

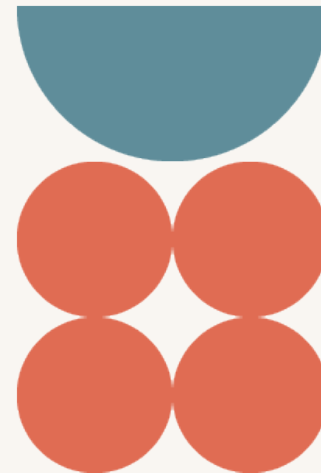
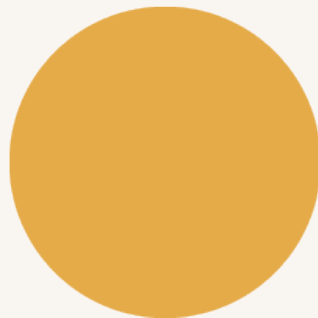
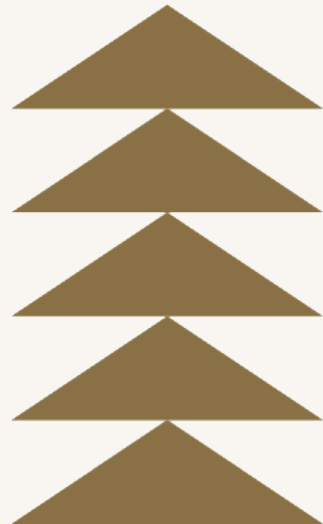
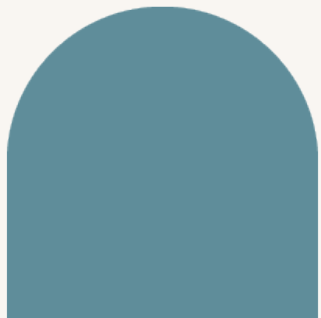
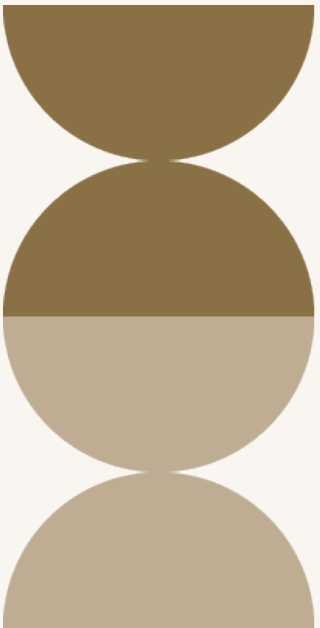


September 17, 2025

Sparking the Co-Living Rental Market

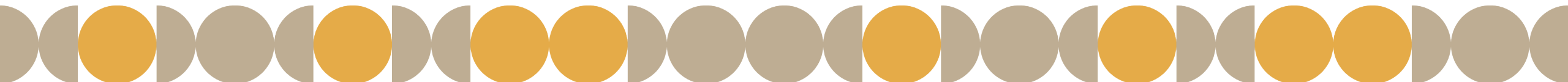
An 18-mo Solutions Lab: Project Launch

This project entitled "Sparking the Co-Living Market" received funding from the National Housing Strategy under the NHS Solutions Labs, however, the views expressed are the personal views of the author and CMHC accepts no responsibility for them.



Outline for today

- Introductions of project partners
- Aim of this Solutions Lab
- Lab Overview
- Timeline and Products
- Who's who?
- Opportunities to participate



Introductions

Core Team



Partners to date



Maybe you?

Interested folks – please introduce yourself to each other in the chat!



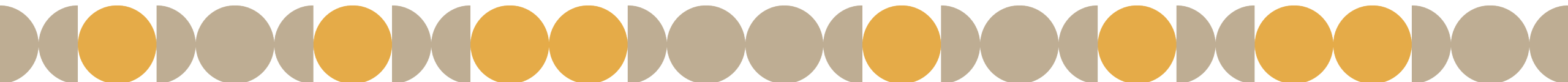
Background: Solutions Labs

Canada



[National Housing Strategy](#) (NHS) is a 10-year, \$82+ billion plan that aims to give more Canadians a place to call home and create a new generation of housing in Canada.

The Solutions Labs [program](#) provides housing stakeholders with funding and expertise to help solve complex and persistent affordable housing problems and foster innovation in the housing sector.



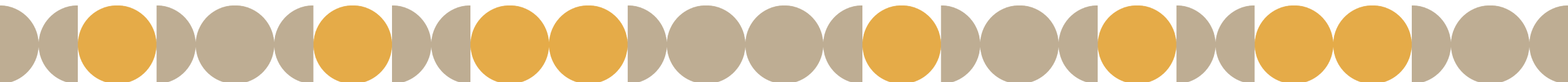
The Challenge as we've seen it so far (aka *The Problem we have funding to work on solving*)

- The Canadian housing market is currently failing to meet the demand for co-living models, despite proven success in Europe.
- Traditional housing typologies dominate new developments, limiting affordability and innovative alternatives.
- Renters – particularly seniors, single parents, and low-to-moderate income individuals – struggle to access housing options that fit their evolving needs.
- Developers and landlords lack mechanisms to assess renter demand, and few have experience managing co-living spaces.

Discussion Question:

What part of this issue is something that impacts your ability to achieve your (your organization's) goals?

Roundtable



The Lab's Overall Objective

To bring all needed perspectives and experience together to:



...explore the operational and policy changes needed to support co-living at scale



...identify the barriers preventing developers from investing in co-living housing typologies



...develop mechanisms to signal renter demand



...identify a set of Minimum Viable Requirements that considers the needs of all parties - tenants, developers, intermediary service providers, municipalities, and communities.

...with the ultimate aim of making co-living a viable and attractive housing option

The Lab's Overall Objective

To bring all needed perspectives and experience together to:

- identify the barriers preventing developers from investing in co-living housing typologies
- develop mechanisms to signal renter demand
- explore the operational and policy changes needed to support co-living at scale
- identify a set of Minimum Viable Requirements that considers the needs of all parties - tenants, developers, intermediary service providers, municipalities, and communities.

By convening such parties as well as specialists who provide supportive services to older adults and international organizations who currently operate co-living accommodation, the Lab aims to uncover, describe, and prototype co-living solutions in a rental context.

Discussion Question:

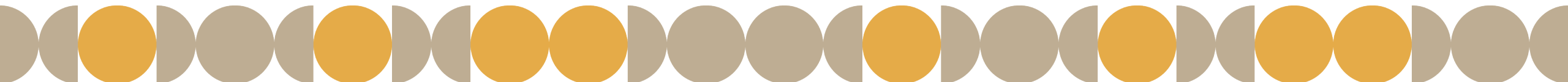
What would be most useful for you for the lab to unlock?

Roundtable



Co-Living Solutions Lab

Phase	Dates	Key Activities
1. Define	Aug - Oct 2025	Problem definition and validation
2. Discovery	Nov 2025 - Feb 2026	Research, UX profile development, cross-system insight generation
3. Ideation	Mar-Apr 2026	Solution ideation: draft Minimum Viable Requirement sets for workable solutions
4. Prototyping & Pilot Testing	May-Sep 2026	Design and test; collect implementation data, analyze results
5. Roadmapping	Oct-Dec 2026	Finalize guides; sustain & scale solutions



Phase 1: Defining the problem(s)

We want to map:

- Who has a stake in this problem, who will benefit from solutions, who is a key part of solutions, and what do we know/assume about them?
- What contextual/systemic rules/constraints are influencing this problem at different levels/sectors?
- What are the challenges that exist between context and behaviour?
- What do we not know now that we can discover (what data/information/knowledge can we collect)



Phase 1: Defining the problem(s)

Deepen the understanding of the problem by bringing the full system of actors together

1. Problem Definition Workshop 1: All – Wed October 1st, 1-3pm ET
2. Problem Definition Workshop 2: All – Thu October 23rd, 1-3pm ET

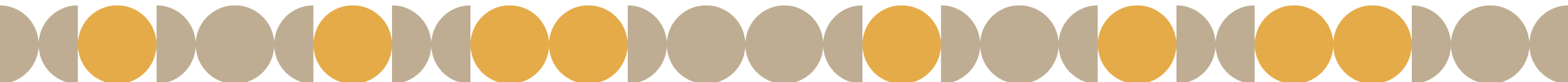
Output: Problem Brief – a short document that summarizes our deepened understanding of the problem



Phase 2: Discovery (Nov – Feb '26)

- Conduct ethnographic research on stakeholder pains/gains/partnership models
- What Works Lab Panel: Co-living Seniors in Europe
 - What Hasn't Worked Panel? [Canadian]
- Policy and legislative review in relation to zoning
- Design and development of Challenge Brief, Personas, Research Findings
- Insight Generation: Challenge Brief review and Workshops

Co-discovery sessions to share information and develop key insights



Phase 2: Discovery (Nov – Feb '26)

Primary research to uncover value propositions and needs for all actors, and review and analysis of existing international and national models

1. Workshop 1: What We've Found – Jan 27th 1-3pm ET
2. Workshop 2: Insight Generation – Feb 11th 1-3pm ET
3. Workshop 3: Insight Generation – Feb 18th 1-3pm ET

Output: CHALLENGE BRIEF – a document will include all the information we know and have discovered that we believe is pertinent to generating insights into why the problems exist, and what might need to happen to shift things



Phase 3: Ideation (March-April 2026)

- Ph3 conducts **Ideation Workshops**, building on the personas and challenge brief to identify ideas for removing barriers and enabling co-living developments, operational partnerships, and other solutions that address the gaps and needs identified in the challenge brief.
- The key outcome for this phase is that participants have identified and prioritized ideas for potential and will be sharing these ideas through **establishing minimum viable requirements for the design, letting and management of co-living space for older adults**
- These solutions could include (for example, not limited to):
 - Intermediary organization operational design / support
 - Creation of Communication channels
 - Design Principles for different user groups
 - Sample Pro Formas

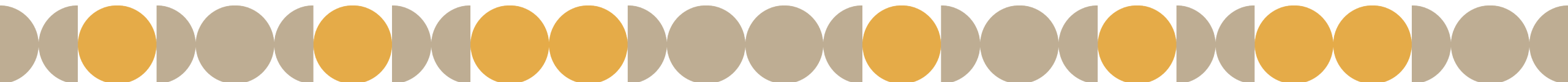


Phase 4: Prototyping (May – Sept '26)

- Create and test prototypes of potential ways of signalling demand, and creating workable solutions that serve to spark the market in rental co-living and create more amenable units
 - partnerships and unit creation plans for upcoming developments
 - demonstration of market, checklists, templates, prototype agreements
 - model risk frameworks
- Synthesize and refine ideas into MVP implementable prototypes

What would you like to see built and tested?

There is some funding assigned to support the creation and testing of prototypes



Phase 5: Roadmapping (Oct-Dec 2026)

- Identify the most promising prototype(s)
- Identify next steps and stages for sustained and scaled implementation
- Partners will share the insights gained, lessons-learned, and solutions developed through publications and their national networks
- Create tools to assist other developers, housing providers, and service managers in implementing solutions
- Present outcomes at key conferences

We will create:

5.1 Roadmap to implement and scale the prototype solutions that will lead to unit preservation in each region

5.2 National Brief on models to spark co-living markets

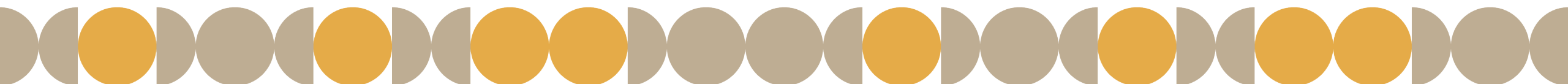
5.3 Presentations at Conferences (e.g. FCM Conference 2026)



Knowledge Transfer Activities (Examples)

1. Panel Discussion at Expert Community on Housing (ECOH)
2. Presentations/workshops at conferences, e.g.:
 - a) CAEH National Conference on Ending Homelessness
 - b) ONPHA
 - c) Ontario Retirement Communities Association
 - d) Housing Regeneration Forum
 - e) CHRA Congress
 - f) Co-Living Conference
 - g) Age Well Annual Conference
3. Podcast interviews (e.g. NORC talks, The Aging Project)
4. Partner newsletters (Council on Aging) and email blasts to related networks (e.g. University Networks such as the University Health Network)
5. Business and Sector Journals: (e.g. Real estate Magazine, Ontario home builders' association, Zoomer)

Other ideas?



Opportunities to participate

Ph1 Workshop Series: Problem Definition

- **Workshop 1: Wed October 1, 1-3pm ET**
- **Workshop 2: Thurs October 23, 1-3pm ET**

Ph 2 Participate in Research

- Be available for an interview, survey, or focus group
- Review and Edit the Challenge Brief
- **Workshop 1: What We've Found – Jan 27th 1-3pm ET**
- **Workshop 2: Insight Generation – Feb 11th 1-3pm ET**
- **Workshop 3: Insight Generation – Feb 18th 1-3pm ET**

Ph 3 Ideation – How can we solve these challenges?

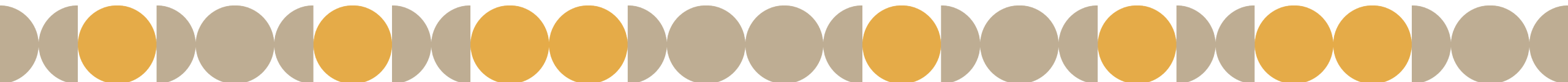
- Brainstorm potential solutions
- Prioritize potential solutions

Ph 4 Prototyping – Pilot a solution that's useful to you!

- Prototype development, testing and evaluation

Ph 5 Implementation – Sustain and scale solutions

- Roadmapping the most promising prototypes
- Knowledge Transfer – help to roll these out Nationally!



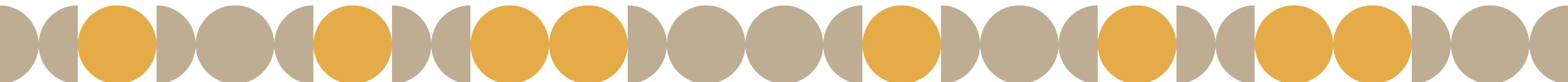
Open Discussion

Who else would be helpful to have at the table?

Working on anything synergistic?

Suggestions of people for the panel discussions on What's Worked / What Hasn't Worked?

Other comments / questions



Next Steps

- Participate in Problem Definition Workshops:
 - **Wednesday October 1, 1-3pm ET**
 - **Thursday October 23, 1-3pm ET**
- Use your networks to disseminate information about our work
- Sign up for our communications list (and encourage others to sign up as well!)
- Visit our website at:
<https://www.ctfutures.ca/labs/sparking-coliving-market>



**A SOLUTIONS LAB BRIEF
2025-2026**

**Sparking the
Co-Living Market**

**Learn about this project's purpose,
context, goals, and process— and see
how you can get involved!**

**The problem this Lab is
aiming to solve:**

Housing affordability is becoming more out of reach for most Canadians. Renters— particularly seniors, single parents (1.8 million households), and low- to moderate-income individuals— are struggling to access housing options that fit their evolving needs. Traditional housing typologies such as self-contained apartments dominate new developments which further limits innovative alternatives and affordability.

Additionally, Canada's aging population presents a growing housing challenge. With 7.8 million Canadians over 65 (nearly 1 in 5) the demand for affordable, community-oriented rental options for this demographic is increasing. While homeowners benefit from aging-in-place strategies, nearly two million senior renters face limited choices, rising housing costs, and increased social isolation, which impacts their independence and well-being.

One solution, co-living models, has been gaining traction in Europe. These are housing models in which individuals live in a shared unit, typically with private bedrooms but shared common areas such as kitchens, living rooms, gardens, and other facilities. Despite their proven success overseas, the Canadian housing market is currently failing to meet the demand for these alternative models due

to structural limitations such as financing, perceived complexity of management, and assumed lack of demand. Further, there are few, if any, current examples of successful Canadian models for managing co-living spaces at scale.

This Solutions Lab will work towards overcoming these limitations by: identifying the barriers preventing developers from investing in co-living housing typologies; developing mechanisms to signal renter demand; and exploring the operational and policy changes needed to support co-living at scale. Importantly, it will also identify a set of Minimum Viable Requirements that considers the needs of all parties: tenants, developers, intermediary service providers, municipalities, and communities. By convening such parties as well as specialists who provide supportive services to older adults and international organizations who currently operate co-living accommodation, the Lab will uncover, describe, and prototype co-living solutions.

What are the minimum viable requirements needed for renters, developers, and intermediaries to make co-living an attractive and scalable housing option in Canada?