



MY FUTURE HOME FORUM

National Newcomers Session Report

Newcomers envision a future where affordable homes are supportive of personal health and physical safety, close to services and integrated with nature

Convened by:



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Table of Contents

03.
Overview

04.
Session Participants

05.
A Vision for Home in 2040

08.
Key Actions for Change

10.
How to Stay Involved



Overview



How do newcomers to Canada aspire to live in 2040? Is home ownership the goal for everyone? What other elements are important for newcomers? To understand the answers to these questions, residents of tomorrow were engaged to share their perspectives on their future housing, home and community needs.

Evergreen hosted the national My Future Home Forum sessions to identify the future housing needs of Canada's community members. With support from Canada Mortgage and Housing Corporation, the focus of the sessions 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. Participants joined facilitated, highly participatory virtual sessions to share their perspective on their future needs, in their own words.

Session Participants

On June 16, 2022, 16 newcomers to Canada between the ages of 30 and 46 years old joined a session to share their personal experience with others and aspirations for their housing futures. At the time of the session, participants resided in Alberta, British Columbia, Northwest Territories, Nova Scotia, Ontario, Quebec and Saskatchewan.

Participants lived in a range of housing situations and have been residing in Canada for a few weeks to over 22 years. All the participants were interested in informing future housing options with a particular interest in affordability.



A Vision for Home in 2040

To invite personal perspectives, participants were asked to come to the session prepared to display and share an object that represented their aspirations for the future of 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 experience 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. Newcomers in this session identified the following as elements of an aspirational housing future:

My future home is owned by me

Participants expressed that home ownership is the ultimate goal and want a future where anyone can purchase a home for a suitable price. This includes prioritizing first-time home buyers by providing specialized grants, credits and support, and incentivizing single home ownership, while potentially disincentivizing multi-home ownership (e.g., taxation). It also means offering more home ownership options like rent-to-own programs, and removing time limits for newcomer homebuyer programs.¹ Some participants shared that when they arrived in Canada, they were shocked by the cost of housing.

My future home is safe

Participants want their future homes to feel safe and crime-free. Participants felt that no one should be homeless, and anyone who pays tax in Canada should be able to purchase a home and achieve the peace of mind afforded by home ownership.

My future home promotes personal health and wellbeing

Participants want their future homes to support their health. Participants desire a future home where their health is supported, in communities where there is neighbourly concern for their wellbeing. This means clean and humidified air, a bustling local economy that minimizes joblessness, enough diversity to discourage discrimination and neighbours who are invested in each other's wellbeing.

¹ Currently, newcomers to Canada 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. For mortgages that consider some newcomer nuances, borrowers who have been in Canada for more than five years do not qualify, despite five years being a short amount of time for many to establish a sound employment and credit history in the country.

A Vision for Home in 2040



My future home is close to services

Participants want proximity and walkability to different amenities such as public transportation, natural assets like rivers and forests and home garden spaces to cultivate food or plants that are beneficial. 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, a range of transportation options, a range of health services). The overall preference was to live in urban areas to access these services even though some participants expressed their desire to purchase and cultivate farms in the future.

My future home provides a sense of belonging

Participants want access to community resources and spaces that reflect the importance of a supportive community and surrounding built environment. Community building and a sense of belonging is an important component of their ideal future home. One participant described their experience as a black person in a predominantly white neighbourhood and how surprised they were that community members did not want to make connections with them. Participants expressed their dismay at the current normalcy of living in communities with complete strangers, compared to their country of origin.

A Vision for Home in 2040

My future home is in harmony with the natural environment

Participants want eco-friendly homes made from sustainable, recyclable and locally-sourced materials. These homes should be powered by renewable energy and participants hope to be able to produce their own food and to be more integrated with nature. Participants want to reduce sprawl and carbon footprints, in both rural and urban environments, by living in multi-unit homes, enabling them to share with neighbours through an eco-friendly and circular economy. Stewardship of the land and thinking about future generations was an important part of this element. Participants want their lifestyle and homes to support clean air and water and encourage community gardening and farming, with farming providing a combined housing and business ownership opportunity.



Key Actions for Change



After exploring future housing aspirations, participants were asked to identify what changes to existing programs, policies or social norms might be needed to make their vision a reality. In doing so, it was identified that a mix of actors - from government (municipal, provincial/territorial, federal), to private sector (financial institutions, mortgage lenders, property developers, other businesses), to community organizations and individuals, all have a critical role to play in creating these future changes. Table 1 lists the actions identified by newcomer participants, classified by whether the action must happen immediately, in the near-term (two to four years) or longer-term (five or more years).

Table 1 highlights what participants identified as important actions required to drive the change needed to meet their future needs. While some participants had knowledge of current housing policies, some did not, but all were highly encouraged to contribute regardless of how much they knew about housing policies and programs. Therefore, some of the actions identified by participants may have already been implemented or are being implemented, while others may lie outside the realms or capacities of the interested parties under which they are classified. In addition to identifying potential future actions, this activity provided insight into newcomer perspectives on the role of government, private, sector, community organizations and individuals, and what some newcomers deem as housing priorities.

Key Actions for Change

Table 1: Actions identified by newcomers, classified by whether the action must happen immediately, in the near-term (two to four years) or longer-term (five or more years).

Actor	Now	Near-term (2 to 5 years)	Longer-term (5+ years)
GOVERNMENT	<ul style="list-style-type: none"> • Ensure all homes have access to clean drinking water • Subsidize eco-friendly building materials • Ease land use by-laws that discourage experimentation to allow for a variety of uses (e.g., different options for development of front lawns) • Update building codes to encourage environmental sustainability (e.g., expanding allowable uses of collected rainwater) 	<ul style="list-style-type: none"> • Revise government zoning regulations to ensure services are nearby new developments • Update building codes to make eco-friendly building materials mandatory • Limit the number of homes an individual can buy • Play a more active role in controlling housing prices by limiting the maximum cost (recognizing that there are a number of factors that would need to be considered) 	<ul style="list-style-type: none"> • Establish better building code for air quality/humidity • Create more social housing
PRIVATE SECTOR	<ul style="list-style-type: none"> • Lenders change terms for newcomers to qualify for affordable mortgages¹ (e.g., lower minimum down payment, extend five-year limit) 	<ul style="list-style-type: none"> • Encourage young adults to make early decisions about their housing futures through financial literacy, planning, understanding how long it might take to save for a home and educating about the cost of home ownership 	<ul style="list-style-type: none"> • Build units with air quality, ventilation and the effect of these factors on health in mind • Build more housing that can be purchased by the average person
COMMUNITY ORGANIZATIONS	<ul style="list-style-type: none"> • Develop awareness programs to protect environment and grow food 	<ul style="list-style-type: none"> • Host community events to bring neighbours together 	
INDIVIDUALS	<ul style="list-style-type: none"> • Build relationships among neighbours • Initiate ethical community safety and neighbourhood watch programs 	<ul style="list-style-type: none"> • Encourage young adults to make early decisions about their housing futures 	

While the opportunities for action are classified by actor, it is clear that solutions must be developed collaboratively between community members, government, developers, financiers, not-for-profit organizations and more.

How to Stay Involved

Evergreen is committed to creating innovative housing solutions by building a healthy housing ecosystem. Evergreen looks forward to working with key players and beyond in the housing ecosystem to build on these actions to advance a future where newcomers have their desired future home - affordable homes that are healthy, safe, close to services and in a natural balance with the environment.

To learn about the insights captured through all the My Future Home Forum sessions, visit the [Future Cities Canada Portal](#) to read the other reports.

Thank you to Canada Mortgage and Housing Corporation (CMHC) for funding the national My Future Home Forum sessions. The content within this report conveys participant insights and ideas and CMHC accepts no responsibility for this content.

A special thank you to all the participants who contributed their experience and energy to help identify future housing needs that will inform housing innovators in Canada.

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