

Subject: Advancing Affordable Housing in our Backyard

Dear Stratford Heritage and Planning Sub Committee

We are writing to present a solution for a pressing problem within our community. Affordable, dignified housing for the people who live and work in Stratford, has become increasingly difficult to find. The team at SAHA (Stratford Affordable Housing Alliance) are inundated with personal calls from community members expressing their struggles. Stories of people finding themselves homeless or forced to leave our community because they cannot afford to live here.

SAHA is asking this Sub Committee to bring two motions to City Council

1) for a publicly accessible inventory of all city-owned property and land, so that we as a public know exactly what we've got to work with. Our members are pleading with you to "PLEASE PLEASE PLEASE start thinking outside of the box and start addressing real concerns for REAL PEOPLE in Stratford" (Jess Molinaro) We've learned from organizations like [ReHousing.ca](https://rehousing.ca) and [A Liveable Ontario](https://www.alo.on.ca) (ALO) as well as other Community Land Trust (CLT) initiatives that there are many innovative ways to cost effectively create affordable housing within city limits using pre-existing properties *as well as* make the most out of new builds.

2) for the creation of a land bank for all available city owned properties.. In this instance, our land bank would be an inventory of all the lots and buildings that the city owns, and can use, repurpose or develop for housing. In keeping with Stratford's Official Plan and the Canada Mortgage and Housing Corporation (CMHC)'s definition, affordable housing should cost no more than 30% of a household's gross income. The goal is to use these sites to fulfill a Proportionally Mixed Income (PMI) Affordable Housing Strategy, designed to provide housing for all income levels and managed under a Community Land Trust. We as a community know what housing challenges we face and how best to solve them but we need your support to do so.

Our goal is to not only to house the most marginalized in our community but to create affordable housing for all of the residents of Stratford who are living at core need.

What is a Community Land Trust:

[Community Land Trusts](#) (CLT's), are a type of non-profit organization that acquire and steward land for the benefit of local communities. The power of Community Land Trusts lies in their ability to keep land affordable—in perpetuity—and to empower communities to use *our* lived experience to develop sustainable, practical solutions to *our* housing challenges. CLTs give the community space to rally around and take pride in. CLTs never sell their land for profit, and protect their assets from the speculative real estate market. Forever. The properties owned by CLT's continue to remain affordable through comprehensive business planning and long-term asset planning. CLTs manage themselves well because they are community-led organizations. Their tri-partite governing board is made up of elected members who:

- a) live in the CLT,

b) live in the surrounding community, and

c) are local housing and community experts.

Furthermore, they are responsive to community needs because they are made up of community members.

Why This Project Matters:

1. **Housing is a Human Right:** Canada's National Housing Strategy (NHS) Act, the International Covenant on Economic, Social and Cultural Rights (ICESCR) and the 1948 Universal Declaration of Human Rights (Article 25) all ensure suitable and affordable housing as a human right for all. As such, it is our responsibility to ensure everyone in our community has a safe, suitable and affordable place to call home.
2. **Addressing Our Affordable Housing Crisis:** Our city faces an increasing shortage of affordable housing. As property prices rise and rent continues to outpace wage growth, many residents struggle to find homes within their budget. At the same time, the city's aging population and smaller household sizes are poorly matched with existing housing stock, which is dominated by large, three-bedroom homes. Deeply affordable options remain scarce, particularly for one-person, low-income households.¹ By identifying land and properties where safe, accessible housing can be created, the inventory and land bank projects we're calling for represent essential first steps in addressing this crisis. All levels of government must work with the community to create housing for those who are struggling. It is our city's responsibility to implement sustainable solutions to the housing challenges faced by a growing number of Stratfordians—people who are essential to the fabric of our community.
3. **Long-term Sustainability:** We are committed to housing that is not only affordable today, but will remain affordable in perpetuity.
Inclusionary zoning has become a common tool for building affordable housing, but many of these plans include sunset clauses—provisions that allow rent caps to expire after a set period. Once that happens, formerly affordable homes revert to market rates and are no longer truly affordable.

Community Land Trusts (CLTs) offer a solution.

As long as the community holds land or property in trust, it can control the cost of purchasing or leasing that land—ensuring prices remain based on what the community can afford. This means that, regardless of shifts in the housing market or changes in government, affordable housing will still exist.

We need housing solutions that are shaped and directed by our own community—so that all the people who contribute to Stratford's wealth and vibrancy can afford to live here.

What We Need From You:

Your support in moving forward with this project will help ensure that it becomes a reality. We need your commitment to supporting the residents of Stratford in creating the community that we want to see. Coming to community meetings, doing meaningful and comprehensive community consultations, and respecting the needs and desires voiced by those with lived experience of the housing crisis and those who are most affected in our community. We need support not just in writing, but in concrete, measurable actions. After all, our nation's 30+ year history of offloading the government's responsibility to adequately house its citizens—by relying heavily on private, for-profit developers to 'do housing'—has made it abundantly clear that the for-profit model, driven by bottom lines, not only fails to solve our housing crisis but often contributes to it. With your support, we as a community can step in and pick up the slack.

We at SAHA would be grateful for the opportunity to discuss this project with you in greater detail and explore how we can work together to make affordable housing a top priority for our community.

Thank you for your time and consideration.

Sincerely,
SAHA