



# My Future Home Forum Global Report

More than Four Walls: Personal  
Perspectives on the Future of Housing

Convened by:



With funding provided by:



# Preamble



When we think about housing, home and community in Canada, what can lived experience tell us about where we are now, and where we should be going in the future? Are we headed in the right direction or do we have to change course?

These are some of the questions Evergreen posed when creating the My Future Home Forum workshop series. In this report, we are thrilled to share what we have learned. My Future Home Forum is a truly unique initiative that forms part of our [Future Cities Canada](#) (FCC) work in the housing realm. It embodies one of FCC's core objectives: creating high-impact community solutions informed by the perspectives of people who are meant to benefit from them. Our starting point for this initiative is the conviction that we can't design and implement effective solutions to our housing needs without first taking time to listen to those who are most directly affected. I am proud to say that Evergreen's My Future Home Forum workshop series, in collaboration with Canada Mortgage and Housing Corporation and Meridian Credit Union, engaged those far-reaching voices within the housing ecosystem. We brought together youth, newcomers and older adults from across Canada to share their vision for the future of home, housing and community in 2040.

In fact, this work brings us back to the roots of Future Cities Canada. In 2015, Evergreen and Cities for People came together for the [We Are Cities](#) Campaign. We engaged thousands of citizens by asking them to imagine an agenda for the future of our cities. This led to the [We are Cities Action Agenda](#), a collective expression of the kinds of cities we want.

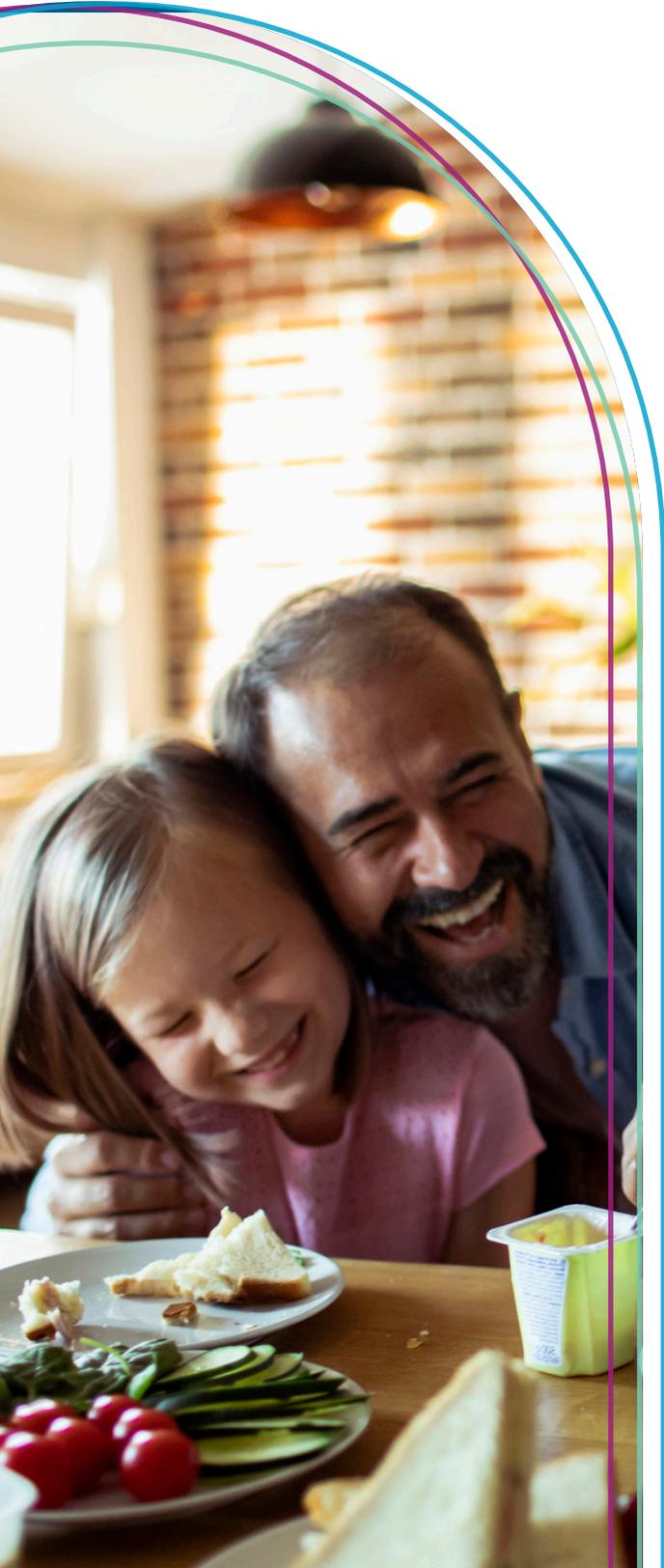
I recently revisited the We are Cities Action Agenda. Not surprisingly, there are commonalities between that agenda and the themes conveyed in this report - the most noteworthy being equity. Frankly, it has been humbling to hear the insights surfaced through the My Future Home Forum workshop series. The housing futures that were described in these workshops show us that we all have a lot of work to do to build a just future where everyone has a home.

So, where do we start? Let me reframe that question - where do I start? As a leader within my organization, I'm inspired to use my power to act and help deliver on the equitable vision for home, housing and community that 130 individuals conveyed to us in the My Future Home Forum workshops. We want to be a part of the transition to a socially just future - affordable, people-centered, inclusive and safe. As a next step, Evergreen will embark on a new phase of the My Future Home Forum, which will focus on how Evergreen and others in the housing ecosystem might bring our unique skills, assets and ideas together to make these visions a reality. I hope this report inspires you, too, to reflect on the power you have to create change on this front.

While this report calls on individuals to contribute to a just future where everyone has a home, it also highlights the need for collaboration to build on a foundation of useful solutions by adapting, connecting and scaling them. I've been at Evergreen for over 20 years, and I've seen the impact that is possible when we work together, across sectors, to accomplish change. The My Future Home Forum series itself is a case in point - the result of collaboration between Evergreen, Canada Mortgage and Housing Corporation and Meridian Credit Union - the community, public and private sectors.

I look forward to continued work with the Evergreen team, the housing sector and others to plan the next phase of the My Future Home initiative. Together, we can build a future premised on the values of equity, community well-being and affordability- a future we all deserve.

**Lois Lindsay**  
*Chief Program Officer, Evergreen*



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# Executive Summary

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In the year 2040, what types of dwellings and environments will we call “home”? Will home look relatively similar to how we currently live? Will we all be living in smart homes with automated technologies that anticipate our every need? Or perhaps in communal housing where we have our own bedroom, but share a kitchen, living room and outdoor space with a broader community of individuals? Or maybe we’ll be living in a completely new way - either underground or in outer space. These are just a few of the ideas we heard when we brought together 130 newcomers, youth and adults aged 47 or older from across Canada for the My Future Home Forum series to share their vision for their ideal future home, and the actions they felt were necessary to make that future happen.

## **My Future Home Is More Than Four Walls**

We heard that housing is so much more than what you find between four walls. While housing policy typically focuses on the built form and housing as a financial asset, the newcomers, youth and older adults we spoke with described a future home as being about community, access, safety and other factors that create the complete lived experience.

The factors of utmost importance to them are:

- Long-term housing security and affordability;
- Proximity and access to community, community resources, and to green space;
- Control over their own space, a space which supports autonomy and independence; and
- A sense of physical and psychological safety and personal wellbeing.

In bringing together individuals to hear their personal lived experiences and insights, a perspective often not integrated into housing policy discussions, we found that most had modest aspirations - the futures described were not those of luxury, but of necessity, comfort and safety. Throughout the conversations, we heard overwhelming agreement that housing should truly be a human right as it is a building block for health, success, and community vibrancy. According to participants, fundamental needs are not being met.

## **Action for a Just Future**

By bringing individual insights to the forefront, we hope to inspire other individuals to ask how they can act and draw upon their own power in their work and life to contribute to a just housing future. On a broader level, we hope to inspire individuals to collaborate within and beyond the housing sector to scale existing solutions that are working and contribute new insights, solutions and influence, to realize a better housing future for people across the country.

# Introduction



## Aspirational Visions of the Future of Home in Canada

Housing interventions require a longer-term approach with many solutions taking a decade or even longer to become a reality. Many of these interventions are in the works, but what don't we know about the future needs of Canada's residents that should be incorporated into today's innovative housing solutions? This question prompted Evergreen to host the My Future Home Forum series, with regional and national sessions, to identify the future housing needs of Canada's residents.

The focus of the series was to engage youth, newcomers and older adults to share their individual lived experience and insights, a personal perspective often not integrated into housing policy decisions. They were asked to imagine their future, including an exploration of their aspirations and the needs that housing solutions will have to meet. Engaging these groups highlighted how a lack of representation of lived experience from these groups in housing decisions can lead to a mismatch between needs and solutions, resulting in needless barriers in gaining access to affordable and adequate housing.

The following report outlines what we heard from session participants. Stemming from these engagements, we've elaborated on their differences in greater detail, where they occurred. We are highlighting these insights for the individuals and organizations working on solutions. And **our hope is that these insights inspire and compel you to connect within and beyond the housing sector to build a better and more just housing future in Canada** for and with individuals like the ones we met with at the My Future Home Forum sessions.

<sup>1</sup>Currently newcomers may be required to provide up to 35% for a down payment because of minimal Canadian credit and employment history, and newcomers with part-time jobs have difficulty qualifying for mortgages.

<sup>2</sup>Land back is an Indigenous-led movement to return land to the Indigenous communities who traditionally cared for it and called it home. To learn more: <https://landback.org/>

# Introduction

## Bringing Individual Voices to the Forefront

Seven sessions were convened by Evergreen between April 24 and June 20, 2022, engaging a total of 130 participants from the Greater Toronto and Hamilton Area and Niagara Region for four regional sessions, and from across the country for three national sessions. Participants joined facilitated, highly participatory virtual sessions to share their perspective on their future needs, in their own words. The session activities ensured a personal approach with an emphasis on individual storytelling related to hopeful housing futures. The sessions encouraged participants to expand on home, housing and community needs in the year 2040.

## Many Voices, Many Futures

Participants brought a range of perspectives to each session. While some participants expressed the desire to own a large suburban home with a backyard, other participants hoped to live in an affordable rental apartment in a city with convenient access to services. Overall, there was not a uniform view on their future housing, home and community needs.

Though perspectives varied, participants generally agreed on a few fundamental ideas shared below. For the detailed summary of each session, including the range of visions for the future, please visit Evergreen's [\*Community Solutions Portal\*](#).

### SPOTLIGHT ON INNOVATION: YOUTH

Choices for Youth (CFY) (St. Johns, Newfoundland and Labrador) has been dedicated to delivering innovative programs focused on early intervention and prevention that end the cycle of homelessness and poverty for youth and vulnerable families since 1990. Working from a Housing First for Youth model, CFY supports approximately 1500 youth between the ages of 16-29 every year with stable housing and wrap-around supports, including mental health, employment, and family supports while equipping young people with the resources and skills that they need to reach their potential.

According to a 2018 Point-in-Time count, approximately 63.5% of the homeless population in St. John's arrived from areas outside of the city (e.g., to access supports, housing, etc.). Throughout the past five years, CFY has consulted with 1500 youth and young families, and 300+ service providers in 32 communities with the goal of understanding current service delivery gaps and opportunities to invest in wrap-around supports in regions across Newfoundland and Labrador. Choices for Youth is proud to be leading the development of an integrated network of youth services sites along with 65+ community and government partners, starting with CFY's existing location in St. John's, and spanning out to include four additional sites across the province.

# Introduction

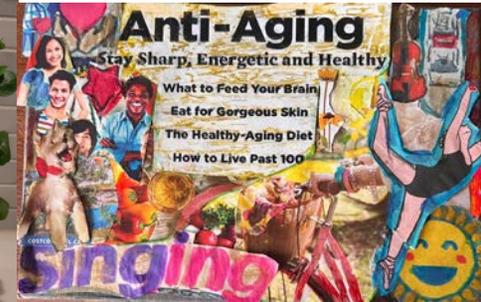
To invite personal perspectives, participants were asked to come prepared to display and share an object that represented their aspirations for their future home. This might have been a physical item from their current home such as a house plant, a picture or image of something they hoped to have, or any other visual aid that helped to evoke for them their idea of home. Participants took turns sharing their objects and describing to the group how and why it represented their ideal future home. Based on what participants shared, the facilitators worked with the group to identify common themes related to their ideal future homes, and important differences in their perspectives. The latter half of the session invited participants to contribute their thoughts on possible actions that government, the private sector, community leaders and individuals could take to realize participant aspirations for the future. The session finished with a prioritization and sequencing of these actions.

## Why 2040?

*The sessions were designed to leverage strategic foresight as a method for anticipating potential futures and better preparing for inevitable change. Participants were provided with warm-up activities to get into a future mindset.*

- *It is far enough into the future to enable change, which means we could inspire participants to think big, bold and imaginatively about possibilities.*
- *It also provided permission to think beyond the current commitments and strategies that are already defined as part of Canada's National Housing Strategy running through to 2028.*
- *Housing projects and policy changes take time. 2040 is far enough into the future that change feel feasible.*

**Photos of objects participants shared that represented their aspirations for their future home**



# A Vision for Home in 2040:

## Personal Perspectives

*The following is a summary and explanation of themes that emerged when individuals shared their visions for home in 2040.*



### My future home is mine...

Participants expressed a desire to have long-term housing security, autonomy and control over their living spaces. For participants, this meant freedom from the fear of eviction, and autonomy to make changes to their homes. Ultimately, these needs are driving participants to seek home ownership over renting. The bottom line: participants want their own space.

### ...but it can also belong to others.

A smaller subset of participants were drawn to co-operative housing models where individuals own shares in an association but still have control over their own space. Many youth participants were drawn to these alternative ownership models as a way to address housing affordability in the future.

### My future home connects me to many communities...

Participants expressed the desire to be surrounded by community. Participants want connections with their neighbours and to live in intergenerational communities that have economic and cultural diversity, where everyone contributes to the community and people look out for one another. Participants want highly walkable pedestrian paths and robust transit options to get them to community centers, gardens and other important community resources. Along with these connections with the broader community, participants also want their homes to accommodate family and social gatherings, and connections with their own culture and previous generations.

### ...and maybe they're living with me.

To combat social isolation, especially for older adults, participants want more housing options that support communal and community-oriented living that provides their own space, communal spaces, as well as access to shared activities and experiences.

# A Vision for Home in 2040:

## Personal Perspectives

### SPOTLIGHT ON INNOVATION: NEWCOMERS

Immigrant and Refugee Community Organization of Manitoba (IRCOM) House (Winnipeg) House provides transitional housing to newcomer families in Winnipeg. What began as a single apartment block to house a wave of refugees from Southeast Asia in 1991, has grown and evolved into 2 apartment buildings, home to hundreds of immigrants and refugees from across the world, who are secured with three-year, transitional, affordable, and safe housing, together with holistic wraparound programs and services for parents and children focused on integration and belonging. IRCOM has funded its work with private and public donors, and works with a host of partners from within settlement and across sectors, including education, health, justice, and inner-city organizations, to build stronger, more inclusive spaces for its newcomer communities.

### My future home is affordable for me to own...

Many participants expressed worry or fear at the rising cost of home ownership. Participants want a future where anyone can purchase a home for a suitable price. Participants are seeking more programs, grants and supportive credit policies that prioritize first-time home buyers, reduce down payment requirements,<sup>1</sup> adjust housing costs to align with income levels, and cap home prices. Participants are also seeking more home ownership options like rent-to-own programs. Participants described a future where housing is not tied to financial investments or wealth creation.

### ...and honours land back.

A smaller group of youth participants raised that land back,<sup>2</sup> when fully achieved, conflicts with ideals of individual home ownership. While participants acknowledged that land back may not be fully understood, it may mean embracing anti-ownership or land back taxes. These are two of many mechanisms that acknowledge settler commitments to Truth and Reconciliation.

<sup>1</sup>Currently newcomers may be required to provide up to 35% for a down payment because of minimal Canadian credit and employment history, and newcomers with part-time jobs have difficulty qualifying for mortgages.

<sup>2</sup>Land back is an Indigenous-led movement to return land to the Indigenous communities who traditionally cared for it and called it home. To learn more: <https://landback.org/>

# A Vision for Home in 2040:

## Personal Perspectives

### SPOTLIGHT ON INNOVATION: OLDER ADULTS

Oasis Senior Supportive Living Inc. (Kingston, Ontario) supports an aging in place and aging well model for older adults. Oasis works with naturally occurring retirement communities - buildings that were not originally built for older adults, but have become home to a high density of older adults. In partnership with landlords, who provide space for communal activities free of charge, Oasis brings services and programming directly to these buildings. Funding and support for the program, its expansion, and related research has originated from the Frontenac Kingston Council on Aging, New Horizons for Seniors, the Ontario government, the Baycrest Centre for Aging and Brain Health Innovation, and the Canadian Institutes of Health Research. Project team members include researchers from Western University, McMaster University and Queen's University, and the University Health Network OpenLab . Programming promotes social connection, cognitive health, nutrition and physical activity in addition to providing community meals and a personal support worker. Working alongside an on-site coordinator to guide planning and implementation of programming, residents make decisions collectively using a participatory decision-making model where everyone has a voice.<sup>3,4,5</sup>

### My future home supports my independence...

Older adult participants want to stay in their own homes for as long as possible and want services and buildings designed to facilitate aging in place, even with mobility concerns. This includes community-supported de-icing of sidewalks and physical dwellings that focus on accessibility, to enable their mobility and long-term autonomy. Some participants even expressed the desire to automate functions within their homes to facilitate cooking, cleaning and other tasks that require mobility. These homes may also integrate medical alert systems, light sensors and smart appliances that make everyday life safer and easier.

### ...and is not traditional assisted living.

Older adult participants felt that current retirement home models were out of financial reach and agreed that current retirement, assisted living and long-term care options were not desirable. Many participants expressed a strong desire for new housing models. Participants are seeking models that support aging in place and keep them close to their friends and family.

<sup>3</sup> Centre for Aging + Brain Health Innovation. 2022. Oasis Senior Supportive Living: A Model for Active Aging-in-Place. Accessed on September 1, 2022, at: <https://www.cabhi.com/completed-project-summaries/oasis-senior-supportive-living-a-model-for-active-aging-in-place/>.

<sup>4</sup> OpenLab. 2022. Oasis T.O. Accessed on September 1, 2022, at: <https://uhnopenlab.ca/project/oasis/>.

<sup>5</sup> Oasis. 2020. About Us. Accessed on September 1, 2022, at: <https://www.oasis-aging-in-place.com/about-us>.

# A Vision for Home in 2040:

## Personal Perspectives



### My future home is close to the things I need...

Participants want easy access to transit, and important amenities and services. These amenities and services include grocery stores, educational institutions, places of worship, retail centres, hospitals, restaurants, job opportunities and clean and accessible public facilities. Participants stressed the importance of rural areas having comparable access to supportive resources as those available in cities (e.g., a range of newcomer resources, transportation options and healthcare services). Some participants referred to this level of access as a “15-minute city.”

### ...and keeps me engaged.

Older adult participants expressed the importance of mental and physical stimulation as they age. They highlighted the importance of community destinations such as coffee shops, theatres, libraries and gyms. Included in this discussion was an emphasis on active engagement in the community through mentorship and volunteering, and being welcomed to make this contribution by other members of their community

### My future home is and feels safe...

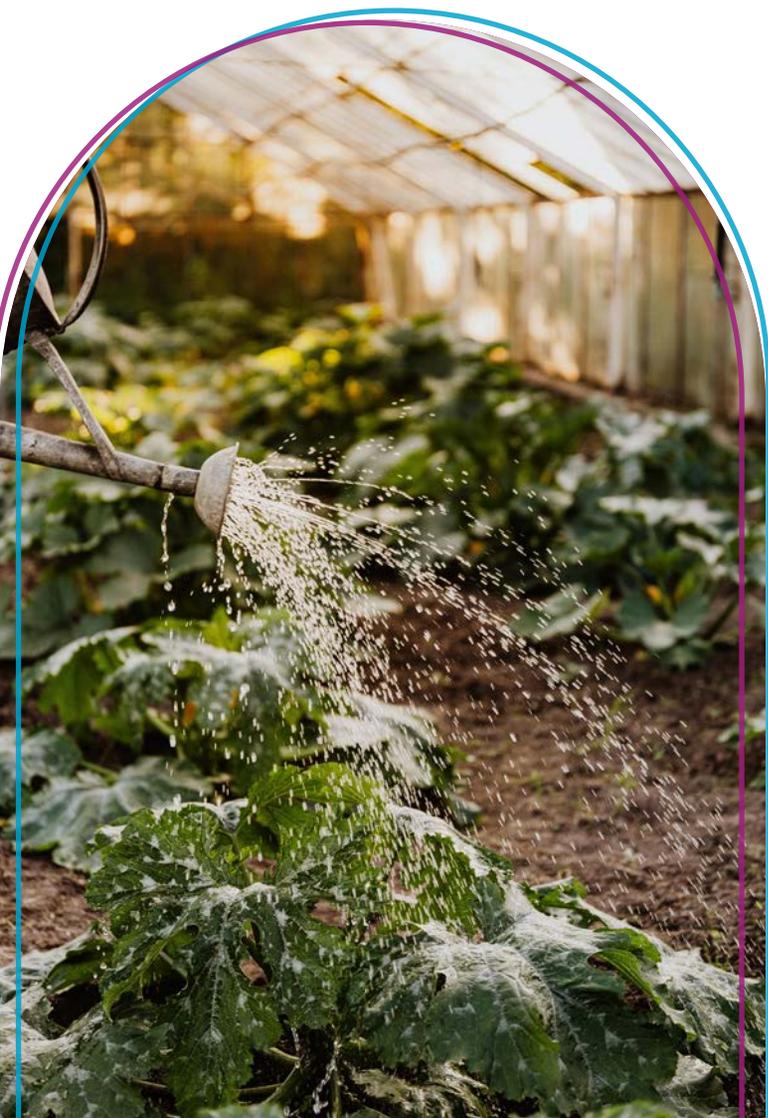
Participants want their future homes to feel safe, health-promoting, and peaceful. To support a sense of physical safety, participants want to live in communities with strong economies, low joblessness, enough diversity to discourage discrimination and where there is neighbourly concern for others.

### ...and supports healthy living.

Some participants highlighted the role a home plays in promoting personal health through clean and humidified air, outdoor spaces for children to play and organic and healthy food. COVID-19 has also highlighted the need for considering health and safety in building design (e.g. better ventilation systems) so that housing supports, rather than harms, health.

# A Vision for Home in 2040:

## Personal Perspectives



### My future home is connected to green spaces...

Participants prioritized access to beautiful, outdoor environments over indoor spaces. This means embedding more nature in the city through parks, trees, trails, green roofs, community and residential edible gardens and pedestrian-only areas. There were also aspirations to increase the livability in more remote or rural areas and create greater access to services that are more connected to green spaces.

### ...and is a place where I can grow my own food.

Participants want to be able to grow their own food at home, to have a sustainable food source and to know that their food is safe from pesticides and harsh chemicals.

### My future home is eco-friendly...

Among youth and newcomers, a greater emphasis was placed on eco-friendly homes built with sustainable, recyclable and locally-sourced materials. Participants want homes designed to minimize environmental impact and embrace technological innovations, including being powered by renewable energy, and enabling water conservation through rainwater collection. Ultimately, participants want net zero or carbon neutral homes to be the norm.

### ... and smaller.

A subset of youth participants expressed a willingness to live in smaller and more communal homes to avoid further urban sprawl and reduce carbon footprints.

# Common Perspectives on the Future of Home

*The following are common perspectives that were voiced across the youth, newcomers, and older adult sessions.*



## Home ownership: is it a means to an end or an end in itself?

### Perspectives on housing tenure

This was a key question raised at each of the sessions, especially since some older adults are dependent on the wealth generated by their homes to be able to retire. Though ownership is a fairly common aspiration, individuals might not be as interested in owning if their needs could be met otherwise. Many participants expressed seeing ownership as a means of avoiding having to contend with inadequate tenant rights. It is likely that if there were stronger tenant rights in place that provided autonomy and flexibility and well-known ways to build wealth, ownership would not be as important.

Participants teased some important questions:

- What if home ownership was decoupled from wealth generation?*
- What if home ownership was truly just a basic human right?*
- What other changes would take shape around us if this were true?*

## Financing a home: could it be any more complicated and exclusive?

### Perspectives on mortgage programs

While there was overwhelming agreement among participants that current housing prices (rental or purchase) were unreasonable, the challenges they faced with current financing models varied. For instance, newcomers want more equitable mortgage rules that better consider their lack of a Canadian credit history. Some older adults and newcomers expressed a need for more flexible financing instruments that take into consideration the pandemic's effect on income - the disruption to wages over the last two years is relatively common, yet negatively impacts mortgage approvals.

# Common Perspectives on the Future of Home

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Many participants across the sessions, but especially youth, felt that current financing tools were at odds with the principle of housing being a basic right. Many felt that the widespread dependence on housing as a wealth generator, has led to the commodification of housing in a way that makes it impossible for everyone to access adequate housing. Others felt they lacked knowledge and awareness of the financing options available, and felt that greater financial literacy was important for first time home buyers.

Lastly, there were some participants who were interested in new financial instruments that would enable a broader suite of housing options beyond traditional models. This may include financial instruments to support less common ownership models, such as co-operative housing and co-ownership. Similarly, there was interest in developing a new model that may support home ownership goals without the requirement of a mortgage.

## A space that feels like home

### Perspectives on housing form

Needs and aspirations of the physical form of future dwellings ranged significantly. Some participants expressed a desire for homes that leveraged smart technologies, assistive devices and other automated technology that would make their living experience easier. This need was echoed especially by older adults, who also expressed a need for better accessibility and design that understood their mobility challenges. Many newcomers expressed a desire for sustainable building design and homes that were energy neutral and integrated into the natural landscape.

There were a few consistent needs expressed by participants: large enough spaces to house leisure and work spaces, windows, natural light and indoor greenhouses

# Common Perspectives on the Future of Home

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or food gardens. Air quality was of great concern to some, particularly those with chronic health conditions. In general, participants felt that these needs were beyond what was currently available to them. For some, this related to affordability challenges, while for others, they felt that currently available housing options were not designed to meet their needs. This was especially true for older adults who felt strongly that retirement homes, assisted living and long-term care facilities were not only undesirable, but untenable. This is in part due to their desire for autonomy and independence, and in part because of a fear that truly good care was unaffordable and therefore out of reach.

## A home with others, connected to others

### Perspectives on housing and community

When discussing their future homes, participants across the sessions spent considerable time discussing the community beyond the physical dwelling. Access to services, transit, healthcare, parks and recreational facilities was important to all participants. Many expressed a desire to be able to walk or bike to these amenities. Older adults expressed a need to be close to amenities not just for convenience, but for their own mental and physical stimulation. Some older adults also expressed a desire for volunteer opportunities and ways to invest in the broader community to counter isolation and individualism and to be able to contribute to their communities.

Across sessions there was a strong desire to live in communities that would expose participants to different people. For some, this meant multicultural or mixed income neighbourhoods, while for others the focus was on intergenerational living. More housing options that facilitated intergenerational living were especially desired by older adults, who were in favour of aging in place, so long as that place remained affordable. Generally, participants who lived in rural areas craved this sort of connection more acutely.



# Unique Perspectives on the Future of Home

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Despite hosting the forums with both national and regional audiences, there was little variation between the perspectives of the two groups. For instance, the needs expressed by newcomers were closely aligned, whether they participated in regional or national sessions. However, differentiation of perspectives occurred between rural and urban participants. This tended to impact the size of the home participants were hoping for, the cost of living and their desired access to services. Some participants expressed a desire for rural and smaller communities to provide more services so that the choice would no longer be between affordable smaller communities with limited services or unaffordable large urban communities with abundant services. Many older adults expressed a desire to live in smaller or rural communities, but felt they were unable to leave larger urban communities due to access to health care and health specialists.

While eco-design and use of sustainable materials was discussed by all resident groups, this was a strong theme in the newcomer sessions. Many felt that Canada was lagging behind the rest of the world with respect to environmentally sustainable building codes, while others felt there were missed opportunities for integrating housing into Canada's vast natural environment through the use of natural materials.

**While many newcomers were concerned with the materials used to build their homes, youth participants expressed a desire for a future where the land back movement<sup>6</sup> had made meaningful progress, challenging our collective understanding of land ownership.** Discussions around Indigenous reconciliation were common across sessions, yet most poignant at the youth sessions. Some hoped that land back policies would be such that conversations about owning or renting would be obsolete.

<sup>6</sup> Land back is an Indigenous-led movement to return land to the Indigenous communities who traditionally cared for it and called it home. To learn more: <https://landback.org/>

## Unique Perspectives Across Resident Groups



Dissatisfaction with current housing options was common across all resident groups, yet strongest among older adults. There was a dominant feeling that the options provided for aging individuals were uninspiring, harmful and something to avoid at all costs, rather than to embrace. This involved conversations about the underfunding of long-term care facilities, the challenges of maintaining autonomy in group living situations and the desire to age in place. **Older adults tended to be less optimistic about their future, signaling a need to significantly rethink the options currently available given that by 2040, 22.7% of the population will be 65 or older<sup>7</sup>, compared to 18.5% in 2021<sup>8</sup>.**

Lastly, a desire for homes that integrate technology into their structure was expressed by many older adults as well as some newcomer and youth participants. However, this was not a widely shared vision, and in contrast to those who desired a home more integrated with nature and community. However, for those who did desire homes employing smart technologies and automated functions, there was a strong desire for developers to ensure all new builds incorporated these features. This includes automated food preparation and service, built-in medical alert systems and mobility aids.

<sup>7</sup> The Conference Board of Canada. 2021. *Population Aging Will Continue to Drive Demographic Change: Canada's Demographic Outlook to 2040*. Accessed on July 15, 2022, at: <https://www.conferenceboard.ca/e-library/abstract.aspx?did=10989#:~:text=By%202040%2C%2022.7%20per%20cent,17.6%20per%20cent%20in%202019>

<sup>8</sup> Statistics Canada. 2022. *Older Adults and Population Aging Statistics*. Accessed on September 1, 2022, at: [https://www.statcan.gc.ca/en/subjects-start/older\\_adults\\_and\\_population\\_aging](https://www.statcan.gc.ca/en/subjects-start/older_adults_and_population_aging).

## A Call for Collaboration: Next Steps

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This report summarizes the future housing needs identified by 130 youth, newcomers and older adults. The purpose of this report is to highlight individual perspectives that are often uncaptured in housing discussions. As the above report outlines, these needs are vast and varied, and reach far beyond the scope of housing policy.

While potential actions were identified by participants, the purpose of this report is not to put forward solutions. For the most part, solutions exist, but they exist in isolation. Identifying and scaling meaningful solutions and filling the gaps with new solutions requires more collaboration and this needs to happen within and beyond the housing sector. We see a case for broader and intentional partnerships between community members, government, developers, financiers, non-profit organizations, community groups and more. Key public, private and community sectors have a significant role to play in co-developing solutions.

The future needs described by youth, newcomers and older adults are not outlandish. **The ability to have a home that is secure, features enough space to meet your basic needs and is located close to services and amenities should be an option for everyone. If housing were truly a basic right for all, these characteristics could serve as minimum specifications.** With decade-long wait times for affordable housing, and with homelessness on the rise following COVID-19, there has never been a better time for organizations to come together to build this future.

At this very moment, Canada is putting into action long-term economic growth strategies that depend on immigration, population growth and densification. These efforts have the potential to exacerbate the disparities and inadequacies already present in our current housing system, a system where the foundational needs of so many continue to be unmet. Canada needs solutions now.

## A Call for Collaboration: Next Steps

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Some of this work is already underway. We can already point to pockets of innovation across Canada, emerging from housing sector actors who refuse to settle for the status quo, as demonstrated by the Canadian case studies featured throughout this report. Some of these changes demonstrate the power of cross-sectoral collaboration, while others underscore the power of one organization rejecting the status quo in favour of something else, something better.

When we set out on this journey, we expected to hear many more big, bold and imaginative visions of the future. We expected unreasonable expectations and other worldly aspirations. We were quickly sobered by the idea that, to those for whom access to affordable housing is not a given, basic human rights feel just that bold.

In the past couple of years, the systemic inequities of the world have been thrown into sharp relief. In response, many organizations have sought out opportunities to act, and many have found it difficult to define tangible actions to support those affected and contribute to social justice. We propose that this report is full of just that: opportunities to act, whether as individual entities, corporations, or in concert with cross-sectoral partners. **These issues are not going anywhere without you.**

My Future Home Forum demonstrates how this collaboration can start to bring these unmet and often unheard needs to the forefront of the conversation. Evergreen worked with Canada Mortgage and Housing Corporation and Meridian Credit Union to gather and highlight these underrepresented voices. We are continuing to determine ways to move this work forward with more partners and voices along the way. As we contemplate and continue on this journey, we ask for your engagement.



# Acknowledgements

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*Future Cities Canada and Evergreen want to express our gratitude to Canada Mortgage and Housing Corporation (CMHC) and Meridian Credit Union for funding the My Future Home Forum sessions.*

*We would like to extend a special thank you to the 130 participants who contributed their experience and energy to help identify future housing needs that will inform housing innovators in Canada.*

*We would also like to acknowledge the team from Creative Futures for their support in designing and facilitating the My Future Home Forum series.*

*Evergreen worked with CMHC, Meridian Credit Union and Creative Futures to author this report, informed by participant insights and ideas from the My Future Home Forum sessions. Evergreen accepts full responsibility for the content of this report.*

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Shaniece Mitchell - Community Investment Specialist, Meridian Credit Union

Nahrin Ojanes – Stakeholder Engagement Coordinator, COSTI Immigrant Services

Raj Sandhu – Advisor, Housing Policy and Research, CMHC

## **Volunteers**

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Irene Chang

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Dalita Temamian Hallajian

Andrew Hamilton

Shahithya Ravindran

Sawroop Sandhu

Doreen Wong

Sepideh Yazdanpanah

## **Evergreen Team Support**

Sofia Cavalcante – Senior Program Officer

Joyce Chau – Program Director

Faizaan Khan – Program Officer

Jean-Marc La Flamme – Communications Manager

Khyati Mehta – Graphic Designer

Jessica Miranda – Program Coordinator

Sofia Munera – Communications Content Specialist

David Sousa - Intern

Sunali Swaminathan – Sr. Manager, Brand & Creative Services

Katharine Van der Veen – Sr. Bilingual Program Officer

Joshua Welch – Program Officer

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