# COMMUNITY LAND TRUST IN EUROPE

TOWARDS A TRANSNATIONAL MOVEMENT



# URBAN COMMUNITY COMMUNITY LAND TRUST LAND TRUST IN EUROPE

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# 1. Introduction

# Community Land Trusts: a response to the housing affordability crisis in European cities

# The current housing crisis: its causes and effects

Since the 2000s, a continuous deterioration of housing prices has been observed in Europe, especially in dense urban centres. In some places housing prices have increased by 30 to 50% over the past decade<sup>1</sup>.

Because this crisis strikes at the roots of economic and spatial inequalities, it threatens the social cohesion of our cities. For the most fragile households, it can lead to degradation in living conditions, in economic opportunities and ultimately in freedom.

The situation can be explained by structural changes in the housing market. In particular, the housing sector has been subject to financialisation, through which financial markets play a growing role in transforming housing into profitable commodities at the expense of its social purpose. Community Land Trusts (CLT) is determined to work for a change in the paradigm of the unquestionability of individual land and property ownership. Indeed, the CLT model, inspired by the US Civil Rights Movement of the 1960s, advocates for a change in the established property rights systems and for collective owner-ship of land.

Diagram representing the 3 founding principles of the CLT model

(Source: John Davis, 2018)



<sup>&</sup>lt;sup>1</sup> Housing Europe. (2019). The State of Housing in the EU 2019. Brussels. Retrieved fromhttp://www.housingeurope.eu/resource-1323/the-state-of-housing-in-the-eu-2019.

#### What are Community Land Trusts?

CLT are non-profit, democratic, community-led organisations. They develop and manage homes affordable for low- and medium-income households, as well as other assets that help foster thriving local communities. They act as long-term stewards of these assets, ensuring they remain permanently affordable. This is achieved through mechanisms that ensure that any additional value generated is retained within the CLT.

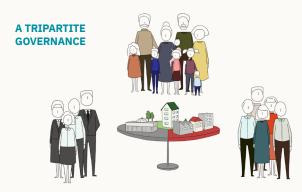
Historically, CLT, as defined in the United States, have three founding principles. Firstly, their organisational structure determines their democratic tripartite governance<sup>2</sup> that makes the CLT community oriented. Their ownership structure gives framework to their juridical model and the "relationship between the individual and the land"³, whereby land is owned collectively. Their operational structure determines the CLT economic model. It "balances forces between the commitment to building wealth and the preservation of affordability"⁴. This feature refers to control mechanisms such as resale formulas and allocation criteria.

# A model in line with current European dynamics

CLT have been internationally recognised as successful collaborative and antispeculative models that help promote cohesive neighbourhoods. They've notably been high-lighted in Habitat III UN's New Urban Agenda (UN, 2017, Art. 107 and 137), the Housing Partnership of the European Urban Agenda ("Toolkit for Affordable Housing Policies", 2018), and the most recent "Cities for Adequate Housing Declaration" (UCLG, 2018). As such, CLT are part of the dynamics of several social issues, internationallyand in Europe:

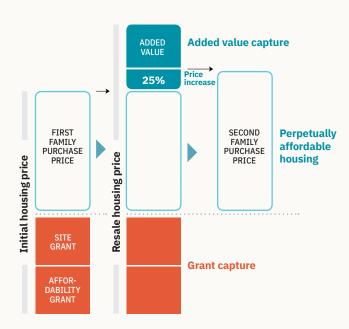
#### **Details of the CLT founding principles**

(Source: CLT Brussels)





#### **RESALE FORMULA: A CONTROL MECHANISM**



<sup>&</sup>lt;sup>2</sup>Form of governance specific to the CLT model, in which current and future residents, neighbours and public officials are represented within the board of trustees, with one third of the votes each.

<sup>&</sup>lt;sup>3</sup> Davis, J. (2010) "Origins and Evolution of the Community Land Trust in the United States", in The Community Land Trust Reader. Lincoln Institute of Land Policy, Cambridge, pp: 3-47.

<sup>&</sup>lt;sup>4</sup> Ibid.

- Sustainable Development Goals (SDG): CLT embody a concrete example of how to achieve the blueprint towards inclusive, resilient and sustainable cities, notably SDG 11.1<sup>5</sup> relating to housing as basic human right.
- Affordable housing: CLT are in line with recent European campaigns (i.e. Consortium for <u>Social Infrastructure</u>, Housing for All, The Shift and the <u>Lyon Commitment</u>).
- Collaborative housing: CLT help put residents back at the centre of urban development processes. Residents are involved at different levels in the governance of organisations, in the design process and in building management<sup>6</sup>.
- **Urban land-based commons:** CLT are an example of "commoning" (a process of creating commons), whereby a resource (land) is managed by a collective entity (a community) based on specific rules that organise collective action?

#### The CLT model's added value

CLT work as a complement to existing affordable, social and cooperative housing providers. CLT should be considered along with them as a solution to the current housing crisis.

However, CLT are, first and foremost, local institutions that organise collective action by putting citizens back at the centre of urban development processes. In this way, they offer more than traditional housing providers and cannot be considered just according to the number of units they develop or the technical tools they mobilise (long-term leases, ground rent, resale formula, etc.).

Indeed, not only do CLT help increase affordable housing supply, but they also provide inestimable social, economic and environmental benefits. On the one hand, they empower residents by allowing them to become involved and by contributing to their capacity building. Additionally, they are embedded in local and circular economies, mobilising sustainable and long-term finance. Finally, they foster good-quality and energy-efficient projects. To sum up, the strengths and added value of CLT lie in their sustainability.

The impacts of the CLT model have been analysed by the Sustainable Housing for Inclusive and Cohesive Cities (SHICC) project in relation with the five major sets of goals listed below. These goals are embedded in a "Social Impact Framework", giving CLT the metrics to measure their impacts (available under the "useful resources" section).

- Control land and develop houses: Progress in acquiring land and developing houses (or other assets) is an important way of demonstrating CLT tangible impact in a physical form (land, homes and community buildings).
- Build local capacity and capability: CLT help maintain and/or increase high levels of local ownership and management capacity. Local residents experience a greater sense of personal stewardship and empowerment.
- Increase equity: CLT and community housing diversify local housing supply by expanding access to people who would otherwise struggle to find stable and suitable homes. This has broader positive effects in the lives of residents and their families, including their ability to participate in the civic life of the community.
- Challenge the status quo: CLT and community housing engage with the dynamics observed locally in the field of housing to challenge the status quo. This can involve demonstrating better ways of creating housing with and for communities as well as by organising or influencing policy. Groups may seek to have a disruptive, systemic impact.
- Encourage sustainability: CLT are a sustainable solution, with a "forward-looking" attitude towards housing and urban development at large. They capture and protect wealth for multiple generations. CLT rely on a system of democratic membership that represents the diversity of their communities. They give a voice those who cannot be represented, whether because of their condition (the elderly, the impaired, etc.) or because of their very nature, namely future generations.

<sup>&</sup>lt;sup>5</sup> "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums" (UN, 2015).

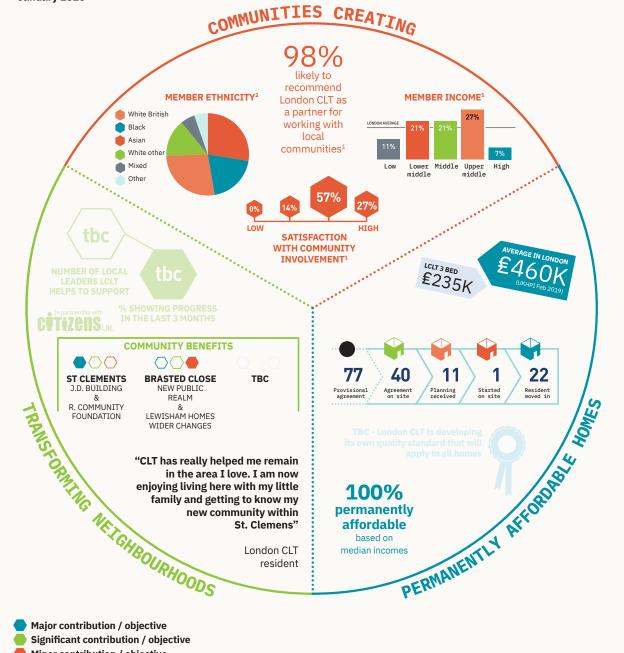
<sup>&</sup>lt;sup>6</sup> Carriou, C., Czischke, D. & Lang, R. (2018) Collaborative Housing Research (1990–2017): A Systematic Review and Thematic Analysis of the Field, Housing, Theory and Society, pp:1-30.

<sup>&</sup>lt;sup>7</sup> Helfrich, S., Kuhlen, R., Sachs, W. &Siefkes, C. (2009) The Commons. Prosperity by Sharing. Heinrich Böll Foundation. Retrieved from <a href="https://www.boell.de/en/economysocial/economy-commonsreport-10489.html">https://www.boell.de/en/economysocial/economy-commonsreport-10489.html</a>

#### The Social Impact of CLT, the example of London CLT

(Source: London CLT, 2019)

#### **Impact Dashboard** January 2020



- Significant contribution / objective
- Minor contribution / objective
  - 1. Membership survey email, 87 results
  - 2. Membership joining form, 450 results, up from 227 last Q.

# The SHICC Programme (2017-2021): transnational action results

#### **Programme presentation**

The Sustainable Housing for Inclusive and Cohesive Cities (SHICC) is a four-year European Programme (Sept. 2017-Sept. 2021) funded by Interreg NWE (€3.8m in total). It was created out of determination to address the growing housing affordability crisis in urban areas of the North-West region of Europe (NWE) by supporting the establishment of successful Community Land Trusts (CLT). The programme operates through collaborative effort by the City of Lille and its OFS8 (OFSML, France), the National CLT Network (England and Wales), the Global Fund for Cities Development (FMDV, France), and the London, Brussels and Ghent pilot Community Land Trusts. Recently, new partners have joined the project in order to maximise its impacts throughout the final year of implementation: And the People<sup>9</sup> (Netherlands), Self-Organised Architecture (SOA, Ireland), the Institute for Creative Sustainability<sup>10</sup> (id22, Germany) and the Dumfries and Galloway Small Communities Housing Trust<sup>11</sup> (DGSCHT, UK).

The SHICC programme has been built around three objectives:

- Recognition of the legitimacy of the model as a mainstream option for housing supply and urban renewal;
- Establishment of a financial and legislative environment conducive to the establishment and expansion of CLT;

3. The development of a structured CLT movement in Europe through capacity building of existing and emerging initiatives.

#### **Encouraging results**

The project is structured around six work streams. Over the past three years, SHICC activities have resulted in the following:

- The establishment and strengthening of **four pilot** CLT in three countries: London CLT in the UK, CLT Ghent and CLT Brussels in Belgium and the Organisme de Foncier Solidaire de la Métropole Lilloise (OFSML) in France. This has helped prove the case that CLT can be a viable option to supply affordable housing.
- The implementation of further capacity-building activities, such as six peerto-peer events, 280 hours spent mentoring nascent CLT and the running of an online forum to share resources. These tools helped support nascent initiatives and cross-seed experimentations.
- The implementation of a **transnational start-up fund** to support 33 nascent CLT groups across the region. The fund provides technical expertise and support for shifting from an initial idea to developing an actual project (e.g. development of a contextualised business model and legal incorporation).
- A joint understanding of CLT financial environments, through the publication of research studies on CLT financial models including: mapping of more than

<sup>&</sup>lt;sup>8</sup> OFS, for Organisme de Foncier Solidaire in French, is the transposition of the CLT model in France.

<sup>&</sup>lt;sup>9</sup> And the People supports the development of CLT Bijlmer in Amsterdam and is developing a partnership with the City (Gemeente Amsterdam), see specific "Country Profile".

<sup>&</sup>lt;sup>10</sup> Id22 supports the implementation of the Berlin Foundation (Stadtbodenstiftung), see specific "Country Profile".

<sup>11</sup> DGSCHT supports the development of the Midsteeple Quarter project in Dumfries, Scotland, see specific "Country Profile".

600 financial sources available for CLT, six in-depth case studies analysing CLT economic models and a Financial Guide that sheds light on 15 inspiring financial instruments that have proven efficient in supporting CLT across the region. This work has led to the creation of a specific Working Group on Collaborative Housing Finance, which includes stakeholders interested in developing a strategy to channel funding at a European level.

- Extensive advocacy and campaigning activities at the local, national and European levels, which have included the implementation of a Social Impact Framework, a local advocacy toolkit, an EU manifesto and the signing of a commitment letter by the Mayors of Ghent, London, Brussels and Lille.
- Finally, a **communication strategy** including monthly updates, quarterly newsletters and three transnational events has helped to bring a community together and foster a European movement towards change.

The material produced throughout this period is freely available and is shown at the end of this report in the "useful resources" section.

More activities are planned for the programme's final year: the scaling up of the four initial CLT pilots, the expansion of the European CLT Network – notably in the Netherlands, Germany, Scotland and Ireland – and the strengthening of the financial environment of these CLT through the creation of suitable and shared financing mechanisms.

The long-term effects of the project will ultimately lead to 500 urban CLT, 7,000 urban CLT homes delivered, and 21,000 people housed.



# STRENGTENING OF FOUR PILOT CLT

#### **London CLT:**

social impact framework, allocation process review, political strategy to access land

#### **Brussels CLT:**

fundraising and community involvement strategies, creation of a land cooperative

#### **CLT Ghent:**

governance structuring, business plan, political recommendations to local government

#### **OFSML:**

evolution of governance, extension of the model to the city, development of partnerships



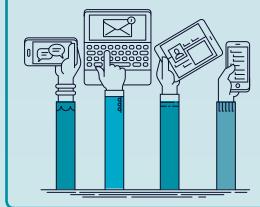
# IMPROVING FINANCIAL ENVIRONMENTS:

- Diagnostic phase
- Common understanding
- Mapping of 600 sources of funding available to CLT
- 6 financial model case studies
- A financial guide shedding light on 15 innovative instruments
- Operational phase

Channelling finance at the European level

- A pre-feasibility study
- A shared action plan
- A feasibility study

# COMMUNICATION AND AWARENESS-RAISING CAMPAIGN:



- An online website,
- 36 monthly updates,
- 4 transnational conferences
   bringing together approx. 600 people,
- 9 quarterly newsletters,
- 10 case studies.
- A wide network
   of on-the-ground
   actors, decision
   makers and funders
   mobilised



# CAPACITY BUILDING ACTIVITIES FOR EMERGING INITIATIVES:

- 6 peer-to-peer events
  gathering around 300 people
  280 monitoring hours spent
  by pilot CLT to advise groups
- An online forum to share resources

Long-term objectives: creation of 500 urban CLT, 7,000 urban CLT homes delivered, and 21,000 people housed.

# IMPLEMENTATION A TRANSNATIONAL START-UP FUND:

- A network of **114** technical experts established across
  - 10 countries
- Up to **€6,500** for **10 days of expertise** made available to groups
- **33** emerging CLT supported

# ENSURING LONG-TERM EFFECTS:

- Social and environmental impact measurement tool
- Advocacy campaign including:
   an EU Manifesto and the signing of a commitment letter by
   4 mayors
- An advocacy toolkit for groups to frame their political campaigns
- Publication of a EuropeanCLT guide
- Formalisation of a European
  CLT network

# What remains to be done: the challenges of developing a European CLT movement

# At the European level: Recognition and formalisation

- Achieve formal recognition of CLT and collaborative housing as a legitimate and viable means to provide affordable housing and sustainable urban development.
- Create formal linkages between the model and the existing EU Agenda (urban issues, housing, social infrastructure, climate and circular economy).
- Facilitate access to existing EU financial instruments (structural and investment funds, sectorial programmes, bank facilities, etc.).
- Set up dedicated financial mechanisms to support capacity building, facilitate the development of housing units and generate revenue.
- Formalise a European CLT Network.

#### At the national and regional levels: Enactment of appropriate legislation (when applicable)

- Develop favourable policy environments: define specific status for CLT to strengthen their legal structure and enable them to benefit from the same advantages as other accredited housing providers.
- Support social income and programmatic mix in CLT projects through legislative flexibility and/ or financial support.
- Support low- and medium-income households' access to housing.

# At the municipal level: Policy support and access to land

• Make CLT part of local housing policies, develop publiccivil partner-ships<sup>12</sup>.

- Enhance the use of regulatory obligations (enforce social diversity, ease obtaining of building permits, etc).
- Support CLT at start-up phases (especially for access to land and up to the planning phase).

## At the neighbourhood level: Community benefits

- Increase the number of permanently affordable homes in a neighbourhood.
- Bring other tangible or non-tangible benefits to local areas (e.g. community gardens, day care, community events, etc.)

# At the individual level (citizens and private investors): Long-term investment

- •Increase awareness about existing needs and added value of CLT.
- Develop skills as part of involvement in campaigning for, building or being an active member of a CLT.
- Attract socially-conscious or social-return-oriented investors.

# At the CLT level: perseverance and connection

- Carry on expanding while ensuring community engagement.
- Investigate possible use of mixed-use projects and social income mix.
- Learn from each other and cross-seed innovations.

<sup>&</sup>lt;sup>12</sup> Public-civil partnerships (as opposed to conventional public-private partnerships) provide opportunities in which local communities can be involved in the provision of basic public services. This movement is opposed to the privatisation of public goods.



# 2. Overview of CLT Development in Europe

# Dissemination and adaptation of the CLT model

#### How the model began to spread

Analysis of how the CLT model spread from the United States and was adapted in Europe indicates that it re-emerged in the first two decades of the 21st century in reaction to a general trend of decreasing investment in public housing in Europe, and in parallel to the resurgence of a wider collaborative housing movement.

At national and local levels, there was agreement among advocates, activists and legislators on the urgent need to rethink our relationship to land as a common good to ensure housing affordability and sustainability. The definition of resilient guiding principles (see above) – sufficiently broad in their interpretive scope, inclusivity and flexibility – facilitated the transfer of the initial CLT model to a variety of urban contexts. It spread through various channels, such as local civil society organisations, international experts and national network of exchanges.

In the United Kingdom for example, CLT arose initially as a rural movement to deal with the increasing phenomenon of second homeownership and upgrading issues. In Belgium, the non-profit sector has advocated for the development of CLT as an innovative model to develop affordable collaborative housing. In France, it was first seen as a means to stimulate access to homeownership for middle- and low-income households. The model has also attracted attention in other parts of Europe (Ireland, the Netherlands, Germany, Southern and Eastern Europe), and the world (Kenya, Puerto Rico, Brazil, Australia, etc.).

The following table sheds lights on the spread and replication of the model to the UK, Belgium and France, giving us a comparative analysis of its diversity.

#### Comparative analysis: a diversity of models established

Comparative table of CLT model in the US, the UK, Belgium, and France  $\,$ 

	United States	United Kingdom	Belgium	France
Start	1960s	1990s	Late 2000s	Late 2010s
Legal recognition	1992 (Housing and Community Development Act)	2008 (Housing Regeneration and Act)	2013 (Brussels Housing Code, Brussels Capital Region only)	2014 (ALUR) - 2018 (ELAN)
Primary issue faced	Empowerment of disadvantaged communities	Access to affordable housing	Access to affordable housing	Access to affordable housing
Primary objective pursued	<b>Non-profit sector:</b> Social and economic justice	Public-sector: Diversify housing supply through collaborative housing Non-profit sector: promote housing affordability and community involvement	Public-sector: Support home ownership Non-profit sector: Support and empower their population target	Public-sector: Develop a regulated form of social home ownership involving a greater number of stakeholders
Project initiators (Who?)	Diverse (citizens, municipalities, etc.)	Citizen initiatives, supported by local hubs	Non-profit sector and growing interest from municipalities	Institutions (municipalities, developers, land banks)
<b>Population target</b> (For whom?)	Racialised communities, 30-50% of AMI	Lower quartile or median-income population	From lowest incomes to home-ownership-income ceiling	First-time buyers, social housing tenant (PSLA <sup>13</sup> income ceiling)
Status (What?)	Not-for-profit	Not-for-profit	Not-for-profit	Not-for-profit
Governance (How?)	Tripartite	Not necc. tripartite, but residents have a role	Mostly tripartite	Left to the discretion of the organisations
Citizen involvement <sup>14</sup>	-/+++	+/+++	+++	-/+
Activities	Diverse (housing, transportation, culture, etc.)	Diverse (housing, transportation, culture, etc.)	Housing, development of other activities whenever possible	Housing only (possible legislative changes)

	United States	United Kingdom	Belgium	France
Scope	Project scale > Municipality	Project scale > Municipality	Municipal	Municipal > Regional
Land				
Origin	n.a.	Mixture of private and public	Mostly public	Mostly public
Primary access mode	n.a.	Diverse: transfer at peppercorn rent, discount, sale	Discount on land, emphyteutic lease	Subsidy from local government and/ or longterm land loans from CDC <sup>15</sup> public bank
Development process	n.a.	Developed by the CLT (in partnership with social landlord or private developer) or buy-atcompletion	Often: buy-at- completion (from social landlord), also self-development	Buy-at-completion (from social landlord or private developers)
Access to homes	Diverse	Diverse: buy, rent, shared equity, etc.	Individual homeownership (diversifying)	Individual homeownership
Exit price	n.a.	Varies depending on local needs	25-50% of the open market	15-50% of the open market
Antispeculative med	:hanisms			
Lease	n.a.	Leases: varies depending on disposal method <sup>16</sup>	50-year surface right leasehold including novation clause. Ground lease: varies but mostly symbolic	Bail Réel Solidaire (BRS,18-99 years) Ground lease: between €1 and €3/m²
Resale formula	n.a.	Diverse: e.g. based on the area's median or lower-quartile income	Diverse: linked to market, indexed or share of capital gains	Indexed to Indice de Révision des Loyers (IRL) ou du Coût de la Construction (ICC)

<sup>&</sup>lt;sup>13</sup> Former rent-to-buy scheme (Prêt Social Location-Accession)
<sup>14</sup> "+++": very much involved in CLT governance and housing development to "-" not involved in the process.

# What brings us together

Legal and political recognition, common definition and practices, and an increased access to resources have enabled CLT to flourish and diversify across the continent.

However, the process of disseminating and adapting the model in different European countries has led to various typological definitions that reflect different country-specific contexts and needs (see adjacent table).

Mirroring the observations made by US CLT pioneer John Davis<sup>17</sup>, the CLT in Europe is characterised by duality: it is both a model (insofar as it is a framework that gives structure to knowledge and practices) and a movement (an alliance of people with a shared interest in instigating social change in how land ownership is organised). CLT advocates make use of the model and are indeed organising so as to promote fundamental policy evolution.

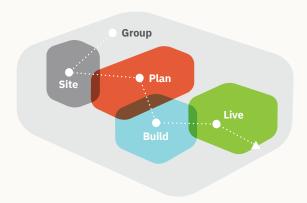


#### The five CLT development stages

In addition to these values, CLT follow a development process specific to collaborative housing schemes. This process can be summarised in five steps defined by the community-led housing movement in the UK<sup>18</sup>:

### The five stages of community-led housing development

(Sources: Power to Change, 2016)



- **GROUP:** This start-up phase covers the functions making it possible to initiate and operate a community-led organisation (i.e. legal incorporation, capacity building, social support, etc.).
- **SITE:** This step relates to finding and acquiring a site for development, or a building for redevelopment (i.e. site identification, site studies, financial viability, depollution, etc.).
- PLAN: The planning phase relates to the tasks leading to obtaining planning consent for development and entering into a contract (i.e. architectural design, technical feasibility, procurement procedures, etc.).
- BUILD: This phase refers to all the functions involved in the building process (i.e. building the infrastructure and site supervision).
- LIVE: This component covers the activities relating to the occupation of the homes once built (including access to homes for the households, building management and maintenance and operations of the organisation).

# What can vary: the operational features

However, when considering the model in Europe, we must take into account certain differences that may have impact on how these organisations operate overall, and on the activities undertaken, namely:

- The nature of the project leader (Who?): municipalities, developers, groups of inhabitants, associations.
- The nature of the target population (For whom?): from the poorest to the middle classes. This has an impact on the tasks and on the form of operations (see below);
- The objective pursued by the organisation (For what?): production of affordable and/or collaborative housing, non-residential components, securing land, etc.;
- The role of the organisation in the development process (For what?): land rental, project management, support to households;

- The legal status and governance (How?): defines the level of commitment of the various stakeholders (notably citizens and public sector);
- The CLT business model (How?):
- The **scope** of the CLT: defines its development strategy;
- The **access to land:** either based on borrowing, facilitated by discounts on land from local authorities, etc.;
- The **access to housing** for house-holds: whether based on home-ownership or allows renting or even "partial ownership" (United Kingdom), among others. It impacts income brackets and exit prices.

Indeed, it is important to keep in mind that because the problems faced differ depending on national and local context(s), the responses provided may vary.

<sup>&</sup>lt;sup>17</sup> Davis, J. (2010). ibid.

<sup>&</sup>lt;sup>18</sup> N.B.: There may be overlap in these steps.

Community Land Trusts (CLT) and Organismes de Foncier Solidaire (OFS) across Europe (Source: SHICC, 2020)

REGION	CLT	Housing units	Network
England & Wales (UK)	Out of over 300 CLT in England and Wales, 122 are urban	900 units delivered, at least 243 in urban areas	National CLT Network
Scotland (UK)	1 operational CLT: Midsteeple Quarter	7 units planned	Community Land Scotland
Belgium	2 operational CLT: CLT Brussels and CLT Ghent 11 CLT under	49 units delivered 167 units under development	Platform CLT Wallonie (Wallonia) and Platform CLT Vlaanderen (Flanders)
France (OFS) <sup>19</sup>	39 accredited OFS	20 units delivered 9,200 units planned by 2024	Réseau Foncier Solidaire France
Netherlands	2 enabling platforms (CLT Bijlmer and CLT.NL) and 1 operational CLT project (CLT H-Buurt)	Up to 50 housing units, 1 community infrastructure unit and 15 commercial spaces planned	CLT Netherlands
Germany	1 CLT under development: Stadtbodenstiftung (CLT Berlin)	About 50 residential units and several commercial spaces planned	n/a
Ireland	2-3 CLT under development	30 units planned	n/a

As of November 2019, there are more than 170 urban CLT and OFS (established or under creation) across Europe.

- Established CLT/OFS
- CLT/OFS under creation
- CLT/OFS supported by the Start-up Fund



# 3. Country Profiles

This section showcases the development of the CLT movement in North-West Europe (NWE) and beyond, with concrete examples. Each chapter presents regional dynamics at work in terms of CLT development and of affordable and collaborative housing. The focus of each chapter is on a specific flagship CLT in the country or region and on one of their inspiring projects.

This section can also be used as a directory providing contact information of resource persons or organisations for start-up groups in each region.

#### **Inspiring initiatives across Europe**

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The community members of the Fishponds project in Bristol (Credits: CLT Bristol, Jackson Moulding)

# England and Wales (United Kingdom)

The modern CLT movement in England and Wales, one of the most dynamic in Europe, goes back to the 1980s following a "sale of public-sector housing stock, sharp fall in new house building, and a tidal wave of deregulated mortgage finance"<sup>20</sup>. After two decades of sowing the seeds for their germination, the period of growth and consolidation for CLT in England and Wales started in 2008 with their legal recognition in the Housing and Regeneration Act (Section 79) and the launch of a two-year National CLT Demonstration Programme. From 2010 the growth accelerated, rising from 30 CLT in 2010 to over 300 today. There are now nearly 1,000 homes that have been completed and another 23,000 community-led housing units in the pipeline if the UK Government renews the Community Housing Fund (CHF).

CLT started out as a rural movement but have become increasingly diverse, spreading to towns and cities. They now include partnerships with housing associations, developers and local authorities, and they mix co-housing, self-build and refurbishment approaches. Many CLT have also developed other assets or enterprises, including pubs, cafes, sports facilities, workspaces and even a local brewery.

Three parallel strands of activity have been behind the rapid growth in the movement in the last decade:

- Development of national and regional infrastructure to support CLT, with the establishment of a national body for CLT in 2010 the National CLT Network and the growth of CLT Umbrellas. The umbrellas are regional or subregional enabling organisations that provide technical support to CLT, from their initial idea up to getting homes built. In the latter part of the decade, the CLT Umbrellas morphed into enabling hubs that support all forms of community-led housing. Enabling hubs now cover 80% of England.
- Successfully getting the voice of CLT and community-led housing heard at the highest levels of national Government. A notable success for the National CLT Network was securing a commitment to £240m in funding for the sector in 2016 the Community Housing Fund. The CHF provided predevelopment revenue grants; capital grants for the construction of affordable homes of any tenure; and funding to develop the national and regional sector infrastructure, including for enabling hubs. During that time the pipeline of community-led homes grew from just under 6,000 in 2017 to 23,000 in 2020. Outside London, the CHF closed in March 2020.
- Bespoke funds to address the funding gaps for CLT, including the CLT Fund (2008-18) that provided start-up grants and pre-development loans, and the development of an ecosystem of lending by social investors and ethical lenders. Much of this was highly bespoke, however, and gaps still exist.

The CLT model is now recognised as a legitimate and credible model for the provision of affordable housing and has benefitted from significant political interest. However, barriers still remain to it achieving scale. Those include a lack of knowledge about CLT amongst the general public, difficulties accessing land at an affordable cost, patchy support from local authorities (currently only one in three local authorities support community housing through funding or policy), the uncertain future of the Community Housing Fund and a lack of development partners.

<sup>&</sup>lt;sup>20</sup> Archer, T. Harington, C. & Hill, S (2020) "Messy is Good! Origins and Evolution of the CLT Movement in England", in On Common Ground: International Perspectives on the Community Land Trust. Terra Nostra Press, pp.111-135.

### **London CLT**



London CLT is a citywide CLT created in 2007, in the wake of the debate around the 2012 Olympic legacy. By 2009-2010, the St Clements Hospital site, in the London Borough of Tower Hamlets, had been targeted as a potential pilot to prove the concept. After substantial campaigning and negotiations, the first 23 CLT homes were built on the site, as part of a larger development of 252 homes. In 2014, London CLT expanded from East London to the rest of the city, supporting local projects at the borough level. The CLT provides genuinely affordable homes, closing the gap between "people qualifying for council property and the people who can afford to buy their own home"21 (SHICC, 2018). The organisation targets households earning equivalent to the area median income (£31,234, in 2017 in Tower Hamlets) and allocates their home through an innovative process.

As of today, London CLT successes include 1 delivered project, 1 project with planning permission (Lewisham: 11 units), 3 written agreements to include CLT homes on-site (78 homes) and 9 active campaigns. Placing citizen involvement at the heart of their organisation, London CLT bases its internal governance structure on the classic CLT tripartite

governance. In doing so, it reaffirms the US model heritage. It has gathered more than 2,500 members over the years, including 130 stakeholder members and 40 resident members. Each member holds a £1 share in the Community Benefit Society. London CLT operates with the equivalent of 4 FTE (2 full time and 4 part-time employees).

London CLT is very active in the political life of the city and has developed privileged partnerships with the Greater London Authority (GLA), which has given it access to two sites through its "Small Sites Small Buildings Programme", and with Citizens UK, its partner in com-

munity organising and campaigning.

### Shadwell campaigners gathering to hand in bid for site at Cable Street site

(Source: London CLT, 2018)



<sup>&</sup>lt;sup>21</sup> FMDV (2019). Community Land Trust Financing: Understanding the diversity of models in Europe, pp. 43-51. Retrieved from https://www.nweurope.eu/media/9985/200401 financial-cs\_vf3docx-1.pdf

#### Brasted Close (Lewisham, London, 2013-2021)



Lewisham Council formally agreed in March 2016 to transfer a site to London CLT in Sydenham (Lewisham) for a nominal fee. In parallel, London CLT worked closely with Lewisham Citizens (a local Citizens UK branch) to run a flagship community-led design process. It resulted in local residents submitting a planning application in May 2018.

The proposal includes 11 genuinely and permanently affordable homes that will form part of an existing estate. The construction will begin in late 2020 For this project, London CLT has provisionally selected Rooff Ltd as the contractor. The total build

sum is still to be determined, but the total project cost is estimated to be £2.5-£3m. The units will be sold at approximately £180,000 -£195,000 for 1-bedroom units and £230,000 -£250,000 for 2-bedroom units.

The project will be financed using loans (65-70%) and a community share offer (15-20%), both of which will be paid back through the sale of the homes. The remaining 15-20% is funded via a grant.

Residents will possess an underlease of at least 125 years and pay a symbolic monthly ground rent to the CLT (e.g. £20 per month). The unit price is based on what someone on average incomes in the neighbourhood can afford. It is thus taking into account the Area Median Income (AMI) according to the following formula and amounts to approximately ½ of the AMI: [([AMI x home value ratio]/12)/3]-150.



# NATIONAL COMMUNITY LAND TRUST NETWORK

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# Scotland (United Kingdom)

Scotland has the most concentrated pattern of landownership in the developed world. Over 80% of Scotland is in private ownership; half is in the hands of fewer than 500 owners. The community land movement has been one response to this unequal distribution of ownership.

Initial experimentations in community ownership go back to the 1990s, which were years of depopulation and decline, through an ambitious approach to regeneration. Today, around 230,000 hectares of Scotland are held in community ownership. Communities have developed a huge range of assets and services on their land, including renewable projects, affordable housing, business units, harbours, tourist facilities and others. An innovative process of land reform is still underway.

- The Scottish Government established the Scottish Land Fund in 2001 to support the purchase of land by communities.
- In 2003, Parliament established pre- emptive legal rights for communities to buy private land and buildings in certain circumstances.
- In 2015, legislation provided a frame-work for transfer of public assets to community organisations as well.
- In 2016, the powers afforded to rural communities became applicable to urban Scotland<sup>22</sup>.
- In April 2020, further legislation was introduced to help communities to buy land to further sustainable development.

Community Land Scotland is today the national network for community landowners and communities that are in the process of acquiring land in both urban and rural areas (see below).

# Midsteeple Quarter (MSQ)

One example of an endeavour to apply all facets of Scottish community ownership to an urban setting is the Midsteeple Quarter (MSQ) project in Dumfries. This project, initiated in 2018 by the Stove Network (an artist-led community-development trust), aims to entirely revitalise the urban centre through community ownership. The CLT seeks to address the issues of town centre decline and absentee ownership. Its strategy is based on the acquisition and redevelopment of all properties within an urban neighbourhood according to a master plan to provide mixed-use community facilities, business space and housing.

The CLT is composed of two entities: a Community Benefit Society (Dumfries High Street Limited, DHSL) and a subsidiary company limited by guarantee (Dumfries High Street Property Limited), which is being formed to acquire the properties.

Its target population is families, young professionals and working people (the demand groups identified via a housing survey), but the project is also promoting intergenerational living. Membership in MSQ is open to the whole town of Dumfries and currently stands at 400 members. Midsteeple Quarter has four staff: a full time Project Manager started in post in December 2019, the project



also has a part time Project Director, Administrator and Communications Manager.

The CLT is successfully growing thanks to the support of the Dumfries and Galloway Small Communities Housing Trust (DGSCHT), which provides expertise for all aspects of community-led housing. Broader partnership is critical to successful delivery, and MSQ has worked with the support of D&G Council (a regional authority), the Scottish Government, South of Scotland Enterprise and Community Land Scotland.

#### The Oven

#### (Midsteeple Quarter, Dumfries, intended on-site April 2020)

The Oven is the first property that will be comprehensively redeveloped as Phase One of the MSQ Masterplan. It is a former bakery and shopcafe formerly in the ownership of D&G Council. The property passed into the ownership of MSQ in 2019 by a process of asset transfer (for £1) under the powers of the Community Empowerment (Scotland) Act 2015 The redevelopment of The Oven (ARPL Architects) intends to establish a landmark design, marking the ambition of the broader project. Retaining only the facade and steel frame of the current building, the

project will incorporate mixed-use development of seven apartments (one of which linked to a light-industrial artist workspace), workspaces oriented towards the creative industries and co-working office space.

The housing units will be retained in the ownership of MSQ for affordable intermediary tenure rents (mid-market rent, aligned to the Local Housing Allowance<sup>23</sup>).

An application for planning consent for demolition and redevelopment was submitted to D&G Council in December 2019. Currently, the contract for the demolition has been tendered and was scheduled to start in April 2020.

A £2.8m capital package has been secured for the delivery of The Oven, including successful application to the Scottish Government's Regeneration Capital Grant Fund, a grant from South of Scotland Enterprise<sup>24</sup>, and capital from the Holywood Trust, a local charitable funder. Project development was supported by the Town Centre Living Fund, a D&G Council housing fund formed of ringfenced income from the council tax on second homes



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<sup>&</sup>lt;sup>22</sup> To exercise these Rights to Buy, communities need to have an appropriate governance structure and must have demonstrated support for community ownership via a local ballot.

<sup>23</sup> https://www.dumgal.gov.uk/ article/15388/Local-Housing-Allowance

<sup>&</sup>lt;sup>24</sup> The new economic development agency for Southern Scotland that came into being on April 1, 2020.

# Ireland (Republic of)

In Ireland, the predominant mode of housing tenure is individual home ownership. Renting is generally expensive, insecure and often characterised by poor quality accommodation. The orientation of public policy has in recent years been determined by the parameters of the market and focusses largely on addressing supply and the high cost of development, especially in urban centres. The human aspect of the marketisation of housing (a real homelessness crisis, for example) is often obscured by a national discourse around 'delivery' of units usually on 'greenfield' sites, rather than the role of housing in addressing present and future needs, including social care. In order to streamline the provision of state and private land for affordable housing, a Land Development Agency (LDA) was created in 2018. The LDA and a number of local authorities have shown interest in supporting CLTs<sup>25</sup>, but generally speaking, it remains unclear as to the role CLTs might play in national policy, and certainty needs to be established in some legal and technical questions. Despite undoubted interest amongst policymakers, there is to date limited urgency in the traditional main political parties to explore the potential of community-led housing models for supplementing national affordable housing policy. Therefore, private and institutional entities may offer a realistic alternative to the state as possible sources of land for CLTs. Despite land and property prices in Dublin and other Irish cities having risen enormously, dereliction and vacancy remain an issue. Conversely, many rural areas are suffering from depopulation. In 2010, the Manifesto for Rural Development was published by the Carnegie Trust (UK) in association with a number of Irish stakeholders, proposing the CLT as a vehicle for sustainable rural regeneration. Thus it may be that the CLT has a three-fold application in Ireland: as a rural vehicle for agricultural and ecological regeneration; for community infrastructure and renewal of towns and villages; and as a vehicle for SUD with perpetually affordable housing and/or social infrastructure in cities<sup>26</sup>.

### **SOA Research CLG**

Established 2018, SOA is not an actual CLT but a nonprofit supporting the development of the Irish CLT movement. Its goal is to promote participatory, nonspeculative and affordable housing practices in Ireland, and to prove that such processes have the potential for positive social transformation.

SOA's work aims to involve providing clarity on legal and legislative governance frameworks. It will provide support and information to local groups and NGOs in identifying their needs and in co-creating solutions. SOA will also provide expertise to local authorities and state agencies with the aim of developing pilot projects.

Its current multi-stakeholder project "Road mapping a viable Community-led Housing Sector for Ireland" is focused on collaborative housing schemes suitable (but not exclusively) for low- or irregular-income groups and others who might struggle to obtain a mortgage. Much of this work will be to develop mechanisms to establish Community Land Trusts that are transparent and understood by communities and local/state authorities

#### Self Organised Architecture

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# Irish Regenerative Land Trust (iRLT)

iRLT is a citizen-led non-profit formed in 2017, in response to the climate breakdown and housing crisis in Ireland. It is one of the first CLT initiatives in the country. It aims to take a community-led approach to the regeneration of natural spaces, by increasing access to land for activities such as farming, land restoration, as well as social service support, renewable energy and housing projects. The CLT, currently in transition, intends to adopt multi-stakeholder tripartite CLT governance. It is developing specific leases and licence agreements to define the use of land and its non-alienation. These agreements would include social and environmental stipulations. The specifics of housing affordability would be determined by the housing cooperatives developing the projects.

The organisation targets farm entrants excluded by the price of agricultural land and legal and administrative barriers, and also community-led housing groups, with special respect to self-build or self-finish approaches to low-cost housing.



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# Trial Transfer (Offaly, 2020-2021)

iRLT is developing its pilot project on a half-acre site in County Offaly offered by an amenable landowner.

The land should be transferred to iRLT ownership and then leased to a market gardener living on-site to grow food. The CLT will oversee the lease and a nominal rent will be due.

Land value has been estimated at approximately €10,000 for the entire plot. The donor (a private individual), currently lives adjoining the plot of land, and envisages collaboration with the lessee regarding food production activities.

The CLT has been undertaking a survey of the site for the preparation of deed maps for the land transfer. Such survey information is also relevant for future planning permission applications which might be undertaken for developing one or more dwellings. With that in mind, information is to be gathered regarding site services (water, sewage, electricity), and operational arrangements are being planned with the help of legal advisors.

<sup>&</sup>lt;sup>25</sup> https://www.dublininquirer.com/2017/07/12/might-dublin-see-its-first-community-land-trust

<sup>&</sup>lt;sup>26</sup> O'Donnell, T. (2020) "Beyond England: Origins and Evolution of the Community Land Trust Movement in Europe", in On Common Ground: International Perspectives on the Community Land Trust. Terra Nostra Press, p.153.

## **Belgium** (Brussels Capital Region - BCR, Wallonia and Flanders)

In Belgium, economic and urban development, more specifically housing and land policy, are defined regionally, a feature which influenced the development of the CLT movement in the country.

In Brussels at first, thanks to an intensive advocacy campaign by the "CLT Brussels Platform<sup>27</sup>" (2009-2012), the regional government became interested in the CLT model as both a technical and political response to broader societal issues. The existing legislative framework had the advantage of enabling easy adaptation for the setting up of a CLT, and the model was in line with the local housing policy priorities.

As a result, in 2013, the CLT obtained formal recognition in the Brussels Housing Code under the Alliance Foncière Régionale designation. This recognition enabled the CLT to be included in the Regional multi-year investment plan (Plan Alliance Habitat, 2014-2020), and to benefit from an investment and operational budget (up to €2.3m yearly). In the BCR, the CLT is considered by the Region as a tool for implementing its housing policy.

Meanwhile, residents in Ghent were the first to appear interested in the CLT initiative unfolding in Brussels<sup>28</sup>. In April 2010, the community organisation Samenlevingsopbouw Gent (an organisation active in the social sector) stirred up interest in the model and drafted a memorandum on the issue. In January 2012, they completed a feasibility study. This umbrella organisation put together a steering group and managed to have several civil society organisations and government officials to sign the CLT Ghent Charter, its blueprint.

Hand in hand with CLT Brussels, and also with the Christian Labour Movement (AlgemeenChristelijk-Werknemersverbond, ACW) they worked hard on advocating and lobbying. The consortium notably published a flagship document in 2013: "Stepping Stones between Buying and Renting" (Stapstenen tussen huur en koop). After a quick start, however, it took a while before CLT Ghent (CLTG) could put their ideas into practice. Differently from the Brussels Region, the Flemish regional government did not give the organisation the financial support it needed to purchase land for the development of affordable housing.

Following a similar trend, in 2012 a CLT coalition was set up in the Wallonia Region, which started lobbying to make resources available to enable the development of CLT. In 2014, the Walloon Minister of Housing launched the Construire du Logement pour Tous (CLT) programme, which would give municipal governments and local housing organisations the opportunity to start one. However, the Region's level of financial commitment was inadequate and the initiative unsuccessful in scaling up the model significantly. Following this drawback, a number of smaller private as well as a few public authority-led CLT developed. The setting up of the SHICC Start-Up Fund, which has supported eight groups in Wallonia to date, has created momentum for the CLT movement. The Walloon coalition was relaunched in late 2019 and is currently advocating for the creation of a regional policy to support CLT.

<sup>&</sup>lt;sup>27</sup> Made up of 18 Brussels organisations.

<sup>&</sup>lt;sup>28</sup> Pauw de, G., Santos de, J. (2020) ibid, pp.139-159.

#### **CLT Brussels**

Clth

As the pioneer on the European continent, CLT Brussels (CLTB) played a major role in helping the model to spread in Belgium and across continental Europe. From 2003, a group of residents in the neighbourhood of Molenbeek organised to set up a Collective Saving Group in order to buy homes<sup>29</sup>. This movement was a big factor behind the mobilisation of associations working on the housing issue and led to the creation of a CLT<sup>30</sup>. In relation to its territory, the CLT's target population is the most deprived households, mostly from migrant communities, eligible for social housing.

In terms of operations, CLTB is composed of two entities. The Public Purpose Foundation (FUP), is in charge of owning, developing, and managing the land perpetually. A non-profit organisation (ASBL) is, on the other hand, in charge of daytoday management and new project developments. CLTB followed the initial USbased CLT model of governance, adopting tripartite governance.

As of April 2020, Brussels CLT has delivered 4 projects (9, 1, 32 and 7 units), has 3 projects under construction (34, 21, 4 units),

and 5 others under development (22,15,14, 13, 9 units) for a total of 181 units.

The CLT has 600 members, including 400 candidate owners, 170 supporting members and 30 non-profit organisations. The CLT is growing fast, now employing 16 persons (12 FTE), and mobilising other resources via partnerships with associations. In addition, CLTB is supported by about 50 volunteers. This success story has been made

possible through the development of close cooperation with the public sector (BRC, local councils, etc.), and the private sector (4 Wings Foundation, King Baudouin Foundation, etc.). The CLT is also trying to mobilise EU tools such as the Urban Innovative Action (UIA), the AMIF fund for the integration of migrants and the EaSI programme for the implementation of its financial cooperative.



Bazar Festival, a flea market organised by the future residents of project Arc en Ciel (Source: CLT Brussels, 2014)

<sup>&</sup>lt;sup>29</sup> Dawance, T. and Louey, C. (2014) "Quand l'Europe s'inspire des Etats-Unis, l'exemple du Community Land Trust Bruxelles", in Manuel d'Antispéculation Immobilière, pp. 169-178.

<sup>&</sup>lt;sup>30</sup> Pauw de, G., Santos de, J. (2020) ibid, pp.139-159.

# **Arc en Ciel - CLT Brussels**

(Rue Vandenpeereboom, Brussels, 2012-2020)



The Arc en Ciel project was developed in the heart of a neighbourhood undergoing major transformations. The group of future residents formed in 2012 and moved in early 2020. The project delivered includes 32 housing units, a collective garden, the offices of the local branch of the Vie Féminine association, and a multi-purpose room shared between the residents and the association.

The development was undertaken by the Fonds du Logement, a publicly financed non-profit developer. This company also provided the mortgages enabling the households to access homeownership. The unit prices were set according to households' incomes. For instance, a 2-bedroom 97-m<sup>2</sup>

flat with terrace costs €181.337 for a household earning the equivalent of the maximum income ceiling for social housing (cat. A). The total cost of this project was €6,500,000. Land represented 5% of this amount. It was purchased from the Municipality of Molenbeek-Saint-Jean through an urban regeneration scheme called Contrats de Quartier at a quarter of its commercial value. At completion, a ground lease contract binds the CLT and the buyer for a period of 50 years (renewable). It compels the buyer to lease the land from the CLT for €10 monthly. The buyers also adhere to anti-speculation rules (resale formula). These stipulate that, in case of sale, the resident receives 25% of the added value and CLTB 6% or €3.000 (whichever is the highest), with a capture of value of 69%.

### **CLT Ghent**

Following a three-year process, CLT Ghent was officially founded on 6 December 2013. The CLT is hosted and supported by Samenlevingsopbouw to this day. It has, however, the ambition of becoming independent as it grows. CLT Ghent adopted a governance structure similar to that of CLT Brussels. It is composed of an NGO running the CLT's day-to-day operations (social guidance, community work, etc.) and a foundation holding and managing the land in perpetuity. The CLT targets middle to low-income households whose income is in between social rents (€24,852) and social acquisition income ceilings (€39,319) - for a single person living

in a major city of Flanders (VMSV, 2019). The CLT operates on two tracks. Through the DampoortKnapT OP programme, it helps owner occupiers to renovate their properties. In 2015, the first ten renovated homes were completed, and the project is now being continued thanks to funding from the European Union (UIA). It also aims to develop 34 new units in Meulestede (see below) and set up a community shop in the neighbourhood (under experimentation).

CLTG has 140 members in all, including: 70 candidate owners, 65 supporting members, 5 non-profits and 12 residents. Each pay membership fees according to their status: €10

for individuals to up to €10,000 for Board members. The umbrella organisation uses 2.8 FTE (5 employees) to run the CLT. It works in close relationship with the Municipality of Ghent, the municipal developer (SoGent), the Region of Flanders, and in partnership with the Flemish Social Housing Society (VMSW) and the Municipal Social Housing Society (WoninGent). CLT Ghent also partners with other housing associations and housing cooperatives in Ghent in order to pressure the City Council and obtain access to land for innovative housing projects.

# Meulestede (Ghent, 2013-2023)

In the district of Meulestede, CLT Ghent is supporting the development the first Flemish CLT project as part of a city renewal operation. The 34-unit housing project includes plans for a 1,500-m<sup>2</sup> community garden and a community space.

The first plans for this development date back to 2013, but access to land is still being discussed with the landlord (the City of Ghent). A local social housing company, WoninGent, will deliver the homes in 2023. As of 2019, construction is being prepared, and the partners are in the process of choosing an architect. The total operation cost will amount to about €5,000,000. The purchase price per square metre has been estimated at





€1,450 (50% of the average city market price). The average unit resale price has been set at €143,675. In terms of unit allocation, CLTG will be assigning 35% of the units to households above social homeownership ceilings and the remaining 65% to social rent ceiling households. Households spen-

ding over 40% of their income on housing may benefit from an affordability allowance of up to €30,000 to ease access to mortgages. This "bullet loan" will be paid back at the sale of the unit. For every sale, an exit fee (€5,000, indexed) will be charged, returning to CLT Ghent Foundation.



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#### **France**

The US/UK CLT model was transposed and implemented in France between 2014 (Loi ALUR) and 2018 (Loi ELAN). Successive legislation led to the creation of a dual structure: the Organisme de Foncier Solidaire (OFS) – the land trust entity – and the Bail Réel Solidaire (BRS) – the long-term lease (19-99 years, renewable) binding the OFS and the buyer. Analysis of the transposition of this model must consider the context in France at that time, that of reviewing the existing affordable housing system in the country, in terms of both social rental and social homeownership. Indeed, public authorities traditionally supporting such policies (covering to up to 1/3 of the unit cost) were, at the time, unable to guarantee the long-term social impacts of their investments. They had only limited tools in hand – such as a 5- to 10-year anti-speculation clause – to prevent the unit from falling back into the regular housing market after the first resale.

The OFS, which introduced perpetual control on the housing resale price (through a resale formula) and guaranteed the socio-economic profile of its beneficiaries (through specific allocation processes), was seen as an opportunity to limit these perverse effects. The three main objectives were to ensure the sustainability of public investments, support local homeownership policies, and slow down speculation. Drawing from the successes of CLT around the world, the advantage of this model for decision makers was that it was an administered form of ownership and involved a greater variety of players in the housing production.

In France, as of today, the organisations taking the leadership of OFS development are mostly institutions: municipalities, affordable housing developers, public land agencies (Établissements Publics Fonciers – EPF), etc. Contrary to CLT, they must be accredited by a regional Prefect. This accreditation opens up advantageous financial tools and instruments, such as long-term land loans of up to 80 years from the national public bank, Banque des Territoires, or an optional 30% discount rate on property tax for households<sup>31</sup>. In return, OFS have to prove themselves robust enough to be able to guarantee the continuity of the leases<sup>32</sup> and cover households' risks. The OFS movement is very dynamic in France: over the past two years, more than 20 OFS have been accredited, and 9,200 units are to be delivered by 2024.

We also see innovative partnerships emerging between local groups and OFS to enable collaborative housing schemes to access land and to take concrete shape.

# **Lille Metropolis OFS**

The City of Lille has played a pioneering role in laying the foundations for the fledgling OFS movement. The OFSML, its metropolitan OFS, will be delivering its first homes in 2020 (Cosmopole, 15 units). The City had long been providing affordable housing for modestincome households, either rental or for purchase. It made use of a variety of political, regulatory or financial instruments to foster affordable housing. However, these efforts weren't enough to produce affordable housing on a permanent basis.

This is notably why the City of Lille, through its Member of Parliament, advocated for the legal recognition of the OFS, allowing for a new form of ownership, to overcome these backlogs. OFSML was created as a non-profit association which will evolve into a foundation in the long term. It is composed of four foundational members<sup>33</sup> with he objective of achieving balanced governance between public bodies and private members active in the local area. Its target population is young families who are tenants in the social rental



housing market. In line with previous policies, OFSML is producing homes at about half market the price: €2,100- €2,250 depending on the operations.

As of 2020, OFSML has one project under construction (Rue Renan, 17 OFS units, see below). Its goal is to reach a threshold of 400 units in 2025. To run the OFSML, the City of Lille is currently mobilising a ½ FTE, which should increase in the future.

# Rue Renan (Lille, 2016-2020)

Rue Renan is a pilot project, part of OFSML's experimental phase along with the Cosmopole operation. This 2- to 4-year pilot period will soon end and be followed by a consolidation phase with a more proactive scenario. In these two mixed occupancy operations, OFS homes range from 7 to 18% of the total units. Other programmes make it possible to balance the financial costs and to implement a mixed model of housing. For instance, out of the 91 units of Rue Renan, 50% will be social housing, 20% (17 units) will be sold under BRS (long-term lease) and the remaining 30% will be sold on the open market. Two developers are implementing operations jointly: INA3F, a social landlord, is in charge of the rental and OFS units, while Loger Habitat is developing the units targeted for the private market. The total cost of the operation is €2.5m. The land, initially estimated at €2m,



has been transferred to the OFS for a symbolic €1 (plus notary fees). To be completed by 2020, the OFS units will be sold at €2,250 per

square metre, not including parking spaces. Comparatively, the same units will be sold at €5,000 per square metre on the private market.



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Languages: French, English

<sup>31</sup> At the discretion of municipalities.

<sup>32</sup> https://www.banquedesterritoires.fr/un-decret-precise-les-modalites-de-fonctionnement-des-organismesde-foncier-solidaire

<sup>&</sup>lt;sup>33</sup> Including the City of Lille, Lille European Metropolis (MEL), Fondation de Lille, and Fédération des promoteurs immobiliers du Nord-Pas-de-Calais.

### **Netherlands**

Major Dutch cities such as Rotterdam and Amsterdam have been confronted with housing problems similar to those in other European cities. In Amsterdam, for example, the average sales price for housing quadrupled between 1995 and 2017. The pressure on the housing market also increased as non-profit housing corporations became less able to address the problems of pricing and supply after the adjustments in the Dutch woningwet of 2015<sup>34</sup>. The Netherlands is a country with a large stock of social housing that is rented out to people with low and modest incomes. These homes have been mainly developed and managed by large housing corporations. The position of the housing corporations has been weakened, however, due to decreased governmental support, mismanagement and scandals at some of the housing corporations, and "to increased pressure from the European Commission to reduce "state aid", which it regards as a cause of market distortion.

The housing corporations have been building less affordable housing than in the past, and many of the corporations' homes have been sold to private investors on the market.

Despite the Netherlands' well-deserved reputation as a country with a large stock of social housing, the waiting time for social housing in some urban neighbourhoods is now more than ten years. It is no coincidence, therefore, that the first two initiatives to consider applying the Community Land Trust model in the Netherlands have had a link with a social housing corporation<sup>35</sup>.

# **CLT Bijlmer Platform**

In 2018, in Amsterdam, a coalition of actors from the social innovation sector<sup>36</sup>, explored the possibility of implementing a CLT through design thinking and action research. They focused on Bijlmer, a modernist social high-rise district in the south-east of the city. They got in contact with the Maranatha community, a faith-based grassroots organisation which organises community-building activities in the neighbourhood since 2005. Subsequently, a series of design workshops were organised, bringing together a broad range of stakeholders, from legal experts to private developers to relevant municipal representatives. This multi-stakeholder process made it possible to prove the viability of the CLT concept. The next phase consisted of a feasibility study to elaborate financial and judicial plans and increasing community capacities for the first pilot project of the community: CLT H-Buurt (see below).

As of today, CLT Bijlmer acts as an advisory and knowledge hub to facilitate scaling of the CLT model and is representative for the general interest. CLT HBuurt organised itself into a community-led members association (Vereniging Hbuurt). As the project evolves in its realisation phase, a separate collective entity will be set up to develop the housing units.

So far, a total of 256 residents are involved in the CLT Bijlmer process. In order to operate, CLT Bijlmer mainly outsources its work, mobilising 0.5 FTE from "And the People", employing 0.4 FTE for a Community Fa-

cilitator, and working with dedicated volunteers from the neighbourhood. The pioneer CLT experimentation in the Netherlands has been made possible thanks to collaborative work and financial support from diverse departments of the City of Amsterdam, legal and financial national networks of expertise (e.g. Triodos Foundation, and Stichting Woon!) and strong links developed with like-minded initiatives in the country.

CLT initiatives in the Netherlands are organised at the national level, in the form of <u>Community Land Trust Netherlands</u>. This body has been set up as a not-for-profit collective of experts to safeguard land as commons in urban as well as rural areas by means of upscaling the CLT model and principles.

<sup>34</sup> https://www.rijksoverheid.nl/onderwerpen/woningcorporaties/woningwet-hoofdlijnen

<sup>&</sup>lt;sup>35</sup> Bos, R., Neelen, M., Nelissen, J. (2020) ibid, pp.146-147.

<sup>&</sup>lt;sup>36</sup> B-corp "And the People" as a lead partner with Publieke Versnellers.

# **Association CLT H-Buurt**

(Bijlmer, Amsterdam, 2018-2024)



COMMUNITY LAND TRUST H - B U U R T

CLT H-Buurt, supported by CLT Bijlmer, seeks to enable community transformation by developing affordable housing and

community facilities (both via new construction and the renovation of existing buildings). The project specifically targets local residents with an immigrant background (Nigeria, Ghana, Surinam...), and specific segments (large families, the elderly, young people, teachers or nurses) between the lower ( $\varepsilon$ 18,000 -  $\varepsilon$ 25,000) and the middleincome brackets (up to  $\varepsilon$ 50,000).

The ideal project programme plan covers an area of 5,000 square metres and is aligned with the study of the "Krombeen Affordable Paradise"<sup>37</sup> urban renewal project.

The housing units will be designed to match the life cycle of residents: 10 large units for families, 15-20 units for young first-time buyers and 15-20 units for elderly people.

This mixed-use project will also include a multi-purpose community space for religious and cultural activities as well as 10-15 commercial spaces for high-social-value businesses (childcare, homework training, healthcare centre, business start-up space).

The CLT is currently targeting plots undergoing zoning transformation (i.e. former offices and social housing buildings) and the release of plots that are part of a broader programme for urban renewal. It developed acquisition strategies after carrying out



advocacy campaigns, and in its tender bids to local authorities or social housing corporations it highlights its added value. The community orientation of CLT and its added value for the neighbourhood is highlighted in a five-year plan. This strategic document will articulate how the model enables participation and empowerment through the provision of affordable housing and community infrastructure.

In order to ensure viability and affordability, the CLT operational features shall be inspired by existing owner-driven construction practices; either the CPO (Collectief Particulier Opdrachtgeverschap, a collective entity developing privately owned

housing) or the cooperative model (wooncooperatie developing collective and rental housing units). Both these models are accepted practices in the Netherlands, opening eligibility for (collective) mortgages and discount on land leaseholds (erfpacht) for which CLT adds the conditional advantage of land/housing being managed as a common. And, added to these practices is the open members association, which acts as the community body that manages the CLT as a common.

In addition to this, circular business models and other mechanisms are explored to increase affordability, such as the use of material passports or energy service models.



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<sup>&</sup>lt;sup>37</sup> Publication: https://issuu.com/bouwkunst/docs/20170609 affordable paradise sameny

# Germany

Germany has been characterised by exploding land values and rents in the growing larger cities, and by shrinking populations leading to abandoned buildings and apartments in rural areas. With its federal political system, housing in Germany is an issue for both the national and local governments. Policies, for example, in the State of Berlin and at the German Federal level have drifted away from each other in recent years. Germany as a whole is maintaining an emphasis on private property and freemarket housing solutions. Berlin, on the other hand, is drawing attention for its new experiments with common-good, non-speculative and city-owned as well as civilsociety initiated and controlled housing. While much experience has been gained in Germany in recent decades with cooperative housing, city housing companies and management of property by non-profit private foundations, there are still no Community Land Trust initiatives being developed outside of Berlin<sup>38</sup>.

In Berlin more specifically, affordability of housing is seen as a major social issue by both local communities and local authorities. This concern is expressed for example by a wide variety of local initiatives working to prevent the residents of tenement houses from being further exploited by free-market speculation. Indeed, an increasing number of groups are organising to transfer more housing and land into commongood and community ownership. A growing amount of evidence is highlighting the processes of gentrification and the problems associated with the spiralling increases in land values and rents. A primary problem is the speculative increase in property and housing values because of extremely high future rent expectations. Current tenants with lower incomes and lower rents are seen as an irritation by private property owners and as being in the way of potential rent increases. At the same time, local shops, NGOs and many other groups and businesses in "commercial" properties are being displaced by extreme rent increases. Avoiding further evictions and displacement of residents as well as users of commercial spaces by bringing more land into a non-profit, community control is the CLT's main focus in Berlin.

# **Stadtbodenstiftung**

(Berlin Foundation)

The CLT-inspired Berlin Foundation (Stadtbodenstiftung) should be incorporated before the end of 2020. It is the first real CLT initiative in Germany. Inspired by CLT success stories, it started up through an informal CLT planning group organised in 2017 in the District of Friedrichshain-Kreuzberg as a response to the mounting crisis caused by exploding land values and soaring rents.

This new Berlin Foundation is citizen-led and from the beginning emphasised cooperation among civil society, local government as well as private financial institutions



working for the common good. It is building on decades of activism and community-led development in the neighbourhood (including squatting, **Stadtbodenstiftung latest campaign** (Source: Stadtbodenstiftung)

<sup>38</sup> LaFond, M. (2020) ibid. pp.147-148.

self-help and cooperative housing, collective and non-profit practices and others).

About 50 people have been active in the Berlin Foundation initiative since 2018. Currently, 9 people have been elected to serve in the Board of Trustees (Kuratorium) and 2 have been elected to the Executive Board (Vorstand). Eventually, the Berlin Foundation will be a non-profit, civil-society foundation (Bürgerstiftung), adopting tripartite governance. The Foundation's objective will be to take land out of the speculative market and to make it available, through long-term leases (99 years).

The Stadtbodenstiftung is looking to acquire its first project by the end of 2020 in cooperation with existing cooperatives and facilitate community-led densification and renewal. Their pilot project would ideally include 50 residential units for about 100 residents, as well as a few commercial and community spaces to develop a mixed-used project. In order to gain neighbourhood outreach and legitimacy, local residents will have a decisive role in determining future uses and allocation criteria in order to ensure benefits for local employment and services. Because Stadtbo-



**Stadtbodenstiftung Board members as of May 2020** (Source: Stadtbodenstiftung)

denstiftung is especially interested in serving lower-income populations, it is planning to include people with mixed incomes in their initial projects.

In terms of operation, the initial projects are likely to involve rescuing existing older buildings in partnership with their current residents. The land beneath these buildings would be permanently removed from the market and managed by the Foundation. A housing cooperative, for instance, would assume ownership and management of the buildings, with a long-term lease for the land on which they are located.

The Institute for Creative Sustainability (id22) has been supporting this initiative for the past year, during which feasibility studies have been carried out and a founding campaign started. Stadtbodenstiftung initially supported by the District's Councillor for Planning and Building, which provided funding for the feasibility study (€55,000) and another €40,000 for communication and further development work. The Foundation is now expecting to receive about €200,000 from the Berlin Administration over the next two years.

**622:** 

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# The dynamics at work in the rest of Europe

In most countries outside North-West Europe (the scope of the SHICC project) CLT have not been formally replicated, nor do they benefit from legal recognition. However, as mentioned in the introduction, the model attracts great interest. This section sheds light on other collaborative housing initiatives which have adopted values and operating modes similar to CLT. The examples in Switzerland, Spain, Italy, and Central and South-East Europe show that there are opportunities for further collaborative actions and for building a European-wide movement.

## **Switzerland**

While no CLT has been developed in Switzerland, the country has a strong tradition of cooperative housing. As the social housing sector is limited and a majority of households are renters, this model, enabling a form of ownership in which residents continue to pay rents, has attracted great interest<sup>39</sup>. A number of cooperatives were set up in the early 20th century to produce affordable housing for the working class. In the 1990s, this movement gained new momentum. In the wake of the squatters' movement, new community-led cooperatives were created, especially in cities such as Zurich, Lausanne and Geneva<sup>40</sup>. Thanks to support from city authorities, these cooperatives have been able to expand considerably in recent years and have started to develop ever larger and more ambitious projects. In Geneva for instance, the City plays an essential role in making its land available for cooperative projects. As a result, rents for co-operators are up to 30% lower than market prices. In return, the cooperative sector has acquired a public utility status<sup>41</sup>.

## CODHA

## (Coopérative de l'Habitat Associatif – Associative Housing Cooperative)

CODHA (Coopérative de l'Habitat Associatif – Associative Housing Cooperative) was created in 1994 by a group of dedicated citizens with strong ideals. Now a large housing cooperative in Geneva, it is currently at the head of 13 housing buildings, representing 600 non-profit rented homes, with another 14 more projects underway. In 2018, the coop decided in to expand its activities to include owneroccupied homes developed

through long-term lease contracts on land owned by a cooperative; these homes remain permanently affordable through resale mechanisms<sup>42</sup>. As in all its other projects, the residents participate in the development and management of the homes. In this way, CODHA seeks to respond to the desire of some members to become non-profit homeowners. CODHA is thereby able to expand its activities beyond the areas that the city has re-

served for tenant cooperatives. From now on, for part of its activities, CODHA will use the CLT ownership model. Development on propriété sans but lucratif (non-profit ownership housing), as they call this branch of their work, began in 2019.

<sup>&</sup>lt;sup>39</sup> Guilpain, L., Joffroy, P. (2020, April). Coopératives: contenir les prix. D'architectures, 279, p.58.

<sup>&</sup>lt;sup>40</sup> Royez, C. (2020). ibid, pp.147-148.

<sup>&</sup>lt;sup>41</sup> More about the background in Geneva (in French): https://gchg.ch/

<sup>42</sup> Ibid.

## Les Vergers (Mevrin, Geneva, 2012-2019)

Since 2012, the City of Meyrin piloted the development of a flagship 1,200 "econeighbourhood" housing units. The City, owning about half of the building rights in the neighbourhood, organised a competition for non-profit developers. Out of 30 candidates, 8 cooperatives were selected, including CODHA.

In partnership with Coopérative Voisinage, CODHA developed two 8-storey buildings including 196 units. The competition for the design was launched in 2013 and led to the design of many semi-collective spaces in line with the spirit of the neighbourhood. The cooperative signed a "right of use" contract with the City of Meyrin. Residents have been living in the buildings since 2019 and are involved in their collective management.



In parallel, going beyond housing, a wide-ranging participatory process is underway in this pilot district: citizen initiatives, collective projects such as a participatory supermarket, a chicken house, a participatory inn, vegetable gardens, and artists' and craftsmen's workshops are all encompassed in a comprehensive project of urban agriculture.



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# **Spain**

The CLT model has gained a growing following among scholars and NGOs in Spain. Although no CLT yet exist, the country is witnessing the development of a collaborative housing sector, focused on cession-of-use housing cooperatives. The City of Barcelona, for example, is supporting the construction of more than 500 units of cooperative housing through long-term leaseholds on public land. Cooperatives are required to provide shared amenities to their residents as well as to engage with social organisations in their surrounding communities. Both the use of leaseholds and the collaborative aspects of the living arrangements resemble some of the characteristics of CLT. Other local and regional governments are also providing public land through long-term leaseholds for the construction of affordable cooperative housing.

The latest development has been the effort to suggest a framework to remove legal hurdles to establishing a CLT in Spain. This initiative was carried out with students from the Laboratorio Jurídico sobre Desahucios ("Legal Lab on Evictions," Ramos R., Cabannes, Y.). A new legal framework for CLT was developed by a group of trained legal professionals and has now been presented to the Andalusian Assembly<sup>43</sup>.

<sup>&</sup>lt;sup>43</sup> Cabannes, Y. (2020) ibid, pp.149-150.

# A CLT project for the City of Barcelona

The City of Barcelona is one of the municipal governments that has expressed great interest in the CLT model in Spain. For instance, it has undertaken a partnership with New York City under the International Urban Cooperation Programme of the European Union to work on affordable housing, with a particular focus on CLT. As part of this exchange, representatives from Barcelona and New York took part in the 2018 and 2019 CLT conferences organised by Grounded Solutions (the US CLT Network) in the United States.

In parallel, Barcelona strongly supports the development of housing cooperatives. There are currently two functioning cession-of-use housing cooperatives on public land (La Borda and Princesa49), four projects under construction and three public sites in the process of being allocated to housing cooperatives. While the cooperative housing sector still needs to consolidate, some housing cooperatives and other entities are beginning to think about the benefits a CLT-like scheme could provide, namely improved access to financing and the possibility to set a joint fund, economies of scale in the provision







A co-housing event organised by the City of Barcelona, La Borda project. (Source: Institut Municipal de l'Habitatge i Rehabilitació de Barcelona, IMHAB)

of professional services to the cooperatives, reduction of bureaucracy, centralised oversight of the projects, and protection over future change in political leadership.

<sup>&</sup>lt;sup>44</sup> In particular, they financed La Borda Cooperative in Barcelona via a €300,000 permanent loan, €500,000 in housing loans, and the equivalent of €865,000 in equity share issues (443 people and organisations).

# Common Ground Program (Suelo Comunitario, Coop57)

Coop57 is a financial cooperative involved since 1995 in financing the social and solidarity economy. First established in Catalonia, it expanded to the rest of Spain by 2006. In recent years, Coop57 has developed new activities inspired by the "Community Land Trust" movement in response to greater needs in fighting speculation and providing housing<sup>44</sup>.

Their objective is to "demercantilise" assets that have a high social and environmental value by acquiring and administering land for the benefit of local organisations. Two pilot projects are currently underway in order to demonstrate Coop57's ability to "take land off the market", protect it and use it for social and community use. In July 2019, the cooperative first purchased the Can Bofill property, an agroecological project in the outskirts of Barcelona for €600,000 (not including upgrading costs). The managing association (La Tartana) was then under pressure as the property required refurbishment and was put to sale on the open market.

Their second pilot project, La Titaranya, consists of the purchase of three properties (€270,000) along with two other organisations (Associació Cultural l'Aleta. Fundació La



Dinamo). This project is located in the historic centre of Valls, one of the most socially and physically degraded cities in Catalonia. The aim here is to revitalise it by developing of housing cooperatives and establishing the company headquarters there.

Can Bofill agroecological project in the outskirts of Barcelona (Source: Wikimedia Commons)





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# **Italy**

The CLT model was first introduced to Italy in Turin in 2014 during a roundtable discussion at which international CLT practitioners were invited. The meeting coincided with the occupation of the old royal stables, Cavallerizza Reale, a huge vacant historic space in Turin's city centre. CLT advocates met with the occupiers of Cavallerizza and discussed the possibility of applying the CLT concept to redevelopment of the royal stables. Although that particular project was never realised, the discussions about it did eventually lead to interest in the model from the Chieri municipality, near Turin.

Starting in 2010, Chieri had joined with a few other Italian cities to develop "commons regulations", a regulatory framework outlining how local governments, citizens, and the local community can manage public and private spaces and assets together. Chieri became the first municipality to integrate the CLT model into its commons regulations as one option for commons management. The City of Palermo later did the same. The idea, in both cities, was that the municipality would transfer empty buildings or underused plots of land to a Community Land Trust.

## **Homers**

Homers is a non-profit organisation, created in 2014 when the design company TRA and the Fondazione Benvenuti in Italia merged. It is dedicated to developing communityled affordable housing. Homers' DNA can be summed up by City, Ecology and Community – key words that guide a team of architects, engineers, community builders and social housing experts. Homers is an innovative social enterprise, a spin-off of the Politecnico di Torino, which supports the realisation of homes never to be found on the open market. Their first pilot project was the design of Buena Vista co-housing project back in 2012.





Homers members during a participatory workshop, Valenza 46 project (Source: Homers)

## Valenza 46 (Torino, 2019-2023)

In Chieri, Homers negotiated with the city government for the acquisition of two sites, Tabasso and Cascina Maddalene. Detailed legal and financial plans were made for the redevelopment of these derelict sites as community land trusts, but in the end the municipality declined to cooperate in the project, mainly because city officials worried whether the separation of land and buildings and the restriction on resale prices were "legal".

Despite this setback in Chieri, Homers began working to develop another CLT project named Valenza 46 on a plot of church-owned land in Turin. This project will produce 42 family flats and two shared flats of "supportive serviced housing" for families with a physically or mentally handicapped member. The complex will include community spaces, a public garden, a day-care centre, a solidarity restaurant, a shop for local food produced by social coops, and healthcare facilities.



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Languages: Italian, English

# **Central and South-East Europe**

The housing context of Central, South-East and Eastern Europe (CSEE) is characterised by almost 30 years of absence by public institutions in the domain of affordable housing. Across the region, following the collapse of socialism, housing policies went through significant changes, starting with the rapid privatisation of the publicly owned housing stock (today at 1-5%, depending on the country). The initiation of the mortgage market (and entry of foreign commercial banks) in the 2000s fuelled an intense construction boom, followed by a stagnation of housing prices in the aftermath of the 2008 global financial crisis. The end of the 2010s brought a new market peak and soaring prices, both in terms of rental and purchase.

In the post-socialist countries, state support for individual home-ownership, in return, resulted in tenant's strong preference for owner occupation as opposed to forms of rental housing. Nonetheless, many people, particularly the young, lack the necessary capital to purchase an apartment or to qualify for a mortgage.

Against this backdrop, new cooperative housing developments are being explored throughout the region by

Against this backdrop, new cooperative housing developments are being explored throughout the region by pioneering groups. They are responding to the housing emergency by taking the lead in reinventing types and tenure of affordable, nonspeculative housing from the bottom up<sup>45</sup>.

<sup>&</sup>lt;sup>45</sup> Ibid.

# MOBA Housing SCE

Initiated in 2017, MOBA Housing SCE takes a leading role in fostering this reinvention in the CSEE region. It has adopted a cooperative model but aligns with CLT values: putting housing affordability first, and being centred around inhabitants who collectively develop, own and operate multi-apartment buildings. MOBA means "mutual help" in South Slavic languages.

MOBA Housing SCE started as a network of five emerging community-led and cooperative housing initiatives developing pilot projects – in Belgrade, Budapest, Ljubljana, Prague and Zagreb – to provide a platform and a range of instruments to address the bottlenecks hindering



#### Members of the MOBA Housing SCE

non-speculative, collectively owned housing in CSEE. MOBA was incorporated as a European Cooperative Society (or SCE) in March 2020. In conjunction with the Cooperative for Ethical Financing (ZEF), urbaMonde, World Habitat, Socialniinovatori,

FairCoop and the Heinrich Böll Foundation, MOBA works towards setting up a dedicated housing development fund to channel affordable financing for the construction, purchase and repurposing of buildings

# Five MOBA Pilot Projects (2020-2025)

MOBA members – Pametnija Zgrada in Belgrade, Rákóczi Kollektíva in Budapest, Zadrugator in Ljubljana, Prvny Vlaštovka in Prague, Zadruga Otvorena Arhitektura in Zagreb – are developing five pilot projects to be completed in the next five years.

These projects account for a total of 110 housing units. They will house about 290 individuals, at a rent level of 60% of market prices, on average. They require €5.5m in loan volume and €8.5m of investment, for €16.4m of value created. According to the MOBA model, the cooperative develops, owns and operates the real estate,



#### Representation of the Five MOBA Pilot Projects

as well as takes on the necessary loans to pay for its construction. Participating households or individuals (members of the cooperative) cannot speculate with the apartment they occupy. Inhabitants of MOBA apartments pay a one-time entry fee (deposit) and monthly contributions ("rent") covering both the costs of the apartment as well as an amount for the utility costs (water, electricity, etc.).



# 4. Useful Resources



Getting Heard: Advocacy Tool Kit (National CLT Network)

This Toolkit includes a booklet, a manifesto, and a template letter to help CLT reach out and build productive relationships with local governments.



Financing CLTs: Tools to Boost CLT and OFS Financing in Europe (FMDV)

Operational Guide exploring the common issues faced by CLT in Europe, and including 15 key financial instruments to overcome the challenges identified.



**Providing Genuinely Affordable Homes:** CLT Financial Case Studies (FMDV)

In-depth analysis of six case studies highlighting the diversity of financial models developed by CLT to develop affordable housing.



## **Access to Land Through Community Organising:**

<u>People Powered Homes</u> (London CLT).

Selection of case studies from London CLT outlining key elements of the political strategies used to win sites to build CLT homes.



**Measuring Social Impact:** A Social Impact Framework for CLTs (National CLT Network)

A resource which covers the importance of measuring social impact, how to measure it effectively and how to communicate confidently and clearly to potential supporters and stakeholders about what sets a CLT apart.



Learning More About European CLTs: General Case Studies (National CLT Network)

Ten general case studies highlighting the variety of Community Land Trusts and community-led housing across North-West Europe.



#### **Other Resources**

"On Common Ground. International Perspectives on the Community Land Trust"

(June 2020). An inspiring book about growth of the international community land trust movement. Twenty-six original essays by 41 scholars and practitioners from a dozen countries. Sign up for publication notification at "WorldCLT.org".

Whitepaper - Lessons learnt and adaptation of the CLT concept in the Bijlmer (Een Community Land Trust (CLT) in de Bijlmer. Betaalbaar wonen in verbondenheid met buurt). Available (in Dutch) at <a href="https://cltb.clt.nlm.nl">CLTBijlmer.nl</a>

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## What is a CLT?

Community Land Trusts (CLT) – or Organismes de Foncier Solidaire (OFS) for its French version - are non-profit, democratic, community-led organisations. They develop and manage homes for affordable to low- and medium- income households, as well as other assets contributing to thriving local communities. They act as long-term stewards of these assets, ensuring they remain permanently affordable. This is achieved through mechanisms that ensure that any additional value generated is retained within the CLT.

## What is the SHICC programme?

The SHICC (Sustainable Housing for Inclusive and Cohesive Cities) project aims to develop, support and disseminate the CLT and OFS model in Europe. The SHICC programme is structured around three main themes: Firstly, recognition of the legitimacy of the model, the establishment of a financial and legislative environment conducive to the establishment and expansion of CLT/OFS, and capacity building for existing and emerging CLT/OFS. This is a &3.8m European Interreg programme, carried out over a four-year period (2017-2021) by the City of Lille (France); the National CLT Network (UK); the CLT of London, Brussels and Ghent; and the Global Fund for Cities Development (FMDV, France). Recently new partners joined the project in order to maximise its impacts throughout the final year of implementation: And the People (Netherlands), Self-Organised Architecture (SOA, Ireland), the Institute for Creative Sustainability (id22, Germany) and the, Dumfries and Galloway Small Communities Housing Trust (DGSCHT, UK).

## Go to the SHICC project website:

Sustainable Housing for Inclusive and Cohesive Cities (SHICC)

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