



MY FUTURE HOME FORUM

National Older Adults Session Report

November 2022

Adults, ages 47 and up, envision a future where housing is affordable, community-oriented, provides mental and physical stimulation and enables independence

Convened by:



With funding provided by:





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Overview



How do today's adults, ages 47 and up, aspire to live in 2040? Is there an alternative to long-term care and the current retirement home model? How important is walkability or proximity to family? To understand the answers to these questions, people who will be 65 years old or greater in 2040 were engaged to share their perspectives on their future housing, home and community needs.

Evergreen hosted the national My Future Home Forum series 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 perspectives on their future needs, in their own words.

Session Participants



On June 20, 2022, 23 adults, ages 47 and up, joined a session to share their personal experiences with others and aspirations for their housing futures. At the time of the session, participants resided in Alberta, British Columbia, New Brunswick, Nova Scotia, Ontario, Quebec and Saskatchewan.

Participants had a range of housing situations, from living in single-family detached homes, to sharing a one-bedroom apartment with a roommate, to living in community housing. Some lived alone, some with spouses, some with friends and others with their children. 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 houseplant, 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. Participants in this session identified the following as elements of an aspirational housing future:

My future home features a diverse, inclusive and supportive community

Participants want to live in intergenerational communities where there is a diversity of economic backgrounds, everyone contributes to the community and people look out for one another. Participants described this as a “pay it forward” type of attitude in the community.

My future home promotes independent living

Participants want to stay in their own home for as long as possible and want services and buildings designed to facilitate this approach taking mobility into account. Participants also expressed the desire to have technology integrated in their homes, such as full-service internet and telecommunications, automated lights and faucets, robots that can prepare and deliver meals, alerts sent to family members and more to facilitate independence.

My future home is not in traditional assisted living

Current retirement home models were considered out of financial reach and long-term care facilities were not described as desirable options.

My future home is close to amenities

Participants want easy access to services, amenities, transit and healthcare. Ideally their home has access to green space, community gardens, safety and services within a 15-minute walk radius.

A Vision for Home in 2040



My future home supports mental and physical stimulation

Participants expressed the importance of mental and physical stimulation as individuals age. They described this as access to nature, outdoors and 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 society.

My future home is affordable

Some participants were quite worried about losing their home as they age due to landlords evicting tenants to complete renovations and the rising cost of living. There were concerns about their financial independence in the future because Canada Pension Plan (CPP) benefits and other funds will not sufficiently cover basic necessities that are subject to inflation. Participants want to feel secure about their housing and want to see a more equitable housing system where there is cost control, rent geared to income and adequate public pensions.

My future home is not luxurious

Participants described physical dwellings that were not luxurious. The focus is on creating an independent space that isn't isolating and enables their mobility and long-term autonomy.

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 adult participants, ages 47 and up, 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 adult perspectives (ages 47 and up) on the role of government, private, sector, community organizations and individuals, and what some individuals deem as housing priorities.

Key Actions for Change

Table 1: Actions identified by adults, ages 47 and up, 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"> • Implement interventions to reduce housing costs, including rent control • Conduct a review of benefits and costs related to independent living vs. old age homes • Increase vacancy tax for homeowners • Collaborate across ministries and levels of government to address root causes of homelessness | <ul style="list-style-type: none"> • Develop programs that enable independent living (e.g., home care, co-payment of services) • Expand programs to support new granny suites (e.g., City of Toronto has implemented this program) • Set guidelines for baseline services offered to ensure that individuals at all income levels can gain access (e.g., transit, internet) • Create requirements for developers to build affordable and accessible units • Develop stronger age discrimination legislation that further takes into account discrimination faced by older adults seeking or maintaining employment • Increase accessibility of public transit in cities and rural areas | <ul style="list-style-type: none"> • Increase CPP benefits to align with the rising cost of living • Create better tax incentives for family caregivers • Broaden financial safety net for workers that do not have retirement savings, such as universal basic income • Build services within walking distance • Plan cities for 8/80 - for those under age 8 and over age 80 |
| PRIVATE SECTOR | <ul style="list-style-type: none"> • Provide discounts for older adults for basic living needs to accommodate all income levels (e.g., transit, internet) | <ul style="list-style-type: none"> • Build dwellings with physical and digital accessibility • Build housing that focuses on basic needs, not luxury amenities • Create marketing materials with seniors/older adults in order to create visibility in society and reduce age discrimination | |

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| Actor | Now | Near-term (2 to 5 years) | Longer-term (5+ years) |
|--------------------------------|---|--|---|
| COMMUNITY ORGANIZATIONS | <ul style="list-style-type: none"> Advocate for food security Develop materials that highlight all programs available for seniors | <ul style="list-style-type: none"> Advocate for communal living Advocate for more financial literacy programs for younger and older adults Develop more local initiatives led by community organizations and religious groups | |
| INDIVIDUALS | <ul style="list-style-type: none"> Contribute to communities Build relationships with neighbours | <ul style="list-style-type: none"> Contribute to communities | <ul style="list-style-type: none"> Contribute to communities |

While the opportunities for action are highlighted 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 older adults have their desired future home - designed to be affordable, community-oriented, close to services that provide mental and physical stimulation and enable independent living.

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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