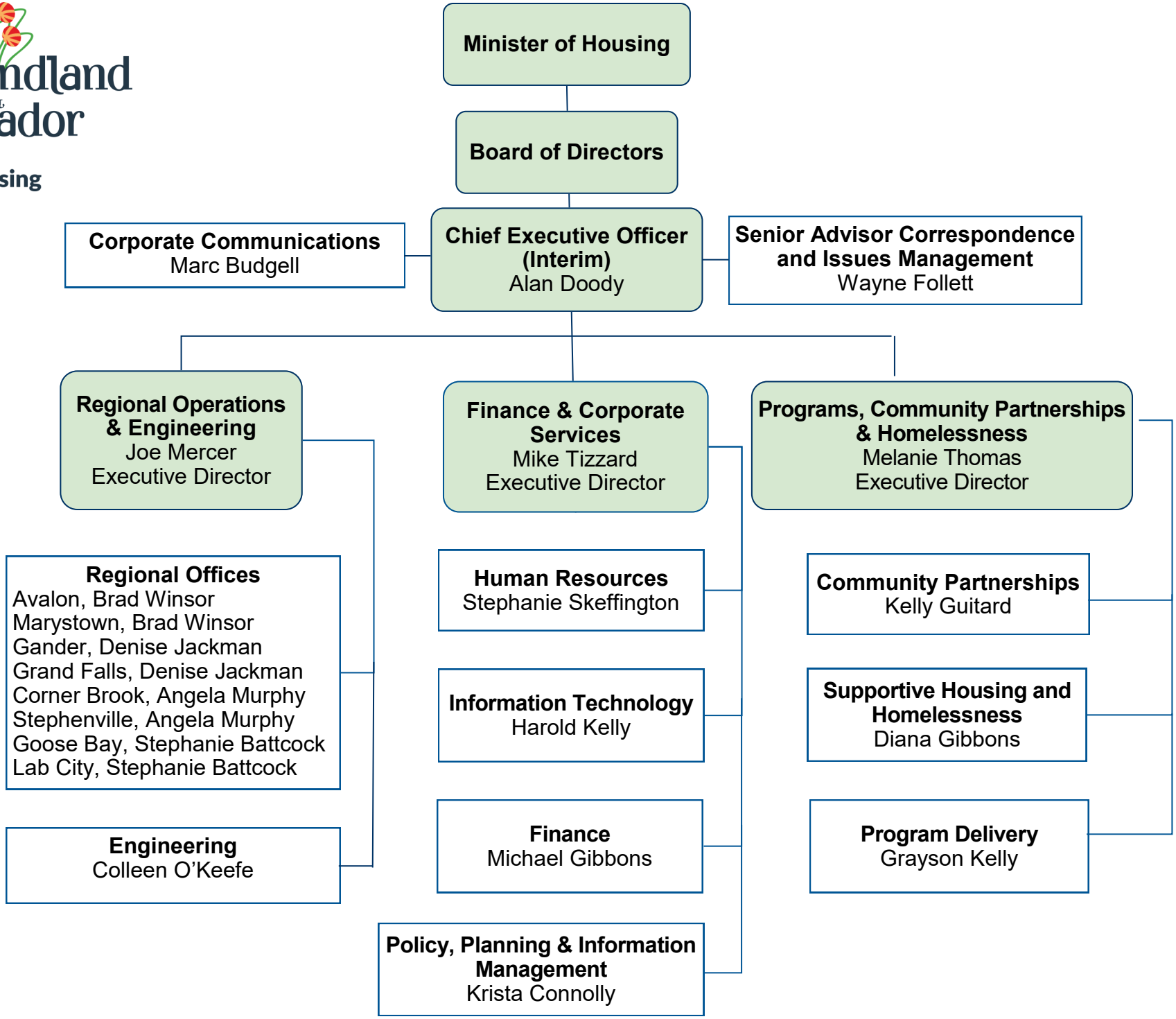Newfoundland & Labrador Housing