

Budget 2026



A Place to Land. A Place to Grow.

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Introduction

MR. MAYOR, COUNCILLORS, AND MEMBERS OF THE PUBLIC:

The Town of Gander is pleased to present the 2026 Municipal Budget. This budget reflects a careful balance between fiscal responsibility and continued investment in the infrastructure, services, and amenities that support a growing community. It also marks the beginning of a new Council term and provides an opportunity to reaffirm Council and Administration's shared commitment to responsible stewardship, long-term planning, and delivering value for residents.

As Council's first budget of this term, the 2026 Budget sets the tone for how decisions will be made over the next four years. It reflects a practical and thoughtful approach that focuses on maintaining essential services, planning ahead, and making smart investments for the future, while recognizing the financial pressures many residents are facing.

In developing this budget, Council carefully considered the economic conditions affecting households and businesses. Cost-of-living pressures continue to shape everyday decisions for many families, and those realities were a constant factor throughout the budget process.

Preparing a balanced municipal budget is a complex task. Costs continue to rise, service expectations evolve, and growth places additional demands on infrastructure and operations. Despite these challenges, the Town enters 2026 from a position of stability and confidence. Consistent revenue performance, disciplined spending, and proactive financial planning have created a strong foundation that allows Council to make responsible and forward-looking decisions.

Gander has experienced steady population growth over the past two decades and continues to welcome new residents from across the province, the country, and beyond. Residential construction, infill development, and commercial investment continue at a steady pace. This growth expands the Town's tax base and supports employment, but it also increases demand for municipal services, infrastructure renewal, and long-term planning.

The 2026 Budget responds to these realities through a structured and evidence-based approach focused on stability and sustainability.

2025: A Year of Tangible Progress

INFRASTRUCTURE, PLANNING AND COMMUNITY LIFE

Over the past year, the Town delivered significant infrastructure projects and advanced important planning initiatives that strengthen Gander's foundation for the future.

Major Infrastructure

Phase 1 of the Sullivan Avenue reconstruction was completed, including major water and sewer upgrades that increase capacity and support residential and commercial growth.

The second roundabout on Cooper Boulevard was completed, improving traffic flow and safety in a high-growth area while supporting both residential mobility and commercial activity.

Recreation and Community Facilities

Investments in sport facilities strengthened Gander's ability to host regional and Atlantic-level events and continued to support local recreation and youth development.

Community Partnership Fund - Capital Seed Program

In 2025, the Town launched the Community Partnership Fund – Capital Seed Program, providing \$60,000 in support to grassroots initiatives, including the Gander Disc Golf Course, event equipment for the International Lounge Foundation, and the expansion of the Cobb's Pond market by Gander Grow Co.

These investments demonstrated the impact



that modest, well-targeted funding can have at the community level. While each project may be small on its own, together they shape how people experience their community.

Housing and Development

Through the Housing Accelerator Fund, 135 housing units have been permitted since February 2024, including infill, conversions, and multi-unit construction. In 2025, a 21-unit apartment complex broke ground, marking the first large-scale apartment development in decades.

Private sector investment remains strong, with the completion of a new centre housing the Family Care Team and Mental Health and Addictions Services. Continued activity in the airport business district also shows confidence in Gander's long-term growth.

Several key planning initiatives were completed, including the Town's new brand, a transit needs assessment, and the Event and Active Living Facility feasibility study, with a tourism study nearing completion.

2026 Budget Development Process

COMMUNITY ENGAGEMENT AND PUBLIC INPUT

Public engagement remained an important part of the 2026 budget process. The Town conducted an online budget survey that was open for 41 days and received 354 responses from residents representing a broad range of ages and lengths of residency.

Survey results showed strong satisfaction with core municipal services such as fire protection and water and sewer services. Roads, traffic safety, and housing development were identified as ongoing priorities.

Overall, the feedback reinforced the importance of maintaining core services while continuing to invest deliberately and responsibly in infrastructure and long-term planning. This input helped shape Council's priorities reflected in the 2026 Budget.

RESIDENT PRIORITIES REFLECTED IN THE SURVEY



ROADS & TRAFFIC



SNOW CLEARING



HOUSING & GROWTH



**CUSTOMER SERVICE
& COMMUNICATION**



**RECREATION
& OUTDOOR SPACES**

ADDRESSING THE STRUCTURAL DEFICIT

The Town entered the 2026 budget cycle with a projected structural deficit of approximately \$716,000. Before considering any new programs or service enhancements, Council and Administration made restoring balance a clear priority.

That deficit was addressed through a combination of growth-related revenue, workforce vacancy management, and targeted operating reductions.

Revenue increases of approximately \$273,000 were realized through residential property taxes, water and sewer, and commercial taxation, driven by growth rather than rate increases. Council is pleased to confirm that general user fees remain unchanged.

Savings of \$150,000 were achieved through predictable staff vacancies and turnover management. In addition, more than \$200,000 in operating reductions were identified across consulting, materials, advertising, and maintenance accounts.

Together, these measures fully eliminated the structural deficit and restored balance to the operating budget. This is the first time in many years that the Town has balanced its budget without relying on prior years' surplus. This outcome reflects the discipline and long-term thinking behind the Town's Fiscal Sustainability Strategy.

Council and Administration continue to prioritize cost control and sustainable revenue to maintain long-term stability while protecting essential services.

Operating Budget

The 2026 Operating Budget has matching revenues and expenditures in the amount of \$24,167,219.

COUNCIL'S DECISION TO REDUCE MIL RATES

One of the most deliberate choices in this budget was Council's decision to reduce municipal mil rates.

For 2026, the residential mil rate is reduced from 7.6 to 7.4. The commercial mil rate is reduced from 7.7 to 7.5, and the non-residential water and sewer rate is reduced from 7.7 to 7.5.

Property assessments have increased across the community due to growth and market conditions. Council knew that without action, many residents and businesses would have faced much larger tax increases.

Rather than take full advantage of assessment growth, Council made a deliberate choice to reduce the mil rate and limit the impact on households and businesses. We reduced the mil rate so the Town collects only what is needed to maintain reliable services and manage rising costs, while recognizing the pressures people are already facing.

It was a choice about responsibility, trust, and the kind of community we want Gander to remain.

STRATEGIC INITIATIVES AND PARTNERSHIPS

The 2026 Budget includes several strategic investments that support community well-being, service delivery, and long-term planning.

The Community Partnership Fund – Capital Seed Program will continue in 2026 with annual funding of \$40,000, supporting community-led initiatives that strengthen connection, civic pride, and quality of life.

Implementation of the Town’s new brand will continue across communications, signage, and community-facing materials, helping strengthen Gander’s identity while supporting tourism and economic development.

Investment in digital government will continue through service modernization and new technologies that improve accessibility, efficiency, and the overall customer experience. This work will be guided by a Digital Technology Strategic Plan that sets direction for future technology investments.

“These investments are about strengthening how people connect with the Town through community programs, clear communication, and modern, accessible services.”

Additional strategic investments approved in the 2026 Budget include:

- \$100,000 for Transit System Planning Phase 2, building on the transit needs assessment completed in 2025, which confirmed a clear need for improved transit planning and future service options
- \$125,000 for commercial land planning, supporting long-term economic development and creating opportunities for business growth
- \$20,000 for an integrated pest management program, allowing the Town to manage pests across municipal properties and operations in a responsible way that prioritizes prevention, safety, and minimal use of chemicals
- \$60,000 to recognize the 25th anniversary of September 11 with planned commemorative events

Beyond these initiatives, the Budget also supports expanded community and recreation programming, the establishment of a centralized customer service centre at Town Hall, increased funding for Broadening Horizons, and operating support for Come From Away.



Cold Storage and Live Holding Facility Under Construction at Gander Airport

Continuing to Strengthen the Town's Partnership with the Airport

The Town remains committed to its partnership with the Gander International Airport Authority. Following the implementation of a ten-year tax agreement in 2025, the Town now receives approximately \$150,000 annually through a structure that links municipal revenue to airport activity, ensuring that growth at the airport benefits the broader community.

This partnership is further strengthened through a Shared Services Agreement renewed for 2026. This agreement has been a foundation of collaboration, allowing both organizations to recognize shared efficiencies, economies of scale, and opportunities to work together.

This relationship is critical. The Town and the Airport are closely connected and the Town of Gander is proud of this forward-looking and practical partnership.

Investing in Gander Fire Rescue

Council recognizes that fire protection is one of the most critical services the Town provides, and that the risks facing our community are changing.

Longer, drier fire seasons and more unpredictable weather have increased wildfire risk across the region. At the same time, Council continues to place a strong emphasis on the health and safety of the firefighters who respond in emergencies and protect our community.

The 2026 Budget includes targeted investments to strengthen Gander Fire Rescue's ability to respond safely and effectively to these evolving challenges.

These investments include:

- Wildland Urban Interface fire protection equipment, enhancing the Town's capacity to respond if forest fires threaten residential areas
- Modernized fire protection clothing and equipment, designed to improve firefighter safety and reduce exposure to harmful toxins known to increase cancer risk

Council is committed to protecting both the community and the people who serve it, while ensuring Gander Fire Rescue is equipped to meet today's realities and tomorrow's risks.



Capital Out of Revenue

In the 2026 Budget, the Town increased its use of capital out of revenue, meaning more capital investments are being paid for using operating funds rather than borrowing.

This approach helps reduce long-term debt and manage costs responsibly.

These funds support preventative maintenance, equipment replacement, and facility upgrades that protect existing assets and reduce future costs.

Notable 2026 investments include remote SCADA monitoring systems that allow staff to monitor and respond more quickly to issues in the water and wastewater system, fleet and light vehicle replacement to support day-to-day operations, and maintenance projects.

Capital Budget

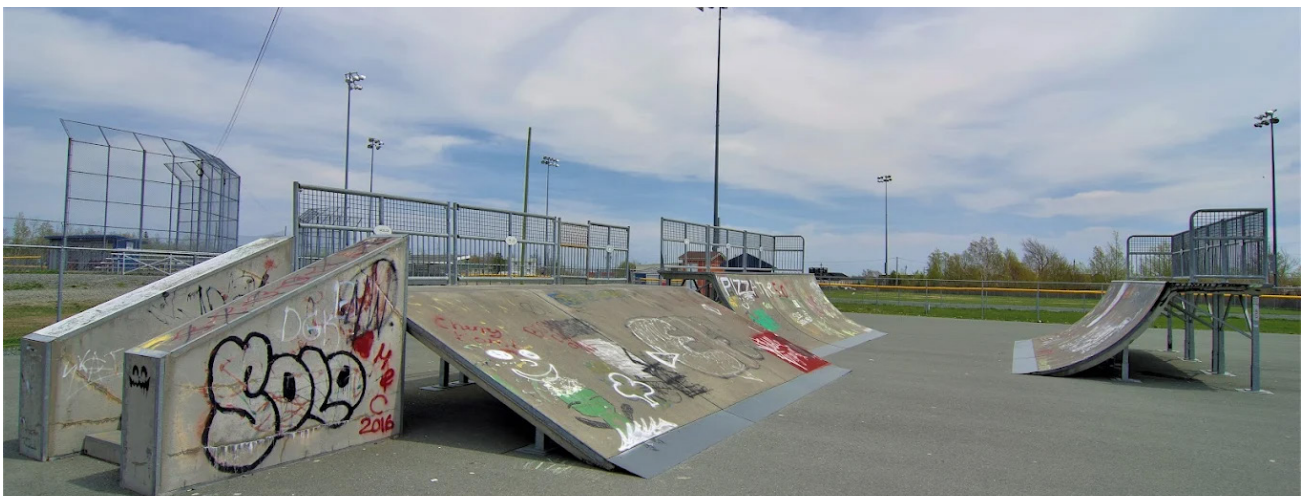
The 2026 Capital Budget includes significant investments in infrastructure, equipment, and community facilities that support day-to-day operations and long-term growth.

New capital investments totaling approximately \$2 million include the purchase of a sewer jet, an asphalt roller, and a five-ton mini excavator. These investments strengthen the Town's operational capacity and reduce reliance on contracted services.

Additional investment is directed to the McCurdy Drive Waste Transfer Station. Automation and technology upgrades will allow for increased service hours and improved convenience for residents, with costs intended to be covered by users of the service.

RECREATION-FOCUSED UPGRADES

Recreation-focused upgrades include improvements to the skateboard park, replacement of the Cobb's Pond bridge, development of a pickleball court, and support for soccer and track and field facility users to develop a shared clubhouse.



INFRASTRUCTURE PROJECTS

In addition, \$13.2 million is earmarked for major road infrastructure projects that are cost-shared with other levels of government, subject to funding approval.

A further \$5.1 million is allocated to complete multi-year projects already underway, including pumphouse upgrades, a water treatment plant compressor rebuild, and flooring at the Fire Hall.

Up to \$1 million is allocated to advance design and readiness for the Event and Active Living Facility. This investment positions the Town to pursue multi-source funding and future construction while supporting Gander's role as a regional event and recreation hub.

Looking Forward

The 2026 Budget positions Gander for steady and responsible growth. By reducing mil rates, avoiding fee increases, and focusing on efficiencies, Council made deliberate choices to balance investment with affordability while keeping the Town financially strong.

At its core, this budget reflects the responsibility Council and Administration carry on behalf of the people who live, work, and invest here. We thank residents, community organizations, businesses, and Town staff for their time, insight, and feedback throughout this process.

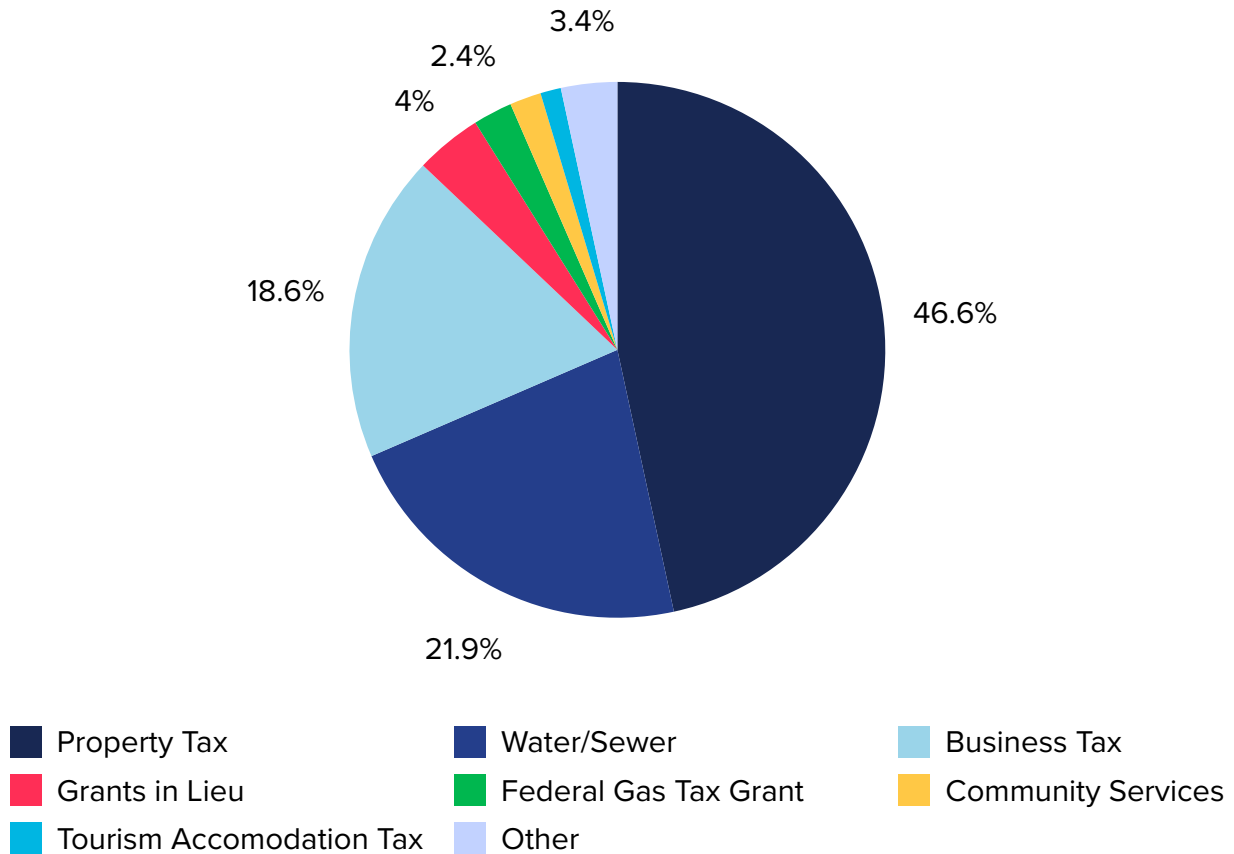
"Growth doesn't happen by luck. It happens when services are reliable, infrastructure is well maintained, and taxes are predictable. That builds confidence. Confidence for residents to stay and put down roots, for businesses to expand, and for investors to see Gander as a stable, growing, and attractive place to invest."

That is the kind of place this budget was built to support.

A place to land, a place to grow, and a place to call home.

The Numbers at a Glance

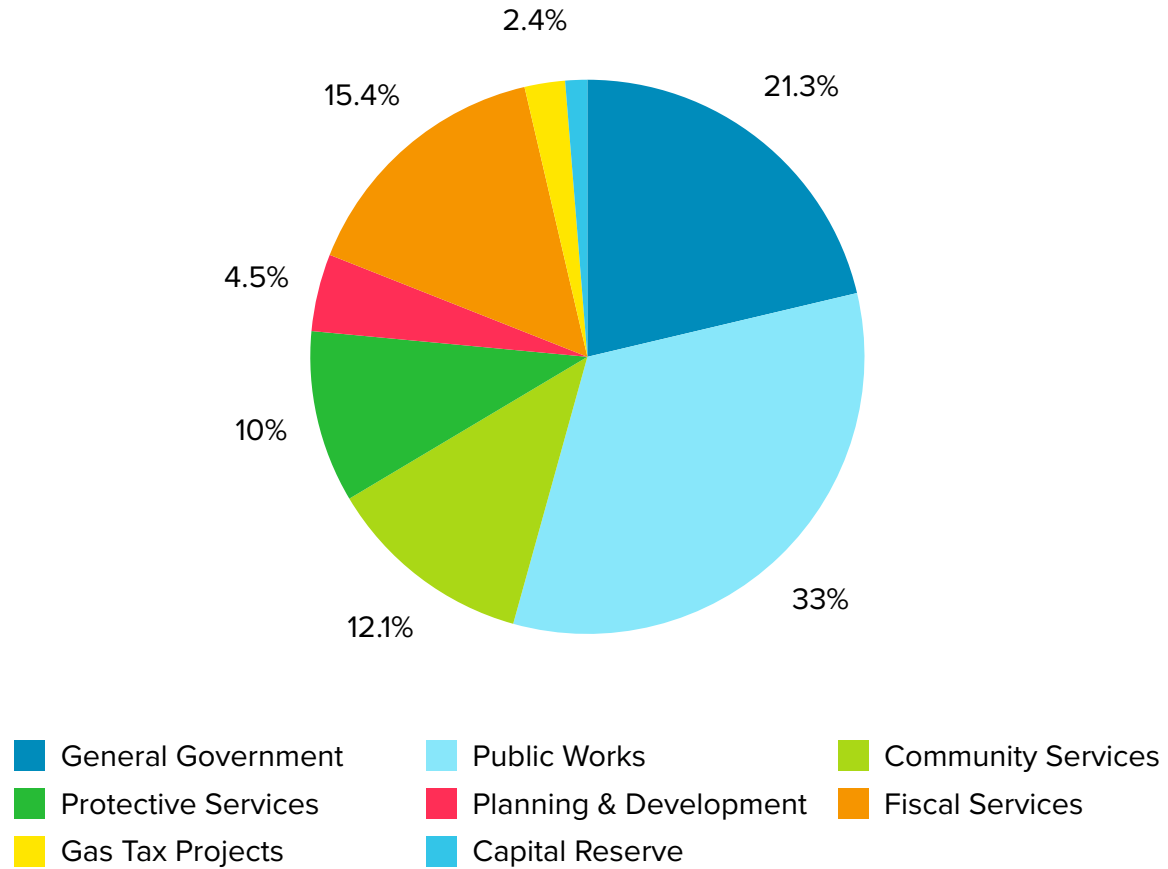
OPERATING BUDGET - REVENUE



Property Taxes - Residential	\$ 9,101,405
Water/Sewer Tax - Residential	\$ 2,377,810
Property Taxes - Commercial	\$ 2,164,199
Business Taxes	\$ 3,642,564
Water/Sewer Tax - Non Residential	\$ 2,912,836
Business Taxes from Utilities	\$ 846,277
Grants in Lieu of Taxes	\$ 972,304
Federal Gas Tax Grant	\$ 571,316
Tourism Accommodations Tax	\$ 300,000
Provincial Gas Tax Grant	\$ 97,975
Community Services	\$ 458,950
Other Revenues	\$ 721,583
Total Revenues	\$24,167,219

The Numbers at a Glance

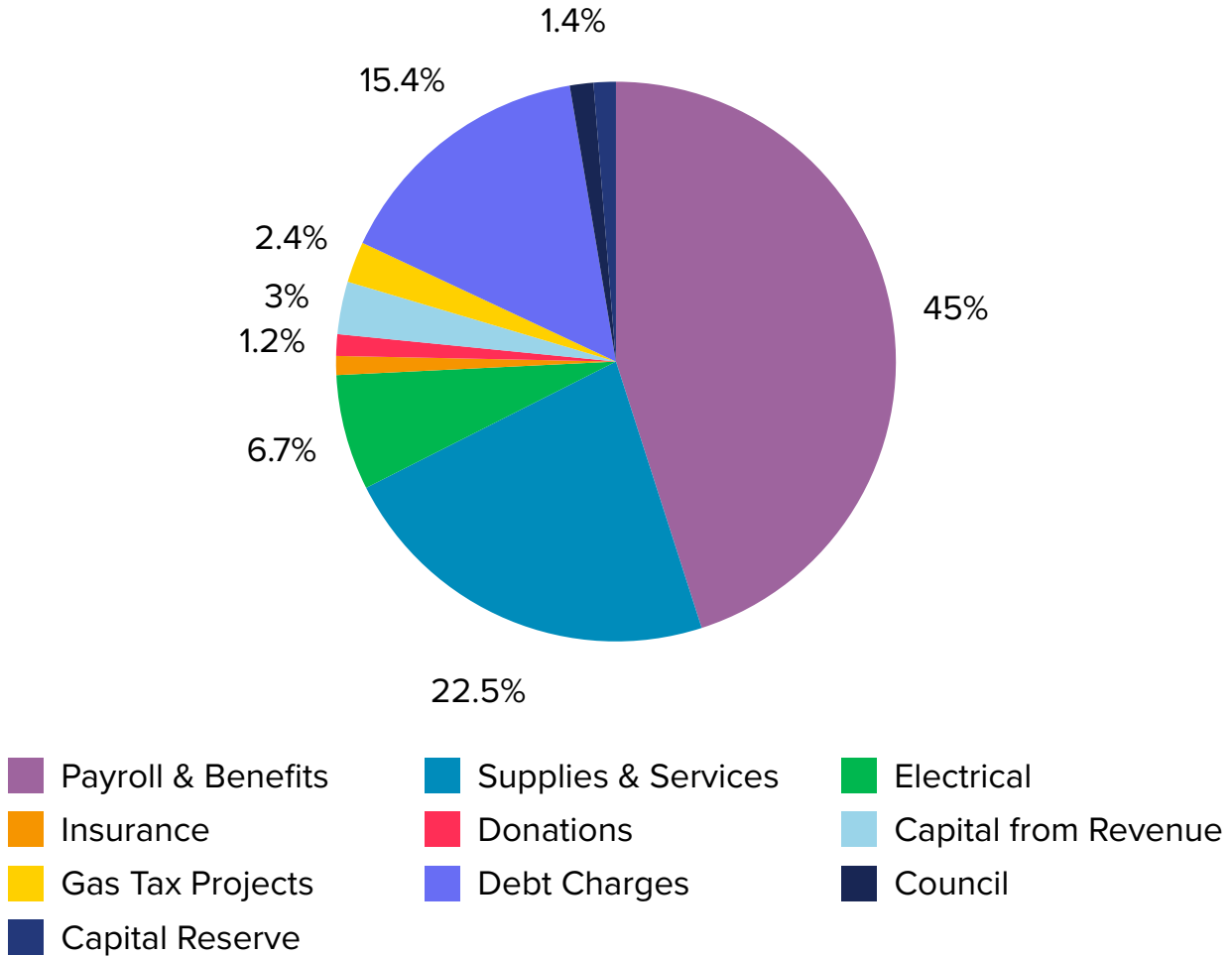
OPERATING BUDGET - EXPENDITURES BY DEPARTMENT



General Government	\$ 5,150,385
Public Works	\$ 7,981,547
Fire	\$ 2,059,550
Municipal Enforcement	\$ 366,500
Planning & Development	\$ 1,091,375
Community Services	\$ 2,933,338
Fiscal Services	\$ 3,713,208
Gas Tax Projects	\$ 571,316
Capital Reserve	\$ 300,000
Total Expenses	\$24,167,219

The Numbers at a Glance

OPERATING BUDGET - EXPENDITURES BY TYPE



Direct Payroll Costs	\$ 8,855,917
Indirect Payroll Costs	\$ 2,016,716
Supplies & Services	\$ 5,432,093
Electrical	\$ 1,611,705
Insurance	\$ 264,000
Donations	\$ 330,400
Capital out of Revenue	\$ 733,564
Gas Tax Projects	\$ 571,316
Dept Charges - Town Share	\$ 3,713,208
Council	\$ 338,300
Capital Reserve	\$ 300,000
Total Expenses	\$24,167,219

The Numbers at a Glance

CAPITAL BUDGET PREVIOUS COMMITMENTS

Pumphouse Upgrades	4,307,011
Sullivan Avenue Upgrades Phase 2	2,872,565
Cotton Street Upgrades	2,602,589
Grandy Avenue Upgrades	4,976,977
Penney Avenue Upgrades	2,767,964
Water Treatment Plant Compressor Rebuild	300,000
Sport Facility Enhancement Program	100,000
Electrical Upgrades at Public Works Depot	343,333
Flooring Fire Department	80,000
HRIS Software	30,000
Total Expenses	18,380,439

CAPITAL BUDGET NEW COMMITMENTS

Sewer Jet	780,000
Asphalt Roller	80,000
5-Ton Mini Excavator	120,000
Transfer Station Automation	115,000
Street Resurfacing	350,000
Cobb's Pond Bridge replacement	300,000
Pickleball Court	75,000
Clubhouse Soccer Field	200,000
Events and Active Living Facility	1,000,000
Total Expenses	3,020,000

2025-2026 Comparison

Revenue	2025	2026	Variance	% Change
Property Taxes - Residential	\$ 8,383,000	\$ 9,101,405	\$ 718,405	8.6%
Water/Sewer Tax - Residential	\$ 2,410,000	\$ 2,377,810	- \$ 32,190	- 1.3%
Property Taxes - Commercial	\$ 1,935,000	\$ 2,164,199	\$ 229,199	11.8%
Business Taxes	\$ 3,252,000	\$ 3,642,564	\$ 390,564	12.0%
Water/Sewer Tax - Non Residential	\$ 2,681,000	\$ 2,912,836	\$ 231,836	8.6%
Business Taxes	\$ 818,575	\$ 846,277	\$ 27,702	3.4%
Grants in Lieu of Taxes	\$ 741,000	\$ 972,304	\$ 231,304	31.2%
Federal Gas Tax Grant	\$ 548,463	\$ 571,316	\$ 22,853	4.2%
Tourism Accommodations Tax	\$ 300,000	\$ 300,000	\$ 0	0.0%
Provincial Gas Tax Grant	\$ 97,975	\$ 97,975	\$ 0	0.0%
Community Centre	\$ 330,950	\$ 350,950	\$ 20,000	6.0%
Special Events	\$ 108,000	\$ 108,000	\$ 0	0.0%
Prior Years Surplus	\$ 176,090	\$	- \$ 176,090	- 100.0%
Other Revenues	\$ 674,575	\$ 721,583	\$ 47,008	7.0%
Total Revenues	\$ 22,456,628	\$ 24,167,219	\$ 1,710,591	7.6%

Expenditures by Department	2025	2026	Variance	% Change
General Government	\$ 3,961,431	\$ 5,150,385	\$ 1,188,954	30.0%
Public Works	\$ 8,021,094	\$ 7,981,547	- \$ 39,547	- 0.5%
Fire	\$ 1,804,450	\$ 2,059,550	\$ 255,100	14.1%
Municipal Enforcement	\$ 362,300	\$ 366,500	\$ 4,200	1.2%
Planning & Development	\$ 1,257,875	\$ 1,091,375	- \$ 166,500	- 13.2%
Community Services	\$ 2,582,335	\$ 2,933,338	\$ 351,003	13.6%
Fiscal Services	\$ 3,618,681	\$ 3,713,208	\$ 94,527	2.6%
Gas Tax Projects	\$ 548,463	\$ 571,316	\$ 22,853	4.2%
Capital Reserve	\$ 300,000	\$ 300,000	\$ 0	0.0%
Total Revenues	\$ 22,456,628	\$ 24,167,219	\$ 1,710,591	7.6%

Expenditures by Type	2025	2026	Variance	% Change
Direct Payroll Costs	\$ 8,437,545	\$ 8,855,917	\$ 418,372	5.0%
Indirect Payroll Costs	\$ 1,953,163	\$ 2,016,716	\$ 63,553	3.3%
Supplies & Services	\$ 4,949,668	\$ 5,432,093	\$ 482,425	9.7%
Electrical	\$ 1,482,300	\$ 1,611,705	\$ 129,405	8.7%
Insurance	\$ 266,500	\$ 264,000	- \$ 2,500	- 0.9%
Donations	\$ 255,400	\$ 330,400	\$ 105,000	46.6%
Capital out of Revenue	\$ 330,109	\$ 733,564	\$ 403,455	122.2%
Gas Tax Projects	\$ 548,463	\$ 571,316	\$ 22,853	4.2%
Dept Charges - Town Share	\$ 3,618,681	\$ 3,713,208	\$ 94,527	2.6%
Council	\$ 344,800	\$ 338,300	- \$ 6,500	- 1.9%
Capital Reserve	\$ 300,000	\$ 300,000	\$ 0	0.0%
Total Revenues	\$ 22,456,628	\$ 24,167,219	\$ 1,710,591	7.6%



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