



MY FUTURE HOME FORUM

Regional Newcomers Session Report

Newcomers envision a future where home ownership is possible for everyone, and homes are eco-friendly, safe, tech-enabled and close to services

Convened by:



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Table of Contents

03.

Overview

04.

Session Participants

05.

A Vision for Home in 2040

07.

Key Actions for Change

09.

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 regional My Future Home Forum sessions to identify the future housing needs of community members in and around the Greater Toronto and Hamilton Area. With generous support from Meridian Credit Union, 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 May 10, 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 a session, most participants resided in the Greater Toronto and Hamilton Area, including Brampton, Mississauga, Oakville, Richmond Hill and Toronto.

Participants had a range of housing situations and have been living in Canada for six months to eight years. All of 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 mine

Participants expressed that home ownership is the ultimate goal, with houses preferred over apartments. Participants want a future where anyone can purchase a home for a suitable price. This includes reducing the requirements for down payments for newcomers.¹ It also means adjusting housing costs to align with income levels. Participants felt that anyone who pays tax in a country should be able to purchase a home.

My future home is safe

Participants want their future homes to be peaceful and safe. This means clean air, outdoor spaces for children to play, natural and healthy food and feeling safe on public transit. COVID-19 has highlighted the need for greater health and safety incorporated into building design (e.g., better ventilation systems) so that housing can support rather than harm health.

My future home uses renewable energy and is built with eco-friendly materials

Participants want greater priority on implementing renewable energy such as solar and wind energy, in addition to a focus on environmentally friendly building materials. Ultimately, participants want to see net zero and zero carbon homes being much more predominant.

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 tech-enabled

Participants want to see greater adoption of technology in building design to enable fully wireless and technology-enabled homes.

My future home is close to family, community and services

Participants want proximity to services and public spaces (e.g. culture, shops, job opportunities, transit, parks, etc.) as well as proximity to family and friends.

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 youth 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 five 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"> • Discourage foreign home buyers • Provide more affordable housing • Reduce transaction costs associated with home purchases • Increase minimum wage • Subsidize new housing developments • Make housing transactions more transparent • Subsidize renewable energy and green homes • Support practices of community policing to proactively create safety for communities 	<ul style="list-style-type: none"> • Promote and adopt more rent-to-own programs • Change building codes to prioritize renewable energy and zero carbon design (e.g. solar panels, energy efficiency) • Understand newcomer safety needs and create new policies and programs that respond 	<ul style="list-style-type: none"> • Implement new policies that make housing a human right • Mandate that natural gas is replaced by electricity in all buildings
PRIVATE SECTOR	<ul style="list-style-type: none"> • Banks, real estate and developers collaborate to create opportunities for newcomers to compensate for not having Canadian credit history 	<ul style="list-style-type: none"> • Develop more affordable homes for working class people 	
COMMUNITY ORGANIZATIONS	<ul style="list-style-type: none"> • Advocate for interventions that will enable affordable housing 	<ul style="list-style-type: none"> • Advocate for housing to be a human right 	
INDIVIDUALS		<ul style="list-style-type: none"> • Increase job skills to enable an increase in salary 	<ul style="list-style-type: none"> • Shift values to prioritize eco-friendly lifestyles

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 in the housing ecosystem and beyond to build on these actions to advance a future where newcomers have their desired future home - eco-friendly, safe, tech-enabled, close to services and loved ones and where home ownership is possible for everyone.

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 Meridian Credit Union for their generous funding to support the regional My Future Home Forum sessions.

Thank you to COSTI Immigrant Services for supporting participant recruitment for this session and for identifying table hosts that enabled an inclusive and welcoming environment for all participants.

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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