



# MY FUTURE HOME FORUM

## National Youth Session Report

November 2022

Future 36-to 47-year-olds envision a future where housing is community-oriented, collectively owned and integrates nature and growing food.

Convened by:



With funding provided by:



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# Overview

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How do today's youth aspire to live in 2040? Is home ownership the goal for everyone? How important is walkability and access to nature? 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

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On May 24, 2022, 22 youth between the ages of 18 and 29 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 British Columbia, Alberta, Manitoba, Ontario, Quebec, New Brunswick and Newfoundland and Labrador.

Participants lived in a range of housing situations from living with their parents to renting a room with friends or other family members or children to living on their own. All the participants were interested in informing future housing options with a particular interest in affordability.



# A Vision for Home in 2040

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*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. Youth in this session identified the following as elements of an aspirational housing future:*

## My future home is collectively owned

Participants are drawn to collectively owned housing models such as co-operative housing, which exists in place like Canada and Denmark where individuals are able to own a share in an association and have control over their space. They are looking for innovations in home ownership models that offer a collective approach where home ownership is affordable and housing is considered a social need rather than a commodity. This was seen as a final goal, rather than a steppingstone to sole ownership. Many participants are drawn to wider implementations of alternative ownership models as a way to address housing affordability in the future.

*Please refer to the Appendix for an overview of shared ownership models for housing that address affordability and are currently in use in Canada.*

## My future home adapts to changing needs

Participants want to see a focus on accessibility for all ages with adaptable homes that can accommodate a range of life changes over time such as with family, pets, financial situations and age. They also expressed a desire to see automation and technological innovations implemented.

## My future home is designed for community building

Participants expressed the desire for a future where community needs are prioritized such as connection with neighbours, walkability, public transit, community gardens and community centres. Their future housing needs include a combination of personal space and community spaces where sharing extends beyond housing to include other financial and other community needs that are currently an individual responsibility. Participants described an ideal future home that focuses on community connection and collective needs.

# A Vision for Home in 2040



## My future home has access to nature, plants and growing food

Participants want to see greater emphasis on homes built within greener urban landscapes, featuring accessible greenhouses and vertical forests. A particular emphasis was placed on replacing lawns with food gardens and enabling water conservation through rainwater collection.

## My future home has minimal environmental impact

Participants described physical dwellings that were generally smaller than traditional suburban homes and designed to minimize environmental impact (e.g., building with sustainable materials) and embrace technological innovations that support more environmentally sustainable living. The environmental footprint of homes and climate adaptation were emphasized as important factors for the future.

## 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 youth perspectives on the role of government, private, sector, community organizations and individuals, and what some youth deem as housing priorities.**

# Key Actions for Change

**Table 1:** Actions identified by youth, 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)
<b>GOVERNMENT</b>	<ul style="list-style-type: none"> <li>• Conduct analysis to identify areas that require greening</li> <li>• Provide subsidies for planting natural species and collecting rainwater</li> <li>• Implement rent control to prevent vacant spaces</li> </ul>	<ul style="list-style-type: none"> <li>• Build more community gardens and green spaces in lower income neighbourhood</li> <li>• Encourage hiring of community managers for apartment buildings/high density housing to support intentional activities and programs for residents</li> <li>• Limit developer profits on new housing developments</li> <li>• Assess zoning laws to encourage shift from single-family suburban homes to higher density options</li> </ul>	<ul style="list-style-type: none"> <li>• Develop community shares to identify where individuals and entities can invest in community development</li> <li>• Create and expand accessible public transportation</li> <li>• Develop a smart city that utilizes innovative technology</li> </ul>
<b>PRIVATE SECTOR</b>	<ul style="list-style-type: none"> <li>• Change outdoor spaces in new developments to create natural lawns and pollinator gardens instead of turf</li> </ul>	<ul style="list-style-type: none"> <li>• Build and finance co-operative housing models</li> </ul>	
<b>COMMUNITY ORGANIZATIONS</b>	<ul style="list-style-type: none"> <li>• Advocate to update lawn by-laws</li> <li>• Advocate for alternative housing ownership options that enable affordability while also providing security and independence (e.g., cohousing, community land trusts)</li> </ul>	<ul style="list-style-type: none"> <li>• Promote values shift to prioritize community over individual ownership of spaces and properties</li> </ul>	
<b>INDIVIDUALS</b>	<ul style="list-style-type: none"> <li>• Learn about Indigenous cultivation, sustainability and ecological health</li> <li>• Conserve water through rainwater collection</li> </ul>	<ul style="list-style-type: none"> <li>• Convert lawns to growing spaces</li> </ul>	<ul style="list-style-type: none"> <li>• Shift culture to prioritize community over individual ownership of spaces and properties</li> </ul>

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.

# Appendix

## Collective Ownership

**Models:** The following are shared ownership options for housing that address affordability and are currently in use in Canada.<sup>1</sup>

### Community Land Trust (CLT)

- **Land ownership:** A non-profit corporation owns land to benefit a community and provide affordable access to land and housing for community residents.
- **Home ownership and renting:** Residents own or rent a home on the land. In home ownership, the land is leased through the CLT, often through renewable long-term ground leases (e.g., 99-year leases).
- **Affordability:** For renters, rates remain affordable. Homebuyers only pay the value of the home, not the land associated with the property. This reduces the cost of homebuying.
- **Wealth generation:** During re-sale, homeowners retain a portion of the appreciation on the home as outlined in the CLT agreement, ensuring residents can earn equity on their individual home and any improvements they have made. To ensure long-term affordability in the community, there are caps imposed on the amount of appreciation of the home that can go to a homeowner. Any increase in value of the land remains with the community (e.g., to be used for future land purchase).
- **Decision-making structure:** CLTs operate as a non-profit steered by a board of directors comprised of CLT homeowners, CLT renters, area residents and other stakeholders.

### Co-operative (Co-op)

- **Land ownership:** A legal association, incorporated as a co-operative and typically a not-for-profit, owns the land and the home on behalf of residents, who are members of the co-op.
- **Home ownership:** Individuals “buy into” a co-op by purchasing shares to become members, in exchange for which they are granted use of the development (e.g., a unit or room in the development, amenities). Monthly housing fees cover the costs of running the co-op and members tend to share community values and want to play an active role in the community. A minority of co-ops in Canada are equity co-ops. Equity co-ops are financed by their members who acquire shares of stock in a co-operative corporation that holds the title to the land and the building(s) on the land.
- **Affordability:** Shares in a co-op are moderately priced when compared to down payments for private homes, and monthly fees are set by members. In Canada, most co-ops have been federally funded through long-term fixed mortgage agreements, ensuring members costs remain low relative to market prices. Predictable mortgages and the community-run approach to co-ops ensure that co-op housing remains affordable over the long-term.
- **Wealth generation:** Members do not own equity in housing from their share. During re-sale, members are refunded their share amount and the corporation retains ownership, which they can sell to a new member.
- **Decision-making structure:** A democratic approach empowers members to collectively decide on annual budgets, rules and policies. A Board of Directors, made up of and elected by members, handles detailed management (e.g., approves annual budgets).

# Appendix

## Cohousing

- **Land ownership:** A group of future residents invests in, designs, builds and manages a community development of fully independent units organized around shared spaces, amenities and community living. Members typically own their own private units as individually titled houses, although rental and share-based models are possible. Ownership of common areas (e.g., garden, laundry, workshop, guest rooms) is dependent on the legal structure chosen for the community, which can be a co-operative, condominium corporation or limited liability corporation. Residents can invest their own funds or borrow outside funding to finance the development.
- **Affordability:** The combination of individual and shared spaces allows residents to enjoy privacy, when desired, while benefiting from sharing the cost of having more overall space to work, play and live. Shared space, tools, staples and amenities give the group greater buying power than single households.
- **Wealth generation:** Equity is dependent on the type of cohousing community. For example, in a condominium corporation, homeowners earn equity on their home whereas in a co-operative, a member's share is re-sold to the legally entity that owns the share.
- **Decision-making structure:** Management and upkeep of the development is approached from a collective perspective. Maintenance and management responsibilities are shared amongst community members and decisions are made using a consensus-based decision-making process.

## Co-ownership

- **Land ownership:** Two or more parties share ownership of property (land and home) and live in it together. These can be arrangements between individuals, such as friends, family members or strangers who have similar affordability needs or a shared intention of how they want to live.
- **Affordability:** Co-owners pool resources for a down payment, allowing them to enter an otherwise unattainable market. Ongoing costs are shared, such as mortgage payments and homeownership expenses (e.g., maintenance, utilities).
- **Wealth generation:** Co-owners jointly share and can build equity in the property. The ability of a co-owner to sell their share of the property is determined by the terms of the co-ownership agreement.
- **Decision-making structure:** Responsibilities are shared among co-owners, subject to their own approach/process.

<sup>1</sup>For references and additional information, see:

**Community Land Trust:** Canadian Network Community Land Trust. 2022. [See here](#)

**Co-operative:** Canada Mortgage and Housing Corporation. 2018. *Co-operative housing guide*. [See here](#)

**Co-ownership:** Ontario Ministry of Municipal Affairs and Housing. 2022. *Co-owning a home*. [See here](#)

**Cohousing:** Canadian Cohousing Network. 2022. *What is Cohousing?* [See here](#)

# 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 youth have their desired future home - community-oriented, collectively owned and integrates nature and growing food.

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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