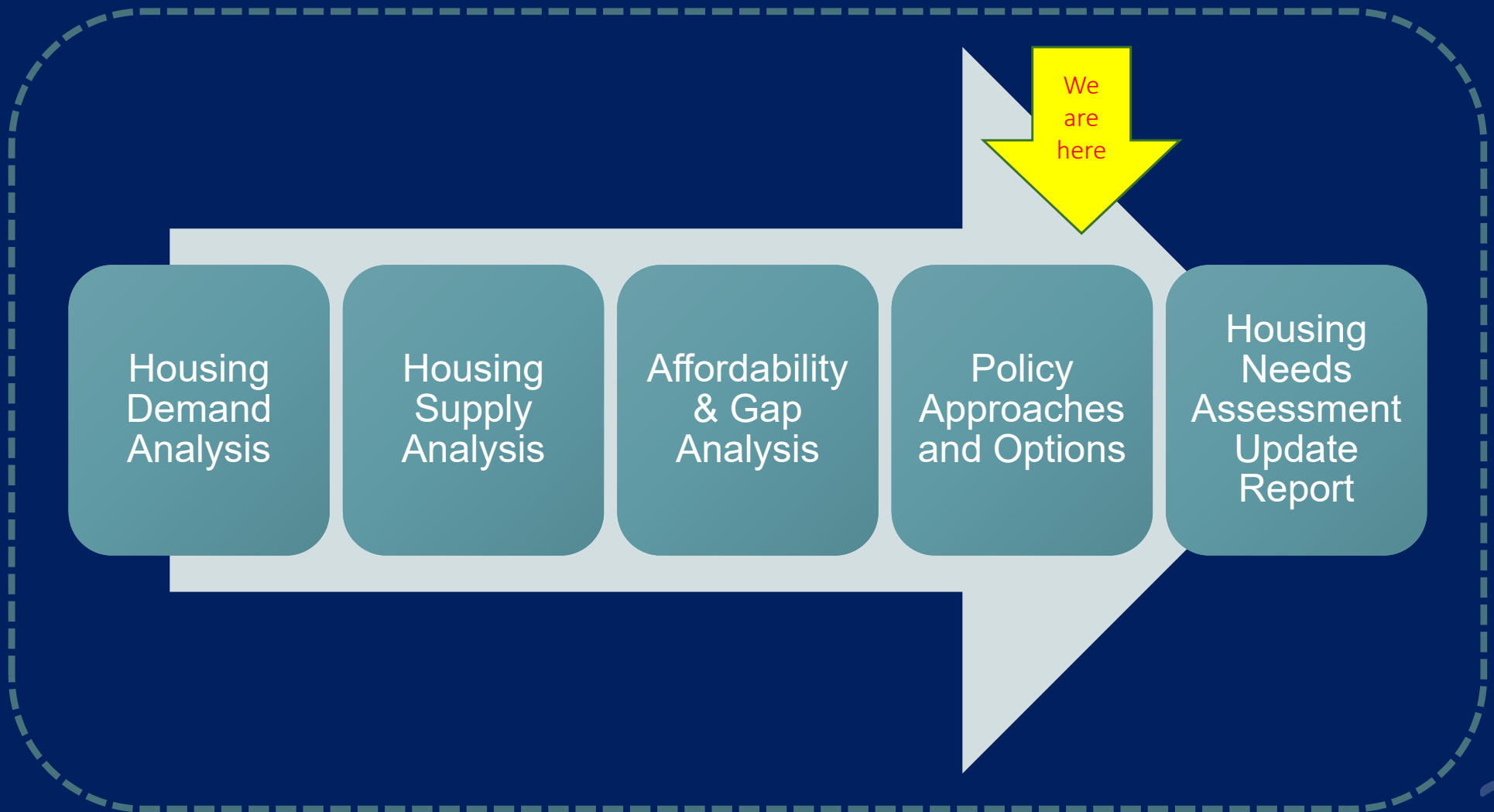
*April 2024*



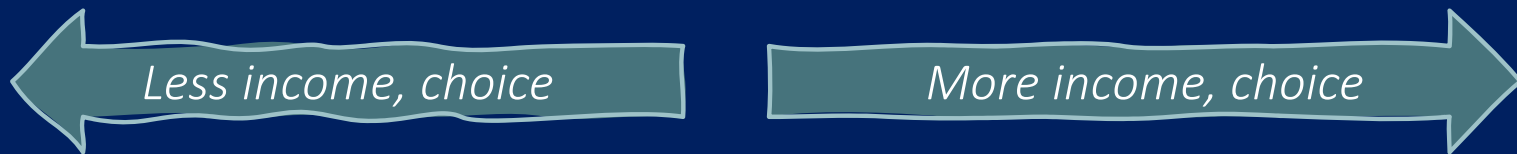
# Today's Session

1. The Housing Needs Assessment Update - *Recap*
2. Housing policy and tools
3. Planning ahead, taking action
4. Your Perspectives on Housing Solutions
5. Next steps

# The Housing Needs Assessment Update Process



# The Housing Continuum



Source: CMHC, National Housing Strategy

# Recap of Demand & Supply Trends

## Demand

- Moderate growth over last 10 years, modest growth projected next 15 years
- Aging pop'n, increasing share of seniors
- Households increasing at a faster rate and more diverse but getting smaller sizewise
- Incomes remain above provincial average
- Avg. Gander owner household income is double that of avg. renter household

## Supply

- Much of the existing housing stock is single detached and owned - overall in good condition
- Decline in production of new units more recently, tend to be single detached with very limited multi-residential
- About one third of households rent
- Very significant secondary component in rental market (not purpose built)

# Recap of Affordability Trends

## Affordability

- Post-Covid economic indicators reflect tightening markets
- Big impact on housing:
  - Sustained rental demand and low supply means lower vacancy rates and higher rents
  - Demand for owner housing but supply, cost and mortgage rate barriers
- One third of renters and almost 9% of owners have an affordability issue
- New supply coming on line is not affordable to many households
- Market forecasts are not showing signs of relief in the short term

## *Common definition:*

*Where a household spends no more than 30% of their gross income on shelter*

## For renters:

*Based on avg. rent of \$721 to \$829*

- 1 bedroom – min. \$29,000
- 2 bedroom – min. \$33,000
- 3 bedroom – min. \$33,000

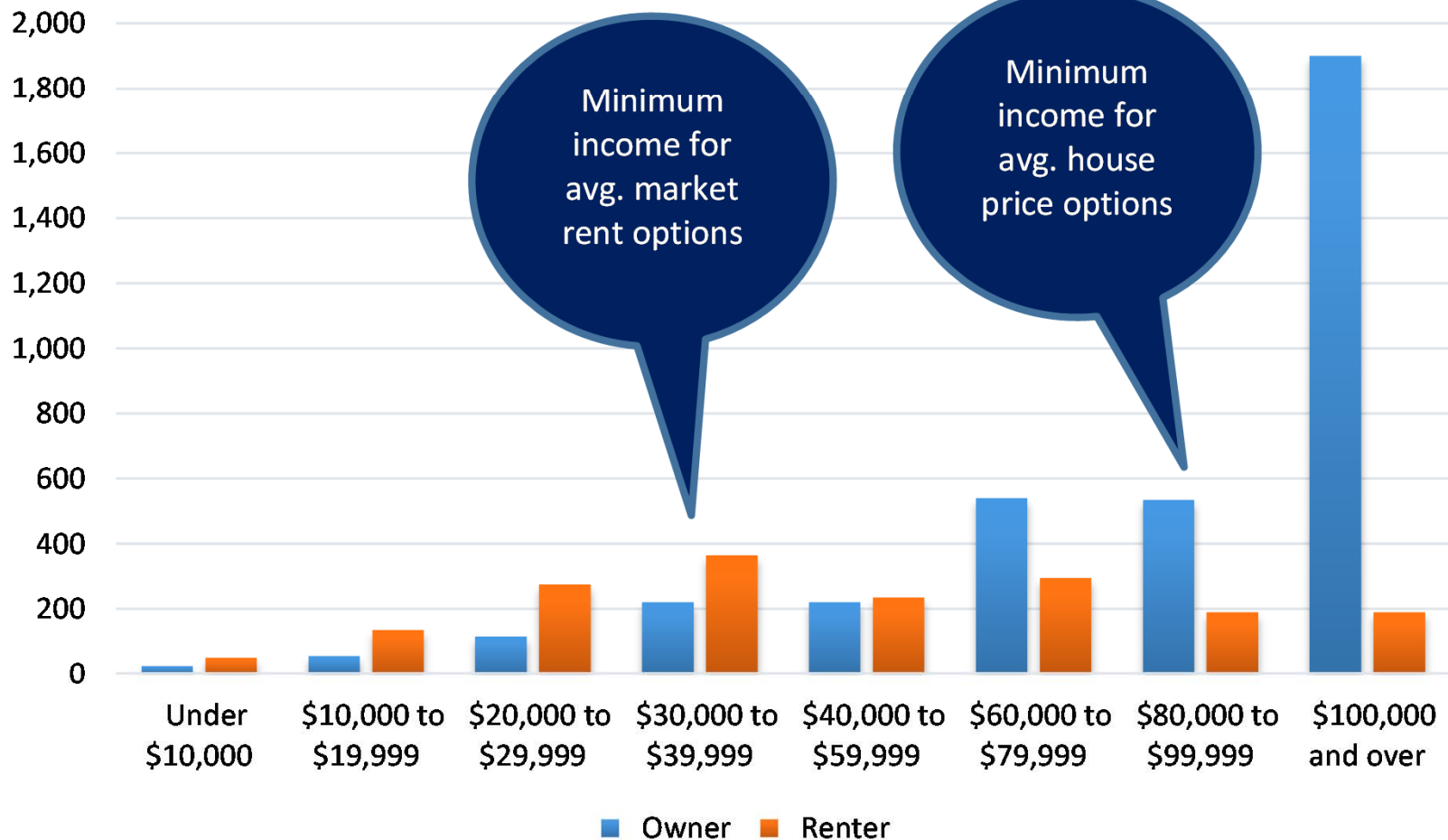
## For owners:

*Based on avg. price of \$324,262*

- Base case – min. \$82,000
- Stress tested – min. \$89,000

# Affordability vs. The Market

## Household Income distribution by Tenure - Gander CA, 2021



# Stakeholder Feedback (highlights)

## Recognition of issues

- There is a housing problem and this is acute for homeless and at-risk
- Supply is not adequately addressing demand, leading to gaps in the market
- Limited building of missing middle and higher density housing forms
- Continued affordability challenges as all parts of the market have tightened up
- Access to land, especially serviced land can influence what is produced
- There are opportunities to make the regulatory framework more housing friendly
- NIMBY attitudes are a problem
- Awareness of complex housing issues and capacity to address them is a concern



# Stakeholder Feedback (highlights)

## Support for solutions

- Need to clarify what we mean by affordable
- Financial assistance & supports would help at-risk households where they are
- Support use of incentives to get more affordable housing developed
- Recognize need for added density and infill/intensification but needs to be done right
- Allow for alternative housing forms and creative solutions (e.g. ARU's)
- Land is a valuable tool and there is suitable government land in Gander
- Need fair share access to funding/ resources to address needs
- Get the private sector more involved in solutions

# Housing Policy & Tools

Policies and Tools to Support Housing

# The Housing System



# Housing Policy Hierarchy



## Supplemented with:

- Programs & initiatives
- Funding
- Lending
- Development Tools
- Data & research
- Educational resources

# Local Policies & Observations

## Municipal Plan

- Sets out current and future development objectives for the Town
- Designates land uses and associated policies to guide development
- Has a specific section with basic goals/objectives for housing
- Sets out specific policies for various types of housing by zone

### Areas flagged for further consideration:

- *Defining and implementing affordability*
- *Range of permitted uses/densities*
- *Discretionary uses*
- *Infill and intensification*
- *Innovative housing forms*
- *Accommodating future growth*

## Development Regulations

- Sets out requirements to regulate land use and development
- Intended to align/implement directions from the Municipal Plan
- Provides details on permitted uses, standards and zone provisions

### Areas flagged for further consideration:

- *Defined uses – housing & affordability*
- *Permitted uses, densities and development standards by zone*
- *Discretionary vs. as-of-right uses*
- *Mixed use zones and housing*
- *Regulating infill and intensification*
- *Accommodating innovative housing forms*
- *Provisions for accessory dwelling units*

Currently under review:

- Residential uses in CSC zones
- Regulating STA's

# Local Policies & Observations

## Other Plans/Strategies

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

## Policies/incentives

- Affordable Housing Tax Exemption (Community housing tax relief)
- Commercial construction incentive (non-residential tax abatement grant)
- Investment incentive (case-by-case grant incentive, non-residential)

## Build-up Gander

A strategic initiative intended to address housing demand while promoting sustainable development and community well-being. Initiatives to date include:

- Enabling cluster developments
- Promoting lands for infill development
- Sale of underutilized land for housing



# Federal government tools



## National Housing Strategy (NHS):

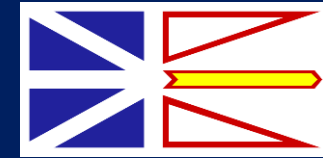
- Rapid Housing Initiative (RHI)
- Housing Accelerator Fund (HAF)
- Affordable Housing Fund – new construction, renewal & repair (former NHCF)
- Canada Greener Affordable Housing program (deep energy retrofits)
- Federal Community Housing Initiative (renovation/retrofit assistance, subsidy assistance)
- Land/property (former SURFPHI)
- Indigenous housing initiatives
- Cost-shared programs with provinces and territories

## Existing/other initiatives:

- SEED/Preservation Funding
- Apartment Construction Loan Program (former RCFI)
- Affordable Rental Innovation Fund
- Reaching Home (Homelessness strategy, former HPS)
- CMHC Mortgage Loan Insurance
- Research agenda (e.g. solution labs)
- Housing information and resources (e.g. open data)

Augmented with additional initiatives per  
Federal budget Spring 2024

# Provincial government tools



## Programs funded by NLHC:

- Rental Housing Program – delivery of RGI housing, approx. 5560 units across the province
- Home energy savings program (HESP)
- Home modification program (HMP)
- Provincial home repair program (PHRP)
- First time homebuyers program (FHP)
- Secondary and basement suite incentive program (SBSI)

## Existing/other initiatives:

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

## Co-funded programs under the National Housing Strategy:

- NLHC repairs/renovations
- Canada-Newfoundland Housing Benefit

## Five point plan to improve availability of housing that is affordable

- New residential rental property tax rebate
- Housing development loan program
- Unlock surplus government land and buildings
- Homeownership assistance program
- Secondary and basement suite incentive

## Legislative tools:

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



# Local government tools



**Regulatory tools** – zoning flexibility, ADU suites, regulating STA's, development approvals, staging of servicing

**Land** – surplus municipal or other public sector holdings

**Property taxes** – deferring, reducing or waiving of taxes

**Development fees and charges** – authority to reduce, waive or defer various charges

**Development incentives** – authorities to provide grants, loans, waivers, etc. to promote specific development objectives

# Non-governmental partners

## Private developers:

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

## Others:

- *Community housing providers/partners*
- *Support/service providers*
- *Public sector agencies (i.e. FCM and Green Fund - SAHP)*
- *Foundations, charities and not-for-profit organizations*
- *Faith-based communities*
- *Social impact investors*

# Planning Ahead

Taking action to address housing issues

# Setting Policy Directions

1. Increasing the supply of affordable and rental housing
2. Increasing housing options needed in the middle market
3. Encouraging innovation through a wider range of housing options
4. Maximizing the use of residual land and existing buildings to preserve and increase housing supply
5. Creating more opportunities through adjustments to the regulatory framework
6. Using and acquiring land as a tool to leverage affordability
7. Building partnerships, awareness and capacity through education around housing issues
8. Supporting access to housing and stabilization through support & service providers
9. Advocating for necessary funding, resources and supports to address local housing needs
10. Establish a formal Housing Action Plan with targets

# Examples of Potential Actions

## Supporting affordability

- Provide targeted incentives to facilitate the development of more affordable housing (e.g. grants, land, fee waivers, property tax relief, etc.)
- Link/stack incentives with other funding initiatives to further enhance affordability
- Encourage housing forms that are more modest in scale and suited to smaller households, resulting in lower costs and greater affordability
- Make land available at no/low cost to broaden access and support affordable housing development
- Advocate for additional program funding/supports that ensure 'fair share' funding for Gander

## Expanding housing options

- Developing tools, practices and incentives to facilitate housing targeted to the 'missing middle' part of the market (e.g. row, multi-res, apts.)
- Expand permitted housing types and forms to provide a greater range of choices in the market (e.g. ADU's, condominium, coops, etc.)
- Promote alternative accommodation arrangements (e.g. home sharing)
- Develop a municipal land inventory and associated policies for housing use
- Develop an inventory of underused properties suitable for infill or intensification
- Develop an ADU pilot program

# Examples of Potential Actions

## Modifying regulations/practices

- Define and implement affordability measures
- Create more flexibility around permitted uses and development standards
- Support 'gentle density' practices and protect rental housing
- Encourage appropriate infill/intensification to support multi-residential development
- Permit a wider array of housing types across the community to address the 'missing middle'
- Encourage energy efficiency, climate resilience and accessibility
- Remove barriers to development and streamlining approvals

## Building awareness and capacity

- Advocate for additional funding/supports that enable service providers to better address homelessness and at-risk households
- Cultivate partnerships between development interests to increase the supply of appropriate housing
- Explore options for innovative housing models with willing partners
- Undertake engagement activities to build knowledge and stakeholder capacity
- Share promising practices and housing innovations
- Develop a public education campaign to broaden awareness of critical housing issues and build support for initiatives that address these issues

# Questions?



# Your perspectives on housing solutions: Questions for consideration

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



# Next steps in the process

1. Finalize policy review and strategic directions
2. Develop summary report with recommendations for addressing issues/gaps (May 2024)



## Questions?

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