



Why it matters: linking homelessness and housing affordability

IDENTIFYING AN ACTION PLAN

Presentation to Strong Towns Nanaimo, May 24th 2026
David Witty PhD RPP FCIP MRAIC

Presentation outline

- ▶ Understanding the homeless crisis
- ▶ Exploring housing affordability
- ▶ Pause to reflect
- ▶ Potential innovative housing solutions
- ▶ Questions/discussion

Our new reality?



Some thoughts on how we got here

- ▶ Always have had homeless people: but it's now the numbers and complexity that challenge us.
- ▶ Accelerated in early 2000's as housing costs began to increase and hard drug use increased.
- ▶ An incremental process that has accelerated over time.
- ▶ We are all now overwhelmed by the numbers of homeless.
- ▶ Society responds better to an imminent, immediate crisis than an issue that increases incrementally.
- ▶ City governments believe the issue is not their issue but a senior government issue.
- ▶ As result, we struggle to solve the homeless challenge.



JOIN OUR NEWSLETTER

Home > Local News

Business group calls for immediate action to save downtown, including bigger police presence

Almost half of downtown Victoria businesses surveyed said they would not renew their leases based on current conditions downtown.



Home · Local News

Nanaimo joins multiple B.C. municipalities calling for housing as a human right

Nanaimo joins others including Vancouver, Langford and Langley in advocating for provincial recognition



[Jessica Durling](#)
a day ago

235 BASTION



Two-dimensional issue

One issue relates to the need to address those living on the streets and the other is the need to reduce the number entering homelessness. The latter affects the former. And that issue is largely about housing affordability.

Breaking the Cycle of Despair

We need a new approach: one that recognises the two-edged sword of the homeless issue.

One side relates to the need to continue to fully address the needs of those on our streets.

The other side of the sword is a need to focus on reducing the number of citizens forced to leave their accommodation and live with others, in their vehicles or on the streets.



Now a recognised crisis:

“Canada’s housing crisis is worsening dramatically. Millions of people – particularly those with the lowest incomes – are facing rapidly rising housing costs, driven significantly by an extreme lack of supply of the right types of rental housing. This is driving a wave of new homelessness, eating up increasing percentages of workers’ incomes and causing untold stress and suffering”.

The National Housing Accord: A Multi-Sector Approach to Ending Canada’s Rental Housing Crisis: August 2023 Canadian Alliance to End Homelessness, Smart Prosperity Institute, REALPAC*

*University of Ottawa Think Tank; 130+largest commercial real estate companies in Canada (Bentall, BOSA, Brookfield, Cadillac Fairview, CHARTWELL, Colliers, CONCERT, Ivanhoe Cambridge. Manulife, Morguard, Oxford, PCL,

Who are our homeless?

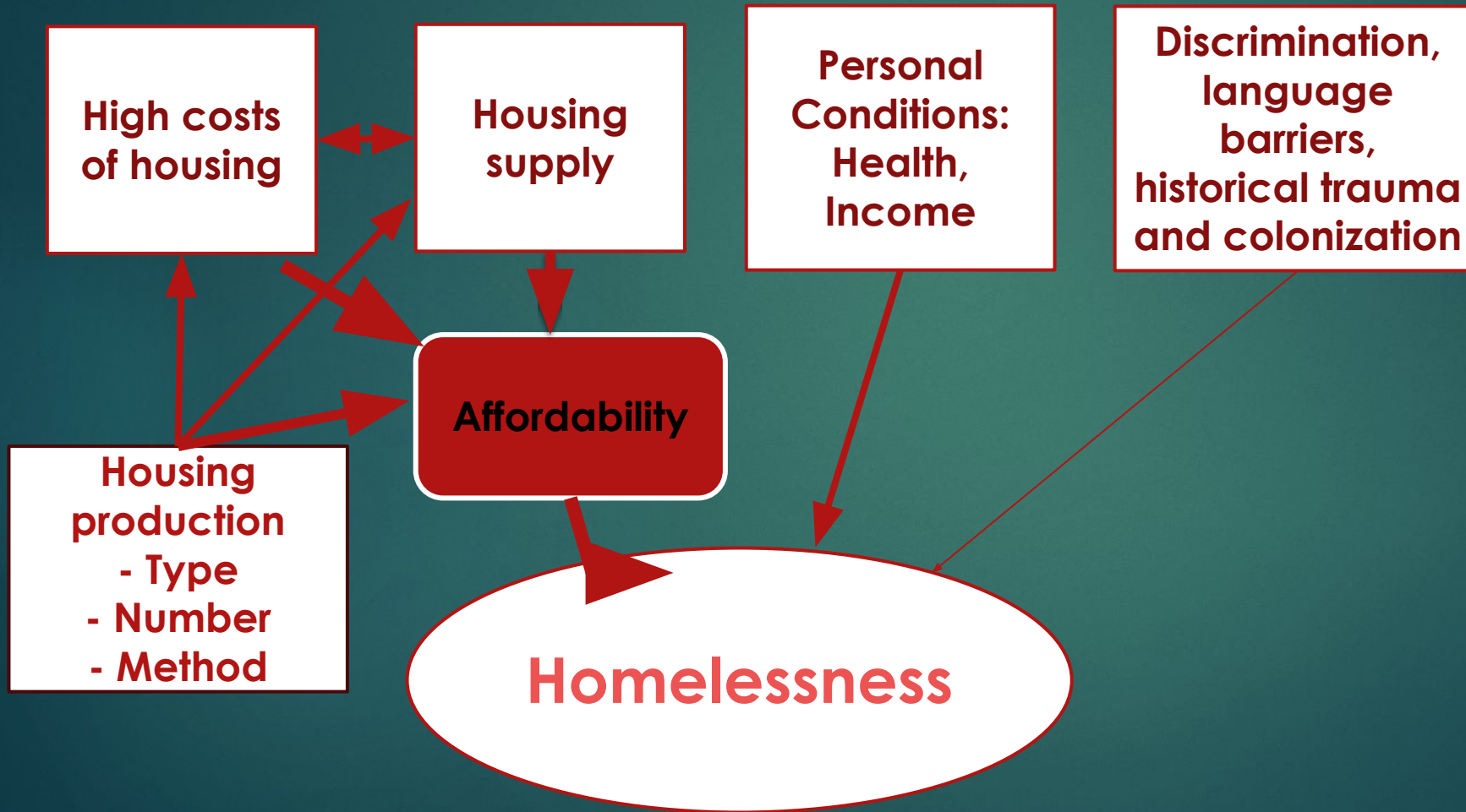
- ▶ **Most are our fellow citizens** (Point-in-time counts): have lived in community for at least five years: Nanaimo: **73%**; P/QB: **78%**; Prince Rupert: **83%**; Ft. St. John: **76%**; Vancouver: **62%**
- ▶ **Indigenous People over-represented**: Nanaimo 1/3 are Indigenous (c.f., 8% of Nanaimo's population); Vancouver 39% Indigenous (c.f., 2.3% of population).
- ▶ Vancouver: 21% seniors/72% 25-/54 years old/8% youth: We know that **youth and senior numbers are increasing** in most communities.
- ▶ Nanaimo PIT: "**vast majority**" indicated they are homeless "**due to affordability challenges**, and not because of challenges due to mental health or substance abuse".
- ▶ In Nanaimo 2020, 91% (common number in other studies) said, as their **first priority, they want to access permanent housing**. "We know through empirical evidence that for those living on the street getting off the street is their priority" Chou, E., Los Angeles Times, May4, 2022

The Challenges and Work to Date



- ▶ While the recent supply of housing has been significant, the numbers of housing and **the right types of housing** are not nearly enough.
- ▶ Notwithstanding the good work to date, the numbers of homeless continue to increase at a rate of 30% per year, approaching 1000 in 2023 and possibly 2,500 by 2030!!
- ▶ Numbers of brain injured drug users is increasing dramatically resulting in long term significant health costs.
- ▶ On a per capita basis, Nanaimo has **twice** the number of homeless compared to Victoria and Metro Vancouver.
- ▶ As a result, all levels of government are spending upwards of \$21M in 2023 **to keep** 1000 people on the streets.
- ▶ Nanaimo's unsheltered homeless are the highest in BC.

Issues Affecting Homelessness



City has completed a number of important housing studies. City has made housing a priority: that is good. City has partnered with NFP's and BC Housing to provide hundreds of units. NFP's, such as Ballenas Housing Society, are working hard to build more affordable housing. City has adopted "Health and Housing Action Plan".

What homeless people say about ways to solve Homelessness*

- ▶ **Provide affordable housing: 82%**
- ▶ Increase income assistance: 57%
- ▶ Increase mental health support: 40%
- ▶ Increase addiction support: 37%

*Homeless survey: PIT Count Nanaimo

Homelessness and affordability

PIT Nanaimo identified the key challenges for homeless residents to find housing:

Rents were too high: 80%

Income was too low: 70%

Simply, **we will see more homeless if we do not address foundational issues of equitable housing.**

As housing becomes more unaffordable, this is our increasing reality.

Homelessness and affordability of housing are interconnected!!!!





It's not just about the homeless

THE CRISIS IS BIGGER THAN IT LOOKS

Rising costs and economic uncertainty are lowering the waterline—exposing more people to hardship and pushing more lives toward crisis.

THE WATERLINE IS FALLING
MORE PEOPLE, MORE NEED, MORE URGENCY.

AT THE SURFACE: STREET HOMELESSNESS

- People living on the streets
- Hoarding
- Pushing carts
- Unsheltered and exposed

ESTIMATED 250,000 - 300,000 PEOPLE
The 2021 HUD Point-in-Time count of people experiencing unsheltered homelessness was 281,000.

DRIVING FORCES LOWERING THE WATERLINE

- INFLATION**
Higher prices for food, housing, fuel, healthcare
- RISING HOUSING COSTS**
Rents outpacing wages, limited affordable housing
- ECONOMIC UNCERTAINTY**
Job insecurity, underemployment, benefits cuts
- OVERSIGHT EXPENSES**
Government programs, long waiting, funding gaps

JUST BELOW THE SURFACE: ONE STEP AWAY FROM CRISIS

- People in shelters or transitional housing
- Sleeping in cars or vans
- Doubling up with family or friends
- Living in motels or short-term rentals

ESTIMATED 1.5 - 3 MILLION PEOPLE
Many are hidden from official counts. These numbers reflect national estimates of sheltered and hidden homelessness.

STRUGGLING TO STAY AFLOAT FINANCIALLY VULNERABLE

- Using paycheck to paycheck
- Behind on bills or rent
- Getting back on food, healthcare, and essentials
- Relying on food pantries or assistance

ESTIMATED 47.9 MILLION PEOPLE
2024 reports \$73 million Americans lived in food-insecure households in 2024.

WORKING BUT NOT GETTING AHEAD: UNDEREMPLOYED AND UNDERPAID

- Working part-time or in low-wage jobs
- Irregular hours and unstable income
- Not enough to cover basic needs
- No savings for emergencies

ESTIMATED 50 - 80 MILLION ADULTS
261 million Americans are in jobs, or seeking to earn enough to meet basic needs.

ONE EMERGENCY AWAY FINANCIALLY FRAGILE

- Depend on fixed incomes
- Families with children
- Children with disabilities
- People with chronic health conditions
- People already being benefits or stability

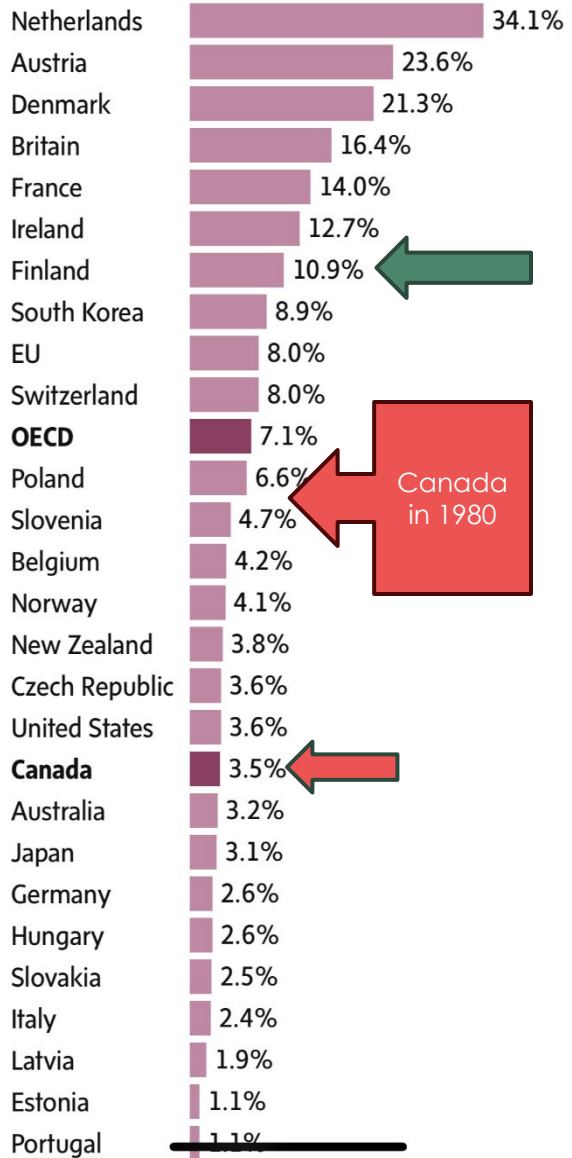
A MAJORITY LACK FINANCIAL RESERVES
About 50% of Americans (roughly 160 million adults) would struggle to cover an emergency \$2,000 expense. 17 million Americans lack savings of \$1,000 or more.

OFFICIAL HOMELESSNESS COUNTS DO NOT CAPTURE THE FULL SCALE OF HOUSING INSTABILITY.
Millions more are hidden by couch surfing, doubling up arrangements, motels, and cars.

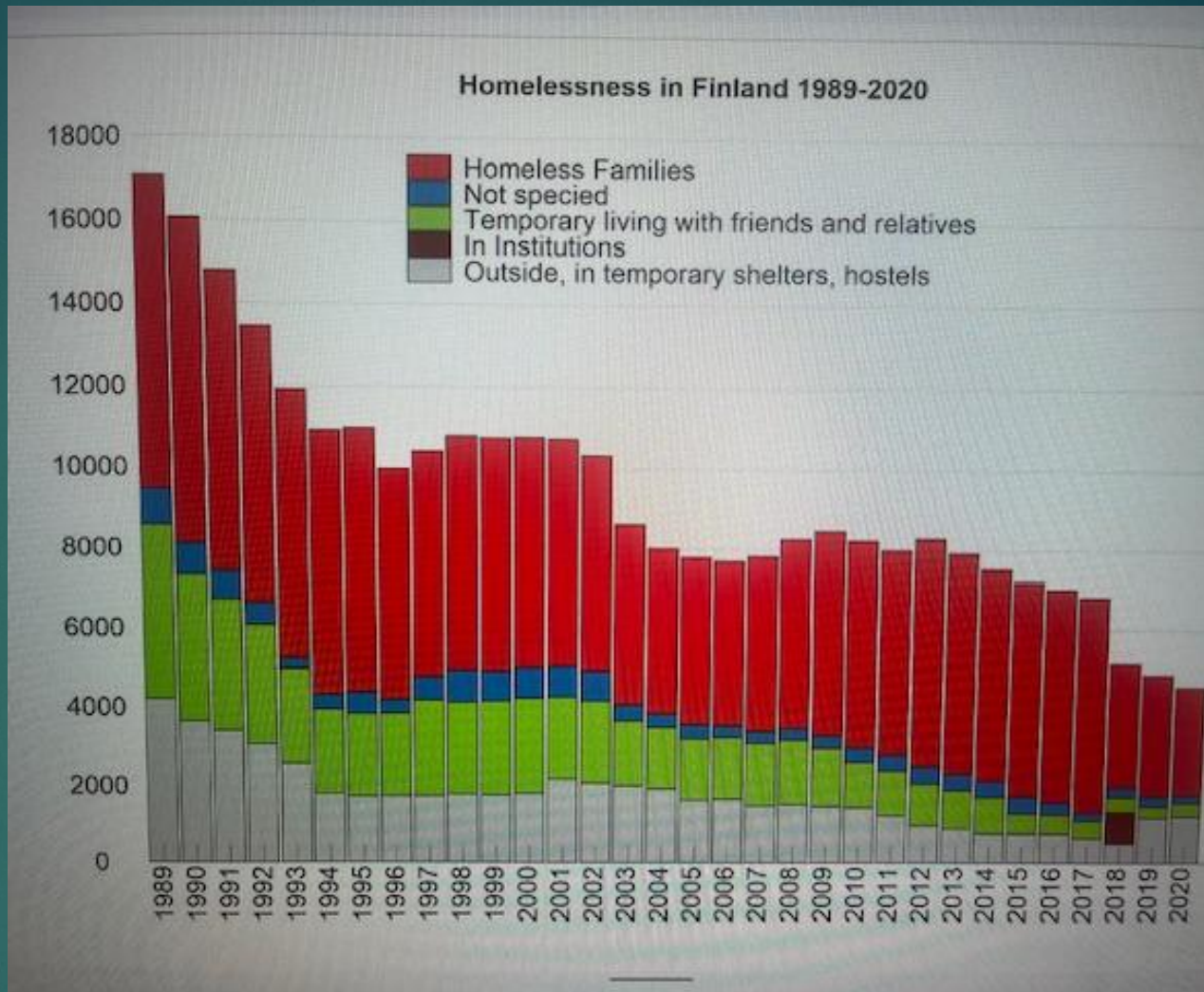
Source: Josiah Hakan, CEO City Relief, New York

The share of social housing across selected countries

2022 or latest year available



A key issue accelerating Homelessness?

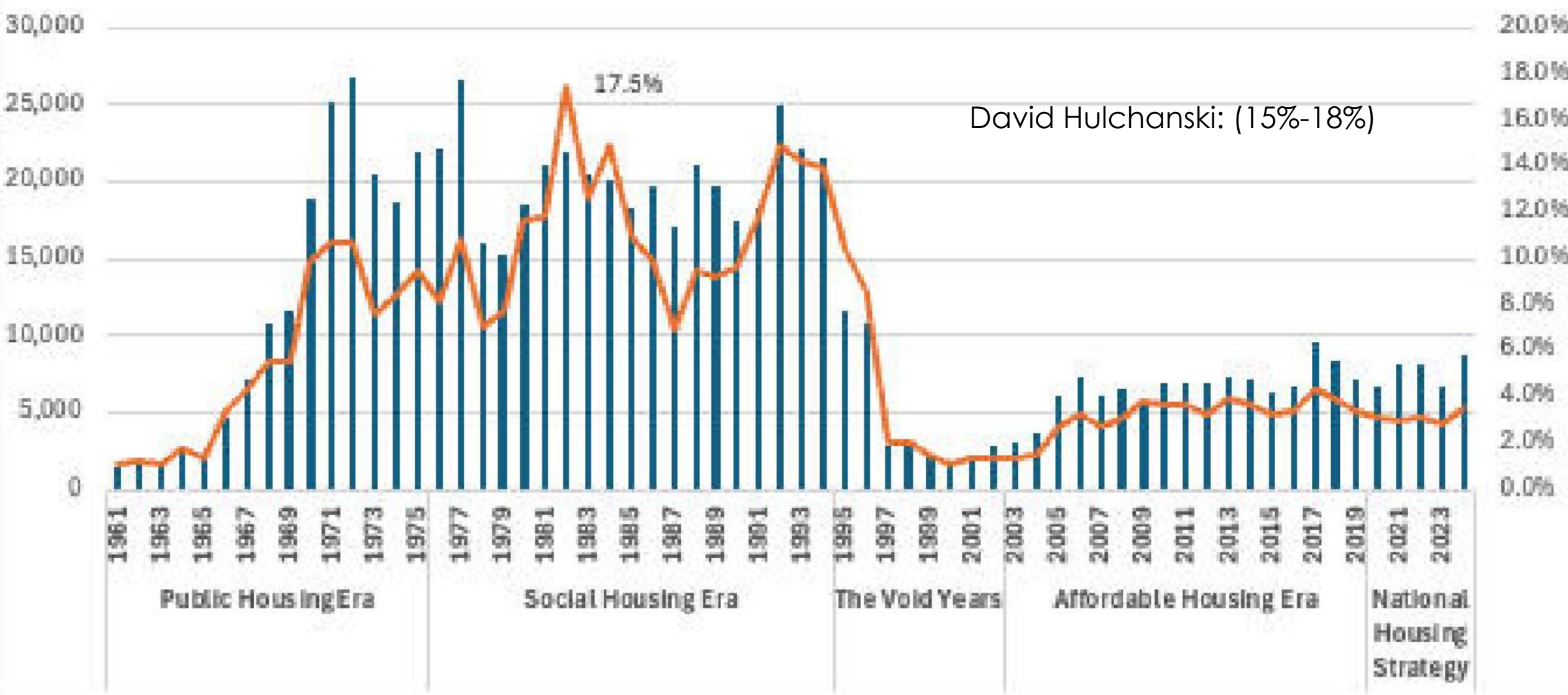


A long-term project.

Boone, Cournède, and Plouin, "Finland's Zero Homeless: Lessons from a Success Story", OECD Ecoscope: December 13, 2021.

Diverging Actions And Impacts Finland vs Canada

Exhibit 1: Annual non-market additions to total stock and % of total annual starts



A person wearing a black hoodie, sunglasses, and a black and white checkered face mask is holding up a large purple banner. The banner has the text "HOUSING IS A HUMAN RIGHT" written in bold, dark blue, hand-painted capital letters. The person is pointing upwards with both hands towards the banner. In the background, other people and trees are visible, suggesting an outdoor protest or rally setting.

HOUSING IS A
HUMAN RIGHT



Non-market
housing



My personal
journey
(literally!)

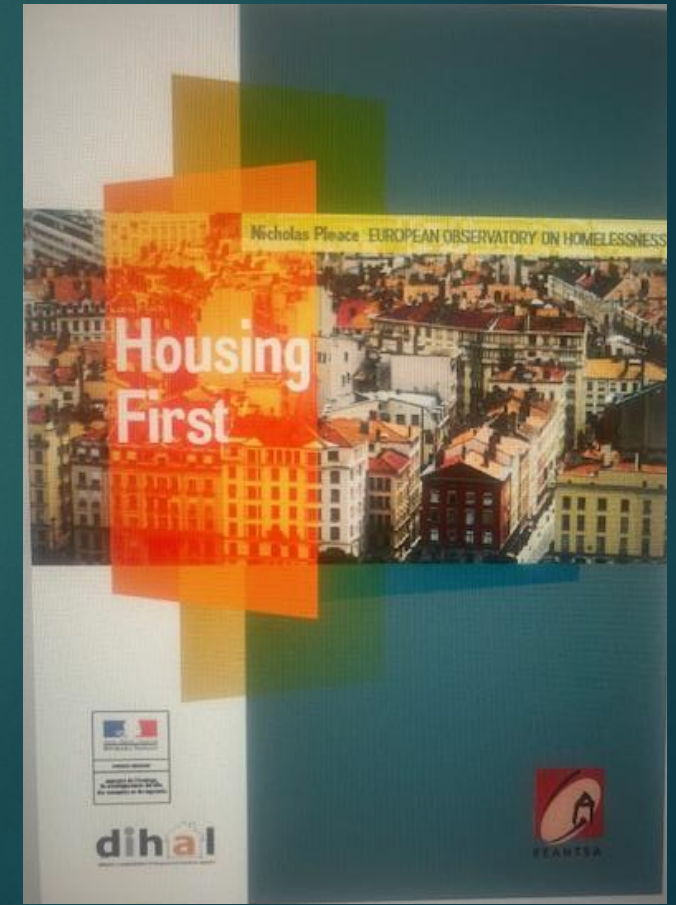
How do we, and how should we respond to homelessness?

1. Recognise for what it is: a crisis, some experts (including some of Canada's largest developers) say it is a systemic, existential crisis.
2. Take a cue from the United Nations which declared homelessness as a "violation of human dignity" in the *Universal Declaration of Human Rights*.
3. Acknowledge **in Canada** (enshrined in 2019 *National Housing Strategy Act*) **housing is a human right**.
4. **Adopt Housing First as a key tool to address current and future homelessness.**
5. Recognise and learn from countries and cities that have addressed homelessness.
6. **Acknowledge that loss of housing and resulting homelessness is directly related to housing affordability.**

Housing First primer:



- ▶ **Housing First:** applying the four pillars substance abuse programme: harm reduction, therapy/treatment, prevention, and enforcement



Let's pause and reflect



Nanaimo and Affordability

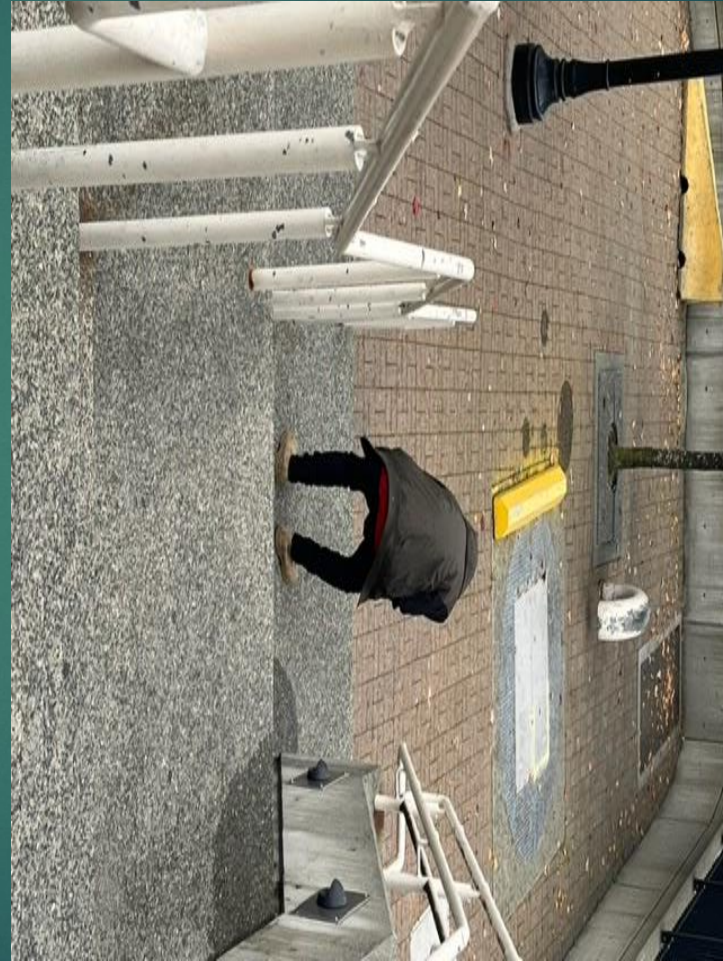
- ▶ **Our Reality: Rentals:**
- ▶ Average rents: 2 bdrm City: 2017:\$975; 2023: \$1,990 **104% increase**
- ▶ CMHC identifies healthy rental vacancy rate of 3 to 4 percent of all units: **Nanaimo is now at 1.6 percent** (c.f., Vancouver 1.2)
- ▶ Minimum wage is \$16.75/hour or \$34,840/year; maximum monthly housing cost should not exceed 30% of before tax income (CMHC): that suggests maximum rental should be \$10,452 but for one bedroom cost is \$20,388 or 58 percent of minimum wage income
- ▶ **Our Reality: Home Ownership:**
- ▶ Single family home cost:
- ▶ **Nanaimo June 2023: Average \$876,000** (69% increase in 5 years)
- ▶ **Nanaimo June 2018: Average: \$519,000**

One Key Lesson:

The current efforts to address homelessness are so overwhelming that there must be a two-pronged (but integrated) approach:

1. Yes, address street homeless issues; but most importantly

2. STOP THE FLOW OF HOMELESS ONTO OUR STREETS!!! WITHOUT THAT THE HOMELESS ISSUE CAN NEVER BE ADDRESSED.



Housing Need in Nanaimo

- ▶ For the period of 2021-31, the Nanaimo Housing Report indicated Nanaimo needed: 7,178 new rental units and 5,784 new ownership units.
- ▶ The Report recommended that rentals should consist of 26 per cent non-market units and nine per cent should be deep-subsidy and supportive units for those experiencing chronic homelessness.

The Performance Gap: Targets vs Reality*

- ▶ The City is meeting its *quantity* targets but failing its *affordability* targets:
 - ▶ Total Units (July 2024-June 2025): 875 occupancy permits issued (Target: 783): Status: Exceeded
 - ▶ Non-Market/Below-Market Units: Zero created in the last reporting cycle (Target: 386): Status: Failed
 - ▶ BC Builds Limitation: Current BC Builds projects target households earning \$90,000 - \$140,000. The \$30,000 - \$60,000 earners are currently ignored by all active City initiatives.

* Housing Nanaimo Working Group

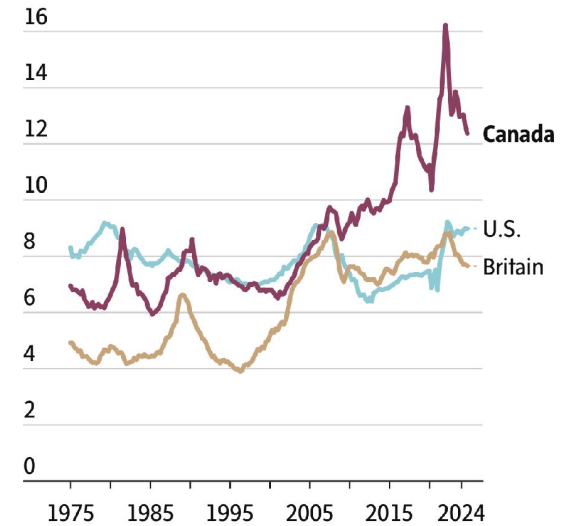
Source: Riley Nicholson, April, 2025

Affordability is key issue for all, but especially those on the edge of homelessness

housing become so unaffordable – and who’s to blame?

Home affordability in Canada, United States and Britain

Ratio of average home price to average disposable income, 1975-2024

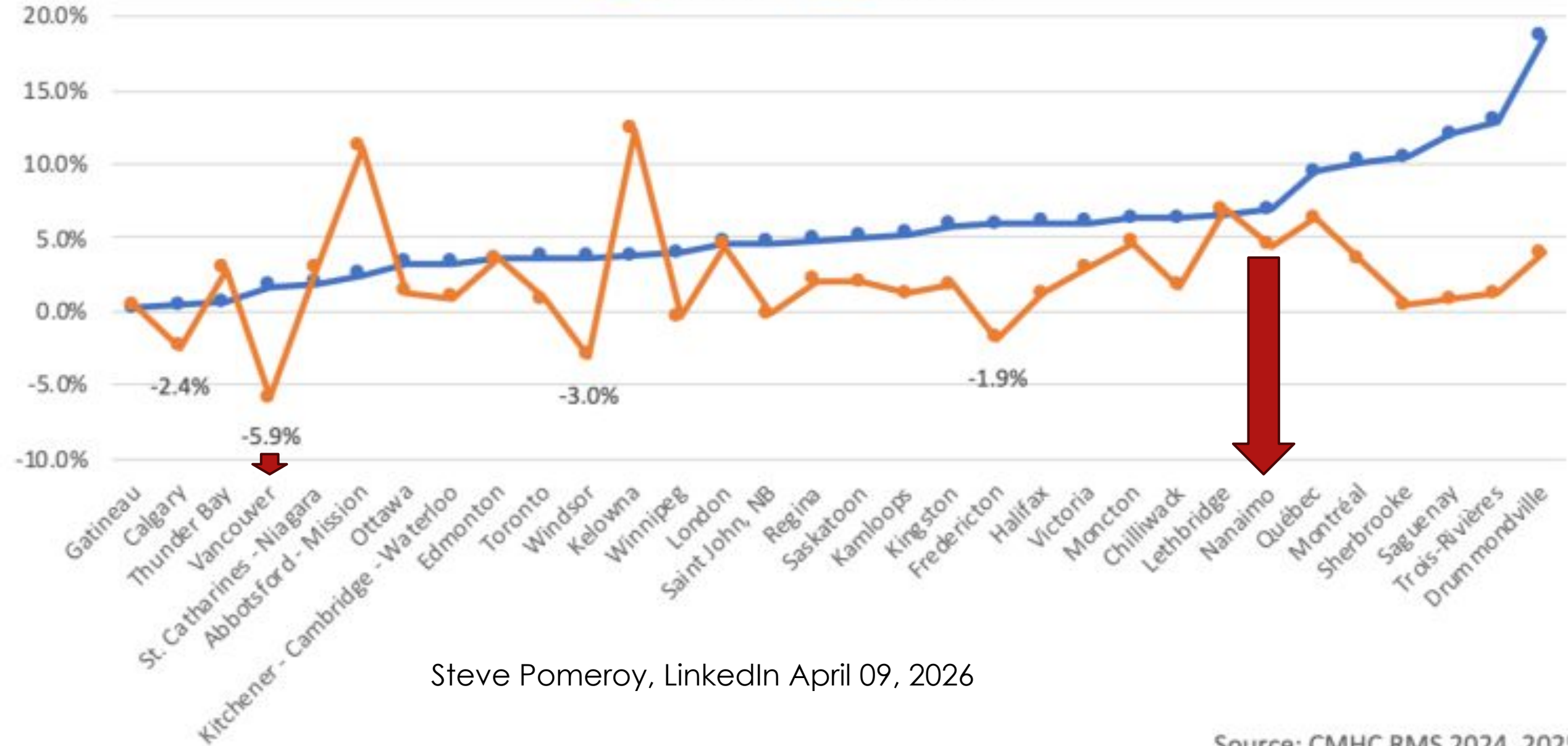


THE GLOBE AND MAIL, SOURCE: WOVA DATA LABS.
SOURCE DATA: FEDERAL RESERVE BANKS OF ST. LOUIS AND DALLAS; CREA; STATISTICS CANADA; GOV.UK

Home prices in Canada began rising steadily starting in 2001, but the true inflection point came around 2007 and 2008. Since then, the the ratio between home affordability and average disposable income has steadily rose, reaching a peak

2024-25 Yr-yr change in rents for units constructed pre and post 2020

Pre 2020 Post 2019



Steve Pomeroy, LinkedIn April 09, 2026

In Nanaimo

- ▶ About 30% of renters spend 30% or more of their income on rent. They are severely cost-burdened
- ▶ Approximately 4,300 household are renters in severe housing need
- ▶ The Result: Nanaimo can not house its current and future workers!

The Affordability Gap (2020-2026)*

Year	Median Renter Income (est)	True Affordable Rent (30% income)	Market 2-Bedroom Rent (avg)	Monthly Deficit
2020	\$44,500	\$1,112	\$1,260	-\$148
2022	\$48,100	\$1,202	\$1,513	-\$311
2024	\$52,800	\$1,320	\$1,840	-\$520
2026	\$56,400	\$1,410	\$2,178	-\$768

* Keith Wilson, Executive Director, Naniamo Youth Services Association, Member Housing Nanaimo Working Group

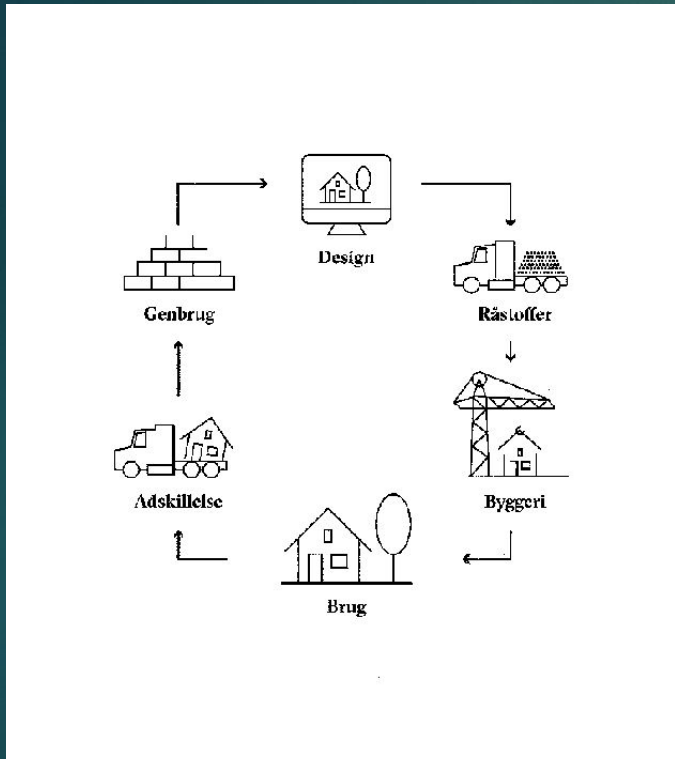
THE HOUSING CONTINUUM



The key to solving long term homelessness

Canada will require an additional 3.5 million affordable housing units by 2030 (CMHC) (700,000 units/year)
c.f. 2023: 240,000 total units were built.

Some new thinking



Copenhagen
non-market/market mixed
housing



Stockholm: Royal Seaport New
Town mixed housing

Circular Economy
Denmark



Basel Switzerland

Three types of dedicated affordable housing:

- Purpose built seniors
- Subsidized integrated affordable housing
- Mixed market and non-market housing



Finland

The European Strategy for Housing Construction: a more competitive and productive construction industry



- ▶ **“Simplifying and digitalising residential permitting and administrative procedures”;**
- ▶ **“Supporting innovation and scaling up in construction to deploy innovative products and new technologies at scale”** **“offsite and modular construction and renovation solutions** offer the clearest potential for ramping up housing supply rapidly”

EXPLORING POTENTIAL NEW FORMS OF AFFORDABLE HOUSING



“The homeless crisis requires innovative solutions to housing.

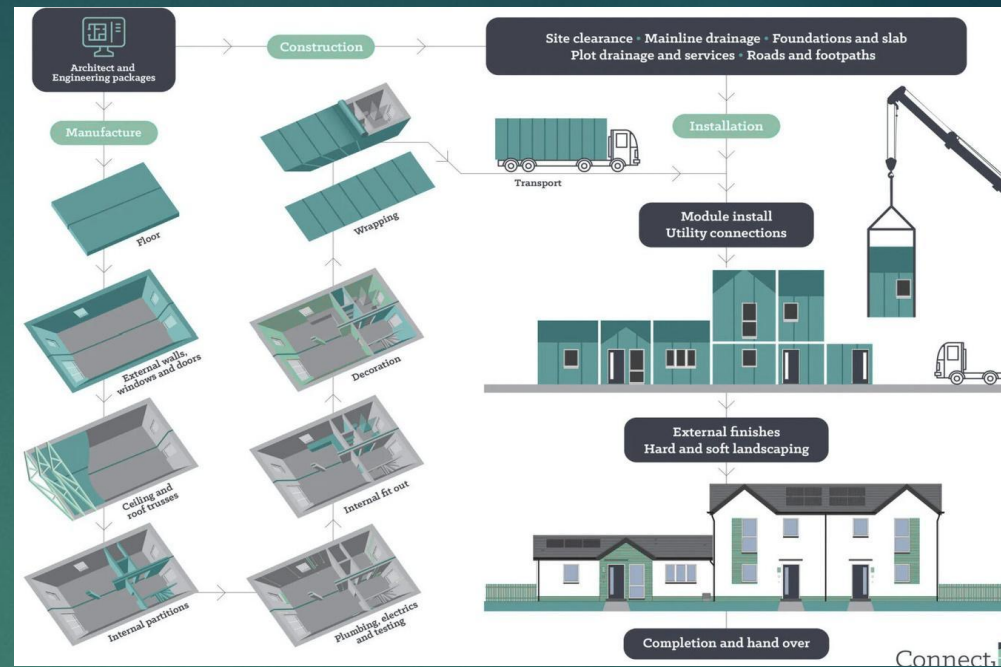
Innovations need to be cost effective, well designed and able to deliver large volumes of housing.

PM Carney has identified ‘\$25B in loans and \$1B in equity, financing companies that build homes in factories’” (Gauthier, J., ‘Canada Goes Modular’, Globe and Mail, May8, 2025)

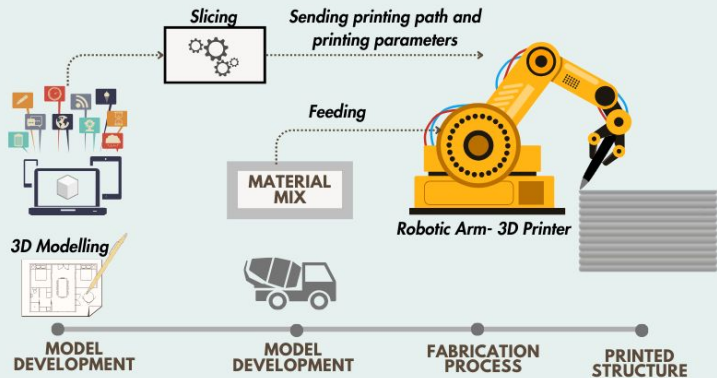
U of T “found that modular housing can cost half as much per square foot as homes built on site.”

(Gauthier, J., ‘Canada Goes Modular’, Globe and Mail, May8, 2025)

Exploring new ideas: challenges



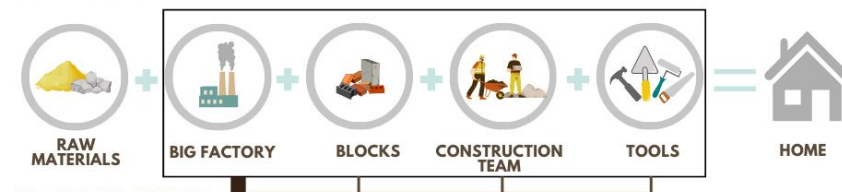
THE 3D PRINTING PROCESS



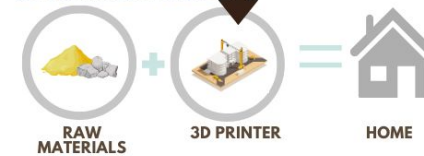
SOURCE: Sovetova, M., & Calautti, J. K. (2024). Thermal and energy efficiency in 3D-printed buildings: Review of geometric design, materials and printing processes. Energy and Buildings, 114731.

KEY DIFFERENCE

TYPICAL CONSTRUCTION TIMELINE



3D PRINTING TIMELINE



3D printed homes can be built in as little as 24 hours, reducing labor and material costs by up to 70%.

SOURCE: Cheniuntai, N. (2018, January 29). What is construction 3D printing: Perspectives and challenges. Medium. https://medium.com/@Nik_chen/what-is-construction-3d-printing-perspectives-and-challenges-5b57170c2a29

WE DON'T BUILD CARS LIKE THIS ANYMORE.

SO WHY DO WE STILL BUILD **HOMES** LIKE THIS?

CAR INDUSTRY

COORDINATED. INDUSTRIALISED. SCALABLE.



STANDARDISED PARTS



MANUFACTURED OFFSITE



LOGISTICS + SUPPLY CHAIN



HIGH VOLUME. LOWER COST.



ACCESSIBLE TO EVERYDAY PEOPLE

HOUSING INDUSTRY

FRAGMENTED. PROJECT BY PROJECT. SLOW.



CUSTOM EVERY TIME



BUILT ON SITE



DISCONNECTED APPROVALS



SLOW. UNPREDICTABLE. EXPENSIVE.



OUT OF REACH FOR TOO MANY



THE SOLUTION ISN'T JUST BUILDING FASTER.
IT'S DELIVERING DIFFERENTLY.

INDUSTRIALISE | COORDINATE | INTEGRATE | DELIVER AT SCALE

Source: Enzo Guarino
LinkedIn May 23, 2026,

New funding models

- ▶ **CN Announces \$100 Million Over Ten Years for Homelessness Prevention**
- ▶ MONTREAL, May 20, 2026 (GLOBE NEWSWIRE) -- CN today announced a \$100 million CAD commitment over the next ten years to support the prevention of homelessness through its new signature giving initiative, [CN Railroaders for Change](#). The initiative will support non-profit organizations focused on early intervention and sustainable solutions that help prevent homelessness and strengthen communities.
- ▶ Community Foundations of Canada
- ▶ Insurance companies

Potential Principles for Local Government Housing Action

1. Recognise homelessness is an existential crisis;
2. Recognise that Housing is a human right;
3. Adopt Housing First Plus as a critical key action and guiding tool;
4. Acknowledge that majority of homeless people desire to be housed;
5. Recognise that Indigenous People are disproportionality homeless;
6. Acknowledge that local governments do not have the resources to address homelessness on their own and that provincial and federal funding is essential to address homelessness;
7. Keep people at risk of being homeless housed;
8. Acknowledge that homelessness is a long-term challenge that requires long term solutions, including ensuring citizens remain housed;
9. Recognise that a combination of public social housing and subsidized housing is required to address housing needs of those in the lowest income bracket;
10. Recognise that affordable housing is essential for retaining and recruiting a workforce with associated economic and social well-being;
11. Support an integrated systems approach to address the complexity of housing delivery; and
12. Acknowledge that current housing construction practices need to be modified and associated building code and building permitting impediments need to be revisited.

A Way Forward: for all communities

- ▶ Adopt Housing First Plus (i.e., provide a variety of needed housing (emergency, supportive [special needs, youth], transition, non-market rental and market rental and ownership incentives (e.g., MURB, Co-ops) with as needed wraparound supports including the four pillars of harm reduction, therapy/treatment, prevention, and enforcement (we know Housing First and the Four Pillars work!!);
- ▶ Develop an integrated national and provincial housing strategy that includes social and subsidized housing units (we have done it before!!);
- ▶ Rapidly build affordable social and non-market housing using new methods and technology to keep our citizens housed and off the street;
- ▶ Immediately develop subsidised housing programmes for existing multi-family units to keep people housed and off the streets;
- ▶ Redirect current homeless expenditures over time to housing and wraparound supports (\$21M in Nanaimo!!);
- ▶ Create and support a Nanaimo Housing Agency with a Director of Housing to oversee provision of non-market housing
- ▶ Explore and implement cost saving measures (financing, construction, land) that reduce the per unit cost of affordable housing;
- ▶ Focus on both ends of homelessness: keep people housed (subsidies and new social/non-market housing) and get people on the street off the street (Housing First Plus) (just common sense and saves money and lives!!); and
- ▶ Commit to measurable results (create accountability; homelessness and housing affordability needs to be better understood).

Housing Nanaimo Working Group

- ▶ A cross-section of organisations that have voluntarily joined together to explore housing affordability to address homelessness by 'keeping people housed'
- ▶ **Our Action Statement:**
- ▶ **The Housing Nanaimo Working Group (HNWG) will clearly advocate to the community of Nanaimo and all levels of government the need for affordable/non-market housing. That affordable/non-market housing includes Supportive Housing, Social/non-market/Co-op/Communal Housing and the Missing Middle/ Working Families Housing that serves young people, seniors, and low income/working families.**
- ▶ **The HNWG believes that, while the private sector continues to play an important role in the provision of market-housing, government and not-for-profit built affordable/non-market housing and support for landlords who provide below market rental housing is essential to address current housing affordability issues. The HNWG also promotes integrated collaboration in advocacy and in funding with resourced support for implementation of a 'housing for all' approach to market and non-market housing. The HWGH will explore with the City what works and what impedes in the provision of affordable housing.**
- ▶ **In particular, the HNWG advocates for a strong lobbying capacity in a new leadership position: a Director to Housing who would investigate, identify, seek and acquire senior government funding for all types of non-market housing for Nanaimo to address the current crisis in lack of affordable housing for a cross-section of our citizens.**

Housing Nanaimo Working Group

- ▶ Focused on addressing the underlying gap in affordable housing: the missing middle, including working force housing
- ▶ Supportive of City of Nanaimo initiatives to address homelessness issues through the Health and Housing Action Plan: that work is essential to address the other half of the puzzle – the homeless
- ▶ “If the City only plans for the ‘Top’ and the ‘Bottom’, the ‘Middle’ will move elsewhere- or end up on the street. We are here to ensure Nanaimo remains a city where the people who work here can afford to live here.”

Barron, R., “Nanaimo council considers joining pilot project to provide low-cost housing”, [Nanaimo News Bulletin](#), May 16, 2026



An Emerging Idea: Nanaimo Housing Collective Initiative

- ▶ “A local partnership is looking for the support of the City of Nanaimo to build up to 400 non-market housing units which will be sold at 40 per cent below market value within the next two years in the city as part of a pilot project.
- ▶ Members of the Housing Nanaimo Working Group, which consists of a number of partners, including the Anchor Corporation and the Nanaimo Prosperity Corporation, spoke to the city’s governance and priorities committee at its meeting on Monday, May 11 about launching its pilot project, called the Nanaimo Housing Collective Initiative, and asked the city to play a role in the initiative and provide \$300,000 to help cover start-up costs.
- ▶ The group’s plan is to establish a community-governed, scalable housing-delivery system in Nanaimo that would see the construction of more than 400 housing units annually that are significantly below market cost, while retaining local ownership, governance, and long-term community benefit”.
- ▶ Barron Robert, [Nanaimo News Bulletin](#), May 16, 2026

Questions/discussion



We can do it!

Ballenas Housing
Society
Affordable Housing