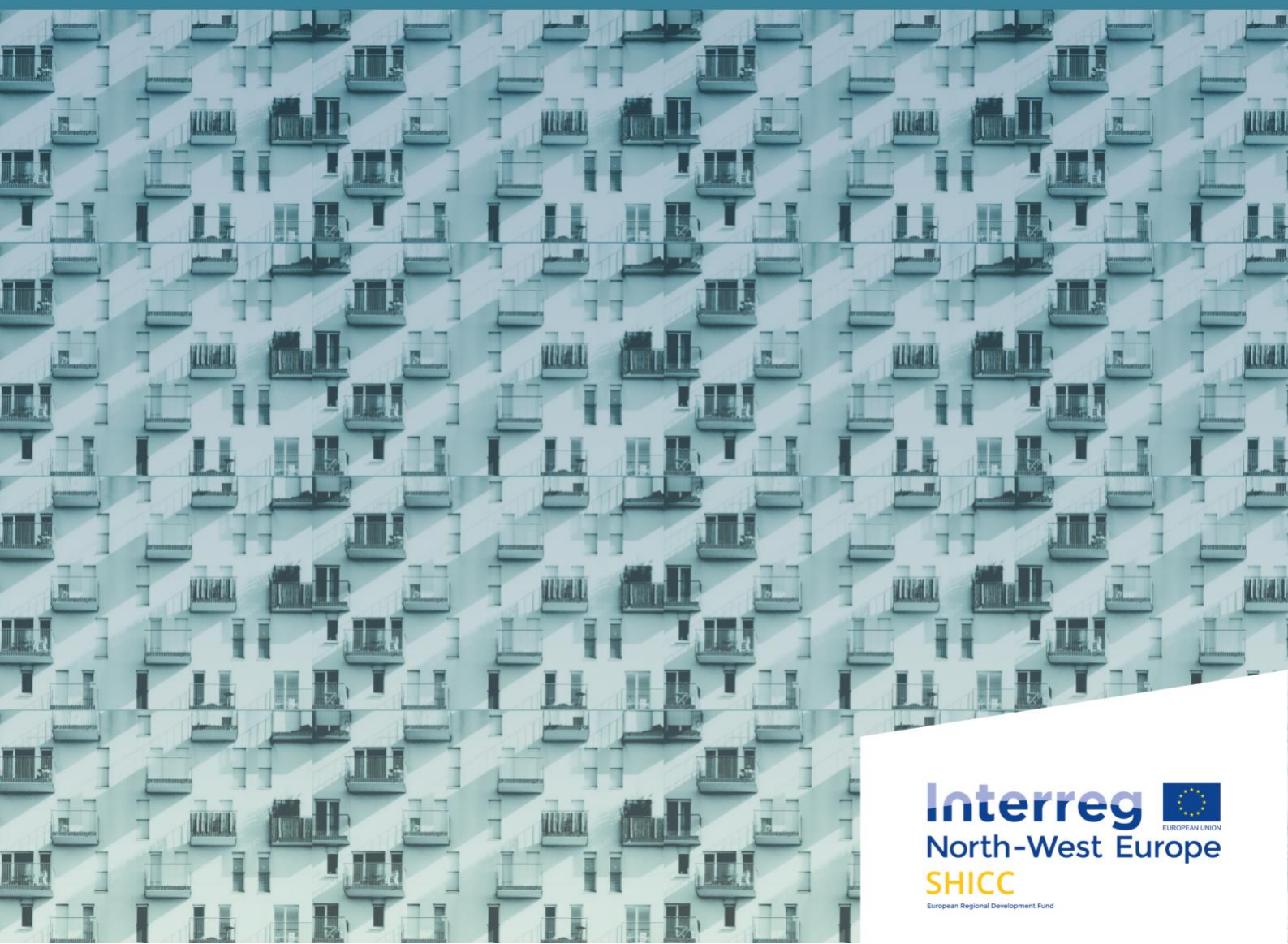
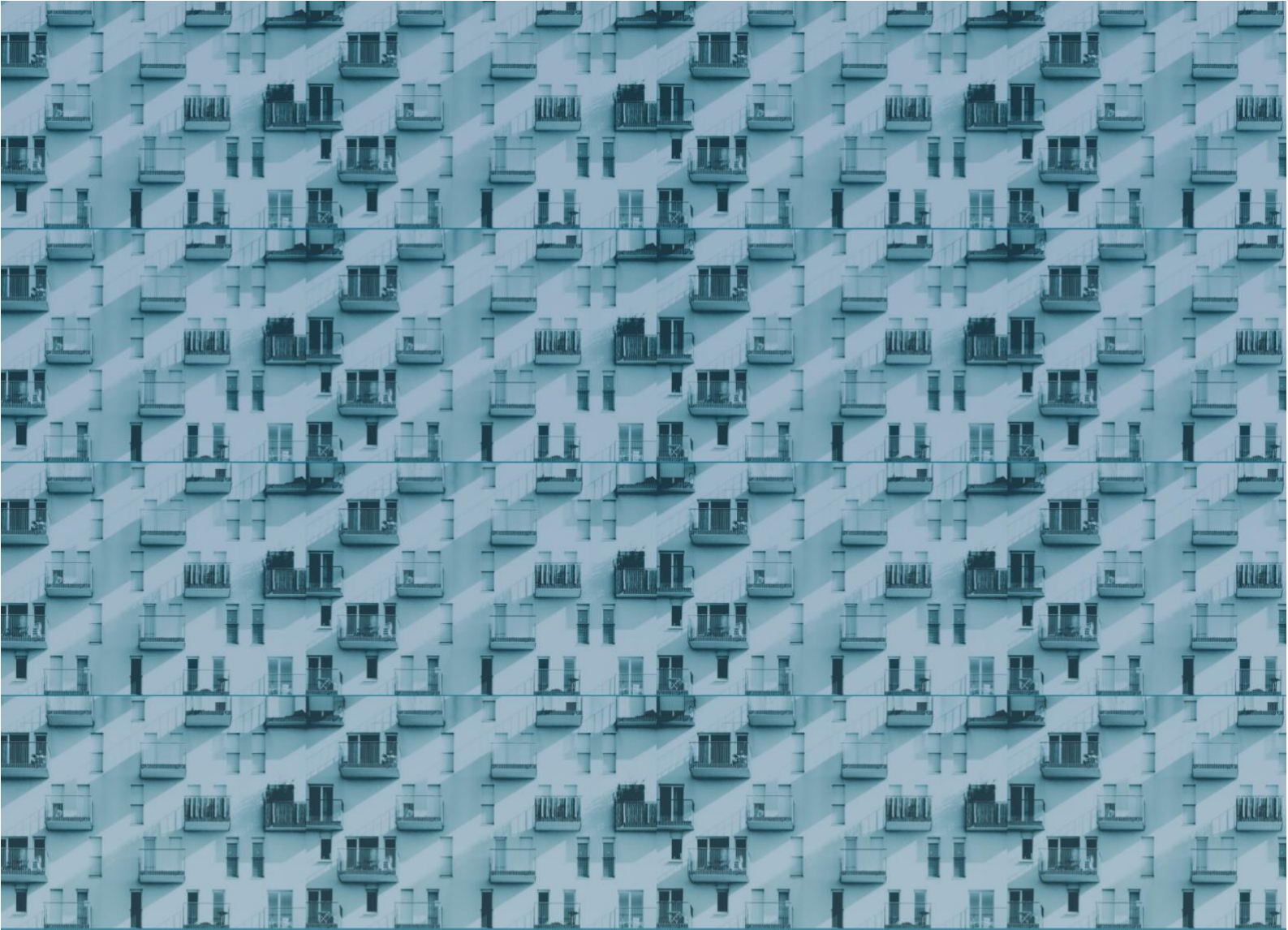


CASE STUDIES

Community Land Trusts in Europe

JANUARY 2021





CONTENT

LAYOUT



IN COLLABORATION WITH: the SHICC partners

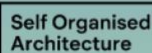


TABLE OF CONTENT

- TABLE OF CONTENT3
- CLT BRUSSELS4
- CLT GHENT.....10
- CLT LONDON15
- OFS DE LA METROPOLE LILLOISE (OFSML).....21
- MIDSTEEPLE QUARTER26
- CLT TRURO32
- STADTBODENSTIFTUNG (CLT Berlin)35
- SELF ORGANISED ARCHITECTURE.....38
- CLT BIJLMER & CLT H-BUURT.....42
- LOGEO SEINE46



CLT BRUSSELS



1. Introduction and Context

Key Information

Name : Community Land Trust Brussels

Location : Brussels

Geographic area served : Brussels Capital Region.

Establishment : 2012

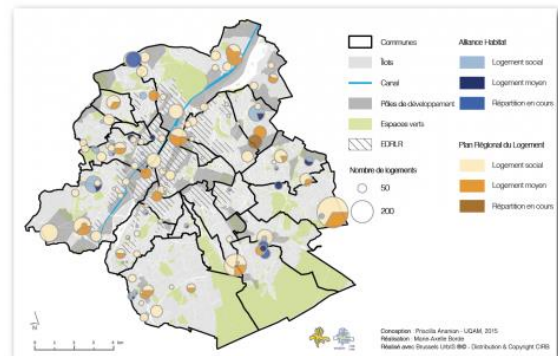
Projects : 1 inhabited project (9 units), 3 projects in construction (32, 7, and 4 units), 5 projects planned (22, 18, 15, 13 and 9 units).

In total, these projects amount to 129 housing units.

Members : 600 in total, including, 400 (candidate) owners, 170 supporting members, and 30 non-profits.

Workforce : 7.5 FTE.

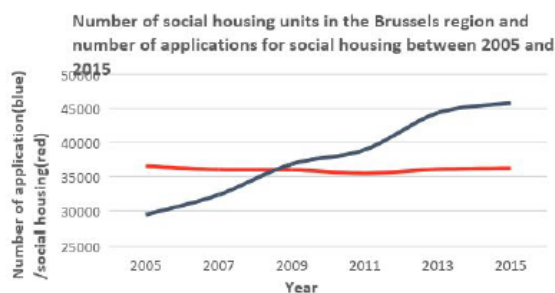
Yearly budget : € 500'000 operational budget, € 5'000'000 investment budget (including € 2'000'000 subsidies).



Source: <https://journals.openedition.org/brussels/1457>

Description of the housing market in Brussels

While Belgium is known as a country of property owners 61% of households in the Brussels-Capital Region are tenants, compared to 29% and 34% respectively in Flanders and Wallonia. Out of the 61%, only 14% live in social housing. Social housing thus barely represents 7.3% of the total housing stock in 2016. However, demand for social housing has been increasing in recent years. Today, around 48,000 households have applied for social housing.



Source: Société du Logement de la Région de Bruxelles-Capitale – 2015

In the private rental market, the median inflation-adjusted rent increased from € 543 to €660 between 2004 and 2016, this is an increase of 22% over 12 years. The poorest households are the most affected by this rise. "In 2005, the majority of tenants (54%) pay between 41% and 65% (for the poorest) of their total household income for their rent, while the commonly-accepted limit should be no more than a third of their incomes." (Bernard, 2008). This increase also applies to property prices. According to the 2017 Social Barometer.

The median sale price of apartments increased by 34% in the Brussels Region between 2006 and 2016. It has therefore become difficult to become a homeowner in Brussels.



Source: Baromètre des loyers 2017

Type of CLT: Urban CLT

Land purchased by the CLTB are often located in areas that are not yet subject to speculation. Some land is located in former industrial areas and can be polluted, which

makes financial management of the project more complicated as depollution costs are borne by CLTB. These plots are often located in a dense and old urban fabric and are bought through urban regeneration schemes. CLTB thus acquires land at below market rate and develops it.

Legal and Political Background

The Brussels-Capital Region has been in existence since 1989 and is one of the three regions forming Belgium, together with Flanders and Wallonia. As a federal state, political competences at the regional level are important. Each region has its own areas of exclusive competence and many competences in economic and urban development (urban planning, urban renewal, land use policy). The current government of the Brussels-Capital Region is a coalition of centre-left and centre-right parties led by the Socialist Party.

One of the essential features of the political organisation of Brussels is the important role played by the non-profit sector when looking for solutions to social problems. In light of the lack of social housing in the Region, their priority has been to support low-income households in their search for decent housing.

History of housing policy

2003: Collective Savings Groups.

They gather poorer families around an original

Collective savings scheme that allows them to afford the upfront payment required to buy property.

2005: The "L'Espoir" Project. 14 low-income families that had gathered in a Collective savings Group put together a project to develop the first low-carbon

social housing building in Brussels. Five years later, they become owners.

2008-9: Discovery of CLT Model and Travel to Burlington. A group of Brussels activists finds out about the CLT model during a conference in Lyon and heads to the Champlain Housing Trust in Burlington to study American CLTs.

2010: CLTB Platform and Feasibility Study. 15 Brussels-based associations sign a charter to create a CLT in Brussels. The Brussels regional government launches a feasibility study to evaluate the transferability of the model.

2012: Creation of Community Land Trust Brussels. After its recognition by the Brussels regional government, the CLTB non-profit association and foundation are established on 20 December 2012.

2013: Legal Recognition and First Two Projects. CLT is sanctioned as a social housing acquisition mechanism in the Brussels Housing Code. The first two pilot projects "Arc-en-Ciel" and "Le Nid" are granted subsidies.

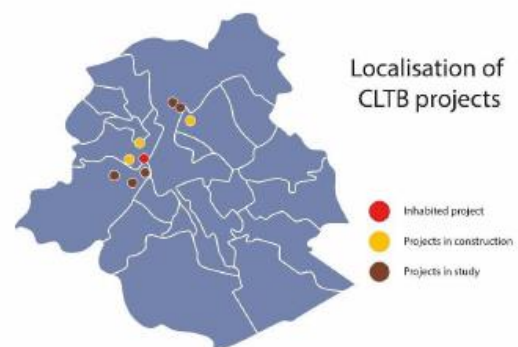
2014: The Habitat Alliance. The Habitat Alliance launched by the Brussels regional Government grants CLTB € 2 million per year to develop 30 housing units.

2015: First CLT in Continental Europe. The 9 families of the "L'Ecluse" project move into their new homes in September 2015.

2. Assets of housing policy

"L'écluse": first CLT project in Mainland Europe

Located in the municipality of Molenbeek, this building of nine homes developed by the housing Fund of the Brussels-Capital Region is the first inhabited CLT in continental Europe. Built as part of an urban regeneration programme, this building is built according to low-carbon standards that are now in force across the Brussels Capital Region.



The building is four floors high. The architecture contrasts with neighbouring buildings, which are usually made of bricks. Located on the edge of the Brussels Canal, this development is set in one of the most popular areas of the city. The unemployment rate is 35% in 2012 (compared to a regional average of 22.7%).

The population density is 15'120 inhabitants / sq. km (7'320 inhabitants /sq. km for the entire region), which makes it a dense and popular neighbourhood in this area of the first belt of Brussels called the "poor crescent".



Communal spaces

CLTB strives to include non-housing spaces in its projects. For example, the "Arc-en-ciel" project will include a communal garden and an antenna of the "Vie Féminine" association, which fights for women rights in Brussels. In the case of "Le Nid", another project in construction, there will be a common laundry room for inhabitants, a space for a local non-profit, and a garden shared with the neighbourhood.



The space for a local non-profit, and part of the garden in the "Le Nid" project

3. Legal and Financial Framework

CLTB consists of a Public Purpose Foundation (FUP in French) who owns the land, and a Non-Profit Association (ASBL in French), which develops the projects. The land remains in the FUP ownership while housing units are

owned by individuals who commit to living there (or occupying the premises in the case of non-profits, social economy firms etc). CLTB will never sell the land (unless in exceptional cases) enabling CLTB to forever serve local need and manage the homes/assets for the common good.

Land use is legally sanctioned through the use of a 50-year surface deed given by CLTB to the owner of the property. This deed includes a number of clauses that reflect CLT's principles and provides for a monthly payment of € 10 per month by the owners.

Another legal mechanism ensures this deed is perpetuated: the inclusion of a novation clause. Every time there is a transaction (sale or inheritance) or at the end of the 50-years period, a new deed is issued for another 50 years. This ensures it will never end.

CLTB currently relies on subsidies that allow it to both buy land and to support households with the lowest incomes become property owners. These subsidies amount to a maximum of € 765/ built sq. m. They allow CLTB to make homes 25% to 50% cheaper than market price.

4. Affordability mechanism

Type of targeted population

CLTB's objective is to help the most deprived find a decent home. The community-building aspect is put forward as a means to emancipate deprived populations. The target population of CLTB is residents of the neighbourhoods where the projects are located, i.e. Molenbeek, Anderlecht and other areas of the "poor crescent". Therefore, the goal is to provide opportunities for local residents to

remain within their neighbourhoods with better-condition housing, rather than bringing in better-off populations. CLTB has thus chosen to target households that struggle the most to find decent accommodation in the private market.

Allocation criteria

CLTB homes are attributed in the chronological order of registration as candidate-owner. House prices are then determined based on the incomes of candidate owners. These incomes are divided into four categories, from A to D. These categories are based on those 6 that determine access to social housing in the Brussels-Capital Region, with A being the most eligible to social housing and D being the minimum subsistence income.

As an example, for a person living alone, the maximum income for access to social housing is € 22'560 per year. It is € 25'060 for a household with one income, and € 28'650 for a household with at least two incomes. These amounts are increased by € 2,150 for each dependent person/child. By way of comparison, the average household income in the Brussels-Capital Region in 2015 is € 28'350 per year. In Anderlecht and Molenbeek, the figures are respectively € 22,800 and € 22,000.

Resale mechanism

The CLTB formula is the same as that of the Champlain Housing Trust. The household recovers the amount it has invested for the purchase of the home, plus a 25% share of the increase in value since its acquisition.

The articles of association of CLTB stipulate that "the formula must allow the seller to receive an amount based on the value that he has invested in the

property as well as a share of any value increase.

The formula is meant to allow households to sell their homes on terms that might allow them to acquire property in the private market." Out of the 75% that remain within the community, 6% are allocated to CLTB to cover its operational costs. The rest is deducted from the sale price for the next household, thus allowing it to access property at a lower cost. The formula therefore limits property prices to keep them affordable for other low-income families without the need for an additional subsidy.

5. Governance

CLTB has based its governance on the "classic", namely tripartite shared democratic governance. The two legal entities, the FUP in charge of acquiring the land, and the ASBL in charge of daily operations, are governed by a Board of Trustees (CA in French). Within the two CAs, the distribution of power is equally made between current and future inhabitants, the public authorities (in this case representatives of the Government of the Brussels-Capital Region), and civil society. For example, the FUP has on its Board two inhabitants from the "L'Ecluse" project and a candidate owner, three representatives of the regional government, and two civil society representatives. Each member has one vote and can decide on the budget, strategy, and other important decisions. Any decision to acquire new land, start a new housing development, or raise funds is discussed and voted within the CA.

The aim is to be as transparent as possible towards the three categories of actors involved: inhabitants, public authorities, and other stakeholders.

The CA of the ASBL elects its President and suggests CA members for the FUP. The current President comes from the civil society. CLTB workers are invited to CA meetings and can present proposals that were previously discussed with the entire team. All in all, CLTB workers make proposals and the CA discusses and adopts them.

How can we put the “C” into CLTB ?

There are two types of “community” in CLTB. The first type is the community in the broader sense, including current and future inhabitants, supporters, partner associations, and CLTB workers. This community gets together each year during the Annual General Meeting of CLTB,

Which is a time for taking stock and celebrating achievements and is concluded by a social event that allows community members to interact.

Through participatory actions, CLTB seeks to create new forms of solidarity between

members of its community. On the one hand, it seeks to reinforce connections between members. Each training, meeting, event, is thought of as an opportunity to build relationships between participants and to create a movement that goes beyond the narrow framework of condominiums.

On the other hand, it seeks to support the power of action of its members based on their skills and aspirations in spheres that go beyond housing, using this as a means to construct collective power. This is the case for instance in an action research project called “Citizendev”, which builds upon the Asset-Based Community Development method. Overseen by sociologists, the project aims at favouring mutual help

and solidarity within the CLTB community.

The approach is as follows: activities such as sport, cooking workshops, and more are organised by and for members, based on individual interviews identifying the skills and aspirations of each of them.



The second form of community found in the CLTB is called “project groups”.

It gathers households that will be part of the same development. It refers to households grouped together in the same housing operation. CLTB’s approach is to get them to meet each other as early as possible in the process so that they can get to know each other before becoming neighbours, to involve them in the housing project, and to support them in their path towards homeownership through trainings and workshop.

The aim also is to open them up to their future neighbourhood. As an example, the “Arc-en-ciel” project group organises 8 every month the “Bazaar Festival”, a flea market coupled with food stalls and music. The idea is to gather families around an activity that allows them to get involved with and integrate into their future neighbourhood.

CLT GHENT



1. Introduction and Context

Key information

Name : Community Land Trust Ghent
Location : Ghent
Geographic area served : Ghent
Establishment : 2014
Projects : 1 project in construction (34 units), 2 other housing projects (social)
Renovation projects : 19 and 5 units)
Members : 140 in total, including, 70 (candidate) owners, 65 supporting members, and 5 non-profits.
Workforce : 2,7 FTE.
Yearly budget : € 175.000 staff (agreement with 'Community Development Ghent')

Description of the housing market in Ghent

While Belgium is a country of property owners ("Belgians have a brick in their belly"), 50,3% of households in Ghent are tenants, compared to the Flemish average of 34%.

Social housing barely represents 12.1% of the total housing stock in 2017. Most Ghent residents thus live in private market housing. However, demand for social housing remains high. Today, more than 11,000 households have applied for social housing.

In the private rental market, the average private rent in Ghent was 625 euro in 2011. Ever since the Flemish renter associations have reported a rise in this figure year after year (at the rate of the inflation)¹.

The poorest households are the most affected by these increases. In 2017, 23 % of the households in Ghent pay more than a third of their total household income for their rent (and other housing

¹<https://huurdersplatform.be/hb/actualiteit-hb/gemiddelde-huurprijzen-volgen-inflatie-maar>

-opvallende-stijging-in-goedkoper-segment/

costs)². The Flemish Housing survey (2013) concluded

That more than 50% of all tenants are in this situation³. This increase also applies to property prices. According to a 2018 inquiry the median sale price of houses in Ghent increased from € 180,000 in 2010 to € 270,000 by the second half of 2018. It has therefore become difficult to become a homeowner in Brussels⁴.



Source : Stabelstat 2018

Type of CLT: Urban CLT

The land obtained by CLT Ghent is located in Meulestede, a former harbour-district and part of the 19th century belt surrounding Ghent centrum. In the future, CLT Ghent will acquire land below market rate and develop it.

Legal and political background

The Flemish Region is one of the three regions forming Belgium, together with Brussels-Capital Region and Wallonia. Ghent is the second city of Flanders, the third in Belgium (if you count the different Brussels communes as one city).

As a federal state, political competences at the regional level are important. Each region has its own areas of exclusive competence and many competences in economic and urban development (urban planning, urban renewal, land use policy).

The current government of the Flemish region is a coalition of centre-right parties led by Flemish nationalist Party (N-VA).

Flemish (Belgian) housing policy traditionally is very committed to private ownership. Social housing policies have been stagnating since long. The hybrid community land trust'-model can be fitted within the social legislation once meant for former social ownership programs, while gaining attention and support because of its link to private property (instead of rental models). Because the area is densely populated recently ideas of a public land policy have been gaining ground.

History of housing policy

In 2011, we were inspired by the work of CLT Brussels and decided to set up a Flemish CLT. We started with a feasibility study commissioned by the then Flemish minister of housing and social economy, Freya Van den Bossche.

29 March 2012, we drew up a charter signed by 49 partner organizations in the meantime and started a candidate savings program.

6 December 2012, we founded our non-profit organization.

²https://gent.buurtmonitor.be/jive/report?id=wo_evolutie

³https://steunpuntwonen.be/Documenten_2012-2015/studiedagen/Studiedag_Wonen_in_Vlaanderen_ann

[o_2013_3_maart_2015/deelmarkten-woonkosten-en-betaalbaarheid-kristof.pdf](https://statbel.fgov.be/nl/themes/bouwen-wonen/vastgoedprijzen#figures)

⁴<https://statbel.fgov.be/nl/themes/bouwen-wonen/vastgoedprijzen#figures>

In 2015, we made an agreement with the city for our first CLT land

End of 2017 we finally succeeded to start our trust (recognized by the king in 2018)

In 2018, We selected together with the social housing company (builder) the architects that will design our first 34 CLT Homes.

2. Assets of projects

CLT Gent Meulestede: first Flemish CLT-project

Our first CLT will be completed by the end of 2023 and will have 34 unites. It will be located in the neighbourhood of Meulestede and developed by social housing company WoninGent.

The houses will be built in an urban renewal neighbourhood, this building will be built according to NZE-standards and we will investigate the possibility to work with an ESCO construction (Energy Service Company) to reduce the price and work towards passive standards.

The design chosen by the residents exist out of 34 stacked houses with private roof gardens and a collective garden of approximately 1500m². The site will be located in an inner area in neighbourhood with a lot of social housing and is a part of a city renewal operation that will create a large park in the surrounding area of our CLT-project. Located in an increasingly Popular area, this development is set in one of the growing areas of the city, through the construction of loft projects in former harbour pilots.

- The largest grouping is aged between 20 and 60 years old at 51%. 24% of the neighbourhood is

younger than 19. One quarter of the district consists of people over 60.

- The district has a large number of people classified as single. More than half of the Neighbourhood is single, 44% of which are single without children and 11% are single with children. The number of single parents in Meulestede is higher than the rest of Ghent.
- More than half of the homes in the area are 50 years old or more, that's 77% of the housing in the area. Or 679 of the 875 homes. In the past 34 years only 7 new homes have been built in Meulestede.
- The population density is 4716 inhabitants / sq. km (584 inhabitants / sq. km for Ghent), which makes it a dense neighbourhood.
- About half of the neighbourhood inhabitants belongs to the active population and are in work at 68%, 26% is at home (integration income, unemployment benefit etc.). One quarter of the district residents of Muide-Meulestede-Afrikalaan must therefore survive on a replacement income. These figures are almost twice as high as the Ghent average.

Communal spaces

CLTG strives to include non-housing spaces in its projects. We are investigating the start-up of a cooperative supermarket in our project or other sites in the neighbourhood. In response to the demands in the area. As there is a lack of good public transport and shops.

On the CLT Land we are currently having community gardens, which we will try to integrate once the houses are built. In our design we also have a common building for the residents with a community kitchen, guest room and laundry.

3. Legal & financial framework

CLT Gent consists of a Public Purpose Foundation (SOP in Dutch) which will obtain the land, and an NGO (ASBL in French), which ensures the social guidance of the inhabitants and the community work. The land remains in the FUP while housing units are owned by individuals, who commit to living there (or occupying the premises in the case of non-profits, social economy firm etc). CLTG never sells the land (unless in exceptional cases) and makes it perpetually available to pursue its objectives. It thus manages its assets as a common good.

Land use is legally arranged with a 50-year leasehold given by CLT Gent to the owner of the property. This deed includes a number of clauses that reflect CLT's principles and provides for a monthly payment of average € 25 per month by the owners.

Another legal mechanism ensures this deed is perpetuated; the inclusion of a novation

Clause. Every time there is a transaction (sale or inheritance) or at the end of the 50-year period, CLT Ghent issues a new deed for another 50 years. This ensures it will never end.

CLTG currently relies on a variety of subsidies that allow paying the staff. The city of Ghent gives the land in leasehold for 99 years. Candidate-owners are free to contract mortgages with any financial institution. However, CLTG has an agreement with the VMSW that makes it possible to get a social loan for CLT homes at favourable rates (2%). Monthly repayments are usually capped to 40% of household

incomes at the time the mortgage is contracted and all families close to the 40% get social guidance to prevent affordability problems.

4. Affordability mechanism

Type of targeted population

CLT Ghent's objective is to help the most deprived find a decent home. Yet we work within the framework of Flemish 'social ownership' legislation. This is a form of support for people⁵ buying houses, with an income up to 40,000 euro for singles.

Our approach is to maintain a goal of 65% of CLT-residents who will have an income based on the maxima of another system, that of social rent, which is much lower⁶.

The community-building aspect is put forward as a means to emancipate deprived populations. The target population of CLT Ghent are residents of the city of Ghent.

Therefore, the goal is to provide opportunities for local residents, rather than bringing in better-off populations. CLT Ghent has thus chosen to target households that struggle the most to find decent accommodation in the private market.

Attribution criteria

CLT Ghent homes are attributed in the chronological order of registration as candidate-owner. People will be able to buy the houses that are suited to their actual needs as an individual or family unit (rational occupation). This means

⁵<https://www.vmsw.be/Home/lk-ben-particulier/Kopen-van-een-sociale-woning/Wanneer-mag-u-een-so>

ciale-woning-of-bougrond-kopen/Voorwaarden-voor-de-aankoop
⁶<https://www.wonenvlaanderen.be/sociale-huur/de-inschrijvings-en-toelatingsvoorwaarden>

no extra rooms for hobbies or planned family expansion.

Based on their incomes, if it is too low, candidate owners might get an allowance that matches the house price. This allowance is intended to help achieving the goal of 65% owners from a lower income category.

Resale mechanism

The CLT Ghent formula diverts from that of CLTB of the Champlain Housing Trust. The household recovers the full amount it has invested for the purchase of the home, by indexing the initial price paid (following the Belgian income index). Following preliminary calculations, the share of the increase in value the CLT-owners would obtain, might in most cases be lower than the amount built up by the indexations.

The second-generation buyers will still be paying an affordable price. CLT Ghent and the house-owners will agree on an exit-fee of €5,000, covering all administration costs and providing the CLT with some income.

The formula therefore limits property prices to keep them affordable for other low-income families without the need for an additional subsidy. In this formula land and houses are totally separated.

In deciding the price of the property for future CLT-owners no connection whatsoever is left to the market value of the land. Instead, the price of the house will always refer to its construction value, until new construction is needed.

5. Governance

CLT Ghent has based its governance on the “classic”, namely tripartite-shared democratic governance. The two legal entities, the FUP in charge of acquiring the land and the ASBL in

charge of daily operations, are governed by a Board of Trustees (CA in French).

Within the two CA’s both civil society and future habitants are included. We also attracted some housing or social innovation experts. Within the FUP local authorities are participating.

The CA of the ASBL elects its President and suggests CA members for the FUP. The current President is an expert. CLT Ghent support the CA meetings.

How can we put the “C” into CLT G ?

There are three types of “community” in CLT Ghent. The first type is the community in the broader sense, including current and future Inhabitants, supporters, partner associations, and CLT Ghent workers.

This community gets together each year during the Annual General Meeting of CLT Ghent, which is a time for taking stock and celebrating achievements and is concluded by a social event that allows community members to interact.

The second form of community found in the CLT Ghent “inhabitants group”. It gathers households that will be part of the Meulestede-development thinking about the way they want to live together and giving input to the board on financial and legal matters.

The third form reaches out to the neighbourhood we are working in. In 2015 we interviewed one hundred residents in the neighbourhood, asking them about their needs. The things we heard the most were: “We want a shop/supermarket” and “We want to meet more people”. So we started community gardens on the site where we will develop our first CLT homes. And we are investigating the start of a residents driven solidary neighbourhood store.

CLT LONDON



1. Introduction and Context

Key information

Name : London CLT

Locations : London

Geographic area served :
Greater London

Establishment : Formed out of
community organising efforts of
[Citizens UK](#) in 2007

Projects:

- 1 inhabited project (23 homes),
- 1 with planning permission (11 homes)
- 5 with written agreements to include CLT on the site (107 homes)
- 7 other active campaigns –no estimate of housing no's yet

Members : 2500 in total, either resident, community or stakeholder membership.

Workforce : 3 FT, 4 PT

2. The Problems

London needs more genuinely and permanently affordable homes:

Decent, secure and affordable homes are getting harder to come by in London. Increasing pressure on local authority provisions, ever-increasing house prices, and a badly regulated private rented sector mean that people are having to choose between living in terrible conditions or leaving their friends, family and community for good. The average house price in London is now 13 times the average income! This is why London CLT delivers homes that are both genuinely and permanently affordable. Each home is priced according to local earnings, ensuring they're affordable to the people that call that neighbourhood home.

Then, when residents move in, their contract with London CLT includes that all residents have to sell the home to the next resident again at a price according to local earnings. Both principles above will always remain central to the organisations approach to affordability. As far as London CLT are concerned, there is no doubt that London needs

more genuinely and permanently affordable homes.

Londoners must lead the process of building those homes

Many local authorities, housing associations and City Hall agree, at least in part, with the premise that more genuinely and permanently affordable homes are needed in London. However, we have consistently experienced less consensus about how those homes should be delivered.

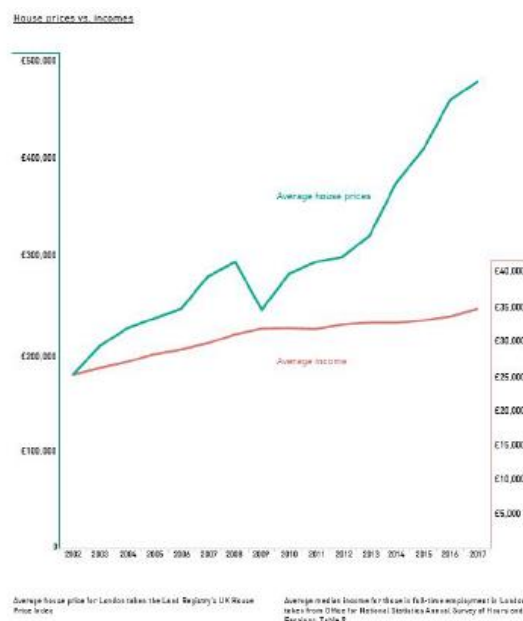
A vast majority of housing strategies are top-down, and focus on the final product,

or the 'unit'. Focusing on product, rather than process, fails to recognise the importance of local people. It overlooks the importance of social connections, the impact these can have on people's wellbeing, and the expertise local people have about their neighbourhood.

By not taking local residents' expertise and relationships seriously, the mainstream approach is in danger of building homes but damaging communities, creating a generation of people who will remember this period as the time that their neighbourhood was taken from them.

We are also missing out on a major opportunity to deliver more of the homes our city needs. In Berlin, approximately 15% of housing starts are delivered by community-led housing organisations. In the UK, it's around 0.3%, and in London it's likely to be even less.

By failing to engage the citizens of London in a collective effort to deliver the homes we need, we are both damaging existing communities and missing out on the possibility of thousands of extra homes each year.



3. The CLT Solution in London

One of London CLT's unique abilities is to access land through the democratic organising of local people. London CLT works in partnership with Citizens UK to run local campaigns to persuade local authorities to either transfer land to deliver 100% genuinely and permanently affordable schemes, or include CLT homes as part of the planning obligations on a site. However, getting control over the land and permission to build on it is only the first of many stages. The stages of each project are as follows:

- Organise people
- Get control over land
- Raise the finance
- Develop a plan
- Build the project
- Allocate the homes
- Create a resident-led management strategy

London CLT's Roots are in Community Campaigning

A democratic culture, in partnership with Citizens UK London CLT was born out of the community organising efforts of Citizens UK, a national charity that aims to build the capacity of disadvantaged communities across the country to participate in the public life of their neighbourhood. Since setting up London CLT in 2007, Citizens UK has continued to provide financial, strategic and emotional support over the last decade.

This partnership plays a key role in helping grow a democratic culture within London CLT. London CLT has developed the opportunities that exist in our pipeline in partnership with Citizens UK. As

London CLT grows to meet the opportunity to deliver our existing pipeline, the two organisations will continue to work in partnership on each. This partnership allows London CLT to work with existing community groups, many of which are already know each other, to help them build their capacity to deliver the affordable homes their communities need, and impact their wider neighbourhood. It also ensures London CLT is part of a people-led approach, with other organisations across London, influencing those with the power to help us deliver on our mission.

4. The Homes



“St Clements” : London CLT’s first completed project

- St Clements is London’s first CLT site. Selected by a unanimous vote of our members in 2009, the Grade 2 listed, ex-psychiatric hospital became the focus of our work. After a campaign by Citizens UK and London CLT members, the Mayor of London and the Greater London Authority, who owned St. Clement’s, agreed to explore possibilities for a CLT on the site.
- We made a bid for the site in the early 2010s as part of a competitive consortium led by Igloo regeneration.
- This bid included a widespread community-led design process, leading to us setting up a ‘meanwhile use’ group to look at what could happen on the site before the homes were built, ensuring the impact the CLT had extended beyond the 23 families. That lived in the CLT homes.
- Unfortunately, our consortium lost the bid.
- However, such was the support for our involvement from across London, the successful developer – Galliford Try – and ourselves were asked by the GLA to see if we could work together. After a number of successful exploratory conversations, we were sure we could and so the St Clements partnership was formed.

- Once formed we doubled our efforts with another community-led design process with John Thompson & Partners to develop local people's ideas for the site.
- We were also able to continue our work through the 'meanwhile use' group, which became Shuffle – a lively festival that looked to use culture to bring people together and enhance the public space. Shuffle has since spun off into a successful organization in its own right and continues to this day in the Tower Hamlets Cemetery Park, next door.

Communal spaces



St Clements - John Denham Building



As the members of London CLT decide how the homes shall be built and allocated, so too do they help determine

how common spaces will be used on the building sites. At St Clements, the John Denham building has been earmarked as a community space on the site and so far feedback has been gathered from around 300 members, which will be discussed to decide how the space should be used.

5. Legal and financial framework

London Community Land Trust (London CLT) is a trading style of London Citizens' CLT Ltd which is a registered society number 30238R under the Co-operative and Community Benefit Societies Act 2014⁷.

Community benefit societies are a specific legal structure which a CLT can operate under. They allow for the company to earn profit, however any profit earned should be reinvested in the community.

- A CLT must be set up to benefit a defined community;
- A CLT must be not-for-private-profit. This means that they can, and should, make a surplus as a community business, but that surplus must be used to benefit the community.
- Local people living and working in the community must have the opportunity to join the CLT as members;
- Those members control the CLT (usually through a board being elected from the Membership).

6. Affordability mechanism

⁷<http://www.communitylandtrusts.org.uk/what-is-a-clt/about-clts>

Campaigning for land

Currently London CLT operates on a model of being gifted the land in question. Recent sites have been gifted by the Transport for London Authority and other sites are being campaigned for, normally owned by government bodies – e.g. local councils. It is also possible for the CLT to acquire land through a community share issue, however given the high land prices in London, it would be near impossible to buy land at free market rates and thus the importance of community campaigning to secure sites.

Keeling the homes affordable

Following acquiring land and developing the site, CLT homes are priced according to local earnings, ensuring that people are no longer priced out of the neighbourhood they grew up in. ‘Local earnings’ are taken as the average of median incomes using data published by the Office for National Statistics in November each year.

At our first site St Clements, this means that a 1 bed property will be £130,000, a 2 bed will be £182,000 and a 3 bed will be £235,000, approximately one third of the open market value of the homes.

CLT homes are about providing people with a home, not just an asset. The contract signed upon moving in makes sure that all residents have to sell the home to the next household again at a price according to local earnings.

This means the homes can be sold on again at a similarly affordable level every time a new family moves in.

Type of targeted population

Community Land Trusts (CLTs) provide genuinely and permanently affordable

homes, so that people are no longer priced out of the neighbourhoods they call home. In London CLT this means these homes are targeted at people who have the financial means to not be considered for social housing or housing benefit, but lack the financial means to either rent or buy housing on the free market and generally earn around the median income of the area.

Allocation criteria

London CLT homes allocation policy has been developed in cooperation with its members. For each project there will be specific allocation criteria and considerations, with the overall allocation policy being based on a set of 5 guiding principles: fairness, transparency, simplicity, legality and scalability. For the St Clements site the five eligibility criteria determined (weighted according to priority) were:

- Connection – Minimum of five years’ connection to Tower Hamlets
- Involvement – Belong to and participate in the local community
- Finance – Priced out of the open housing market and able to afford a ELCLT and London CLT home
- Housing Need – More suitable (than current) accommodation required
- Supportive of the ELCLT and London CLT).

7. Governance

London CLT is a democratic membership organisation, and anyone in who lives or works in London can become a member of the organisation for just £1.

The organisation operates based on a one member one vote system, so every member has the right to vote on decisions made at the AGM each year. At the AGM, the board is elected by the

members, with one third of the Board required to retire each year. This means, anyone in London can join, stand to be elected, and play a leading role in the governance of the organisation. London CLT's board is made up of one third each of London CLT residents, local people in the community surrounding our projects and independents and experts to ensure the board has the capacity to deliver on our mission.

This tripartite structure is a tried and tested governance approach that ensures that there is a balance of representation between those that own a CLT home, those that are involved for the wider community's benefit and those that can provide the expertise we need.

It also creates pressure on us to ensure that we continue to develop members so that there is always a pool of members who are capable of standing for the Board. The tripartite structure, the open democratic membership and the one member one vote principles are all key structural mechanisms for ensuring the organisation is always led by people that believe in the mission of the organisation.

A democratic culture, in partnership with Citizens UK London CLT was born out of the community organising efforts of Citizens UK, a national charity that aims to build the capacity of disadvantaged communities across the country to participate in the public life of their neighbourhood. Since setting up London CLT in 2007, Citizens UK has continued to provide financial, strategic and emotional support over the last decade. This partnership plays a key role in helping grow a democratic culture within London CLT.

London CLT has developed the opportunities that exist in our pipeline in

partnership with Citizens UK. As London CLT grows to meet the opportunity to deliver our existing pipeline, the two organisations will continue to work in partnership on each. This partnership allows London CLT to work with existing community groups, many of which are already know each other, to help them build their capacity to deliver the affordable homes their communities need, and impact their wider neighbourhood. It also ensures London CLT is part of a people-led approach, with other organisations across London, to influencing those with the power to help us deliver on our mission.

How can we put the "C" into London CLT ?

London CLT works hard to ensure that both the legal requirements of being a CLT as well as our shared mission to help communities create permanently affordable homes is realised.

From establishing and fostering community leaders who have shared values with the CLT, to being diligent in ensuring community engagement is as easy and welcoming as possible.

At the broadest level there is the community of all members of the London CLT with whom we can celebrate wins together, grieve together, and share stories to help engage more people in the mission.

The next level is the campaigning community, those who are actively engaged in fighting for land in London. We work closely with these groups all the way from strategizing how to get land through to ensuring an engaged and community driven built response.

Finally, there is the resident community around a site. A well selected and engaged resident management board is key to ensuring the mission of the

organisation continues and that a community continues after the win of finally getting a home. The broader community is fostered through the campaign leaders, working together to help fight for land and build more homes.

Organisme De Foncier Solidaire de la Métropole Lilloise (OFSML)



1. Introduction and Context

Key information

Name : Organisme de Foncier Solidaire de la Métropole de Lille

Location : Lille

Year created : 2017

Geographic area of influence : Lille European Metropolis – 1.140 million inhabitants - 90 municipalities.

Description of the housing market in Lille

The City of Lille has 228 000 inhabitants. It is the 10th largest city in France, with 138 000 housing units. 70% of Lille's inhabitants are tenants, whereas at the agglomeration level (Métropole Européenne de Lille), the ratio between owners and tenants is more balanced (49.8% of owner households).

It is a very specialised housing stock with 57% of small housing units within Lille's city walls. The sociological structure contains 50% singles. It is a tight housing market with an average of 25% turnover, 5% real vacancy and more than 16 500 requests for social housing.

Lille is also an expensive city: 4th largest provincial city and the most expensive in the existing market (€3130/m²), and 3rd largest provincial city on the rental market (market rent of €13.9/m² in 2017). However, Lille's median income is 17% lower than the national median income.

Lille's population continues to grow while the agglomeration and the region stagnate. This attraction is mainly due to students and young single workers.

The city's tertiary vocation has been confirmed: 155 000 jobs available in total in Lille - 70% of employed people working in Lille do not live there. This clearly generates home-work commuting that can be optimised.

Type of CLT: urban CLT

This was for the first OFS operation in Lille to act on the scarcity of supply due to its very advantageous position right in the city centre to attract households from the middle classes. In this way, the housing offered by the OFSML is very affordable (€2110 inc VAT per m² without parking). These prices come under the local definition of social home ownership, which is aimed at populations with modest resources (respecting the resource thresholds for

access to intermediate level social rental housing). Indeed, the city has sought to promote ownership between €2050 inc VA_T_ and €2400 inc VAT.

The unique situation of the first housing in BRS (Bail Réel Solidaire a Ground Lease), close to various urban services in the heart of town, makes it attractive. The objective is to protect land located in an area where there is strong land speculation. The land on which the operation is taking shape belonged to the municipality of Lille, which facilitated its purchase by the OFSML for the symbolic euro (free acquisition). The OFS/BRS system makes it possible to counter the speculative phenomenon, because the OFSML guarantees by the legal system known as the Bail Réel Solidaire the destination of the housing and its affordability in the long term.

2. Political and Legal Context.

The Métropole Européenne de Lille (MEL) was created in 2015, but has existed as an urban community since 1967. The status of metropolis testifies to the French Government's desire to operate a relative decentralisation of power, the MEL having skills in terms of regional economic planning, the organisation of transport, as well as housing policy : the metropolises take care, in particular, of financial aid for social housing, the improvement of the housing stock, as well as urban development schemes as part of the city's policy.

Since 1896, the city of Lille has been led by elected members of the socialist party. More recently, the mandates of Pierre Mauroy (1973-2001) and Martine Aubry (2001-present) have focused on housing policy, taking into account the particularities of the Lille market described above.

The mandates of Martine Aubry have

clearly focused on producing housing in all districts and for all types of families to promote social diversity. Thus, more than 12 000 dwellings were produced between 2008 and 2014, with more than 30% social housing and 15% affordable housing. The current mandate is for the production of 10 000 dwellings with the same objective of producing at least 45% affordable housing and in particular 30% social housing.

This policy is based on a set of tools:

- An operational method: close partnership (promoters and social landlords, notaries, developers, public institutions, architects, etc); the "club of 10 000"; innovation (participatory housing, intergenerational housing, FSO...)

- A land action: urban planning tool, pre-emption

- Programme rules: constraint of social diversity and constraint of housing size, local definition of social ownership

- Financial tools : support from the MEL, support from the City, benefit of reduced VAT in certain sectors

The French scheme inspired by the CLTs was also taken up by the Deputy of Nord and Local Councillor in charge of diversity and social innovation in Lille, Audrey Linkenheld. An amendment within a law relating to housing (law ALUR - March 2014) created the 'Organisme de Foncier Solidaire'.

Regarding social housing policy in France, it is about building, allocating and managing housing intended for people whose income is below certain thresholds, as is the case for Lille's policy. This trend is part of a desire for social diversity and housing diversity.

As far as home ownership policy is concerned, French politicians generally claim its benefits for the middle class

and even the working class. This is why access to property has become a strong ideology and a social dream in France.

3. Projects

Current number of projects : 3 projects, one under construction with 15 housing units within an overall project of 210 units (Cosmopole site), another at the building permit stage with 17 units within a total project of 91 housing units (Renan site) and a final one at the project stage within the St Sauveur development zone with 60 units.



All projects are sold according to the classic CLT system: dissociation of land ownership from the building property itself. The goal is to maintain long-term housing affordability for middle-class households through a resale formula.



Operation Cosmopole

Common spaces

BRS dwellings are part of broader housing-dominated operations that potentially have spaces that promote

usability or accessibility to essential services residents need.

4. Financial and legal framework

It is a non-profit organisation, approved by the State on 20 July 2017, currently in associative form and which aims to evolve into a Foundation housed within the Territorial Foundation recognised as the Foundation of Lille, one of the founding members. Buyers can take out a mortgage loan with a partner bank, Crédit Foncier de France, which has historically supported social home ownership. Dialogue is underway to mobilise another retail bank.

The OFSML is supported by its members including the City of Lille and the metropolis of Lille: capital input, provision of engineering etc.

Support from the Region has been confirmed in particular to enable the production of about 50 housing units.

5. Accessibility mechanism

Type of target audience

In France, social diversity is perceived as a stabiliser of the social system. The use of this term as an ideal and regulatory principle of society is culturally different from the community principles put in place by the first CLTs in the United States and defined through the "classic CLT" model. This observation feeds into the analysis of the use of the word "solidarity" rather than a reference to the "common" in the name "OFS". Audrey Linkenheld reminded us at the Lille conference that resident participation in the city's production is carried out at municipality level in Lille (observation of 22 May 2018). The city of Lille also supports community led-housing projects.

In concrete terms, the objective of the first OFS housing project is to enable middle-class households to come and live in the city centre, in a neighbourhood where only the most affluent households can live without the financial support of public authorities. The target audience of the OFSML was reached via articles in the press detailing the OFS/RSL system and informing them about the future housing operation.

Allocation criteria

Applicants are eligible if they meet the income thresholds for the purchase of a home under "rent-to-buy" known as PSLA (Prêt Social Location-Accession – Social loan):

Number of people intended to live in the dwelling	Zone A	Zone B and C
1	31 825	24 124
2	44 554	32 169
3	50 920	37 210
4	57 922	41 232
5 or more	66 070	45 243

OFS can also develop rental housing for households that meet the thresholds for access to social housing (PLUS thresholds Prêt Locatif à Usage Social).

6. Resale formula

The OFSML, in accordance with the regulatory framework, has indexed

property to the reference index of rents of the INSEE (the last published on the day of the resale). These are re-estimated in positive or negative depending on whether the owner has done work to improve the apartment or has not maintained the apartment and there are works needing to be done.

6. Governance

Number of members 6:

- La Fondation de Lille (Foundation created in 1997, under the mandate of Pierre Mauroy at Lille Town Hall to collect donations to finance actions of general interest),
- La Ville de Lille
- La Métropole Européenne de Lille (MEL)
- La Fédération des Promoteurs Immobiliers de la région Hauts-de-France (the federation of real-estate developers)
- Action Logement (a private structure involved in social housing, Action Logement facilitates access to housing to promote employment),
- Union Sociale de l'Habitat (a group of 4 federations of social housing organisations).
- Number of employees: 1 (part-time)

MIDSTEEPLE QUARTER



1. Introduction and Context



The Midsteeple Quarter project aims to enact a process of community ownership as the vehicle to plan and deliver the strategic regeneration of Dumfries Town Centre. It is both a reaction to town centre decline, but also the needs of the community. The project aims to bring about a renewed vibrancy and vitality to the urban core by providing spaces for business enterprise, creative professionals, links to further education, lifestyle, business and housing.

From the outset, the project has recognised the need for housing as a key contributor to the vibrancy of the area; in short, almost nobody lives in Dumfries Town Centre and there are very few housing opportunities. Mainstream market retail and related commercial property market dynamics have led to empty units on the ground floors and empty spaces on the upper floors. The intention, relative to housing,

is to provide affordable housing opportunities at an urban scale in the ownership of the community organisation.⁸

Midsteeple Quarter was borne out of community consultation on the future of Dumfries Town Centre. This was instigated and led by The Stove Network (the UK's only artist-led Community Development Trust – <http://www.thestove.org>) who had occupied an empty property within the town centre, providing a café and spaces for artists and other creative professionals.

As this project developed, it engaged significantly with the community, and incrementally found itself at the centre of conversations around the decline of the town centre environment, empty properties, and the manner in which community could take control and ownership of this future.

⁸<http://www.midsteeplequarter.org>

Consultations identified a desire towards bringing empty property back into use for housing and enterprise. In particular, discussions became focussed upon one stretch of Dumfries High Street, adjacent to the historic Midsteeple building, in which almost all the properties had been empty or disused for a significant period of time. Encompassing nine urban-block scale properties in total, some of them falling into a state of significant decay as a result of neglect by absentee owners, this area became the focus of the project and known as Midsteeple Quarter.



Midsteeple Quarter is the trading name of Dumfries High Street Limited, an urban community benefit society based in Dumfries, with open membership aligned to the DG1 and DG2 postcode areas covering the whole of the town of Dumfries. It was established in 2018. This intended overall approach to regeneration by way of community ownership seeks to capitalise upon a range of legislative powers afforded to communities by the Scottish Parliament, in particular relative to Land Reform and Community Empowerment. Whilst Scotland has developed a recognised culture of community ownership of land and buildings, this movement has been primarily rural in nature and only since 2016 have these powers (and benefits such as the Scottish Land Fund) been extended to

urban communities. Such is the nature of the project – an endeavour by a community to reverse market decline/failure across a range of sectors – it has received a significant level of attention at a local and national level.

DGSCHT (<http://facebook.com/dgscht>) have been contracted since August 2018 to provide professional support to the Midsteeple Quarter project relative to all aspects of community-led housing – planning and delivery – and the wider perspective of community ownership of buildings. Dumfries is the largest town and the administrative centre of the Dumfries and Galloway region, which sits in the south west of Scotland and includes Scotland's most southerly point. Dumfries and Galloway neighbours the Scottish Borders region, and borders both Northern Ireland and England. The town of Dumfries sits towards the east of the region and is 60 miles from the city of Glasgow and 63 miles to the capital in Edinburgh.

2. Story of Midsteeple Quarter

Historically, Dumfries was a market town which traded internationally thanks to its accessibility to the Solway via the iconic River Nith. The town is well known for its history, with it being the site of King Robert the Bruce's initial action in 1306, sparking the Wars of Independence, as well as being the home and resting place of Scotland's national poet, Robert Burns.

There is a high level of empty homes (around 2000 in 2017/18, equivalent to 4% which is above the Scottish national average) and second home/holiday home ownership is double the Scottish national average at 2% across the

region.⁹ The region also sees an above average increase (28%) in residents over the age of 75 by 2026, and the 5th highest level decrease in population in the country over the same period.¹⁰

The majority of accommodation is in private ownership (65%), and accommodation at affordable social rent level (19%) is provided by two main Registered Social Landlords, as Council housing stock was transferred in 2003¹¹. Dumfries and Galloway Council is run by 43 Councillors who are elected every five years by the residents they represent. The council area is made up of 12 wards with either three or four Councillors in each ward. The region is also represented by 2 constituency MSPs at Hollywood and 2 MPs at Westminster.

Dumfries and Galloway has an extremely high level of citizen participation, with many varied and well attended community events taking place across the region and in the main town throughout the year

3. Asset Ownership

The Midsteeples Quarter project is currently taking ownership of their first building, this having been approved by Local Authority Committee in August 2018. This property “The Oven” (a former bakery) is at the northern-most end of the urban block that constitutes the project area.

The property, empty for a number of years, was in the ownership of Dumfries and Galloway Council. As the only publicly owned property within the

physical boundary of Midsteeples Quarter, it was identified as the first to be targeted for ownership and delivery. In order to secure ownership, the community organisation have applied powers extended via the Community Empowerment (Scotland) Act 2015 which supports the asset transfer of public assets, should communities be able to present a strong, workable and viable businesses case for future use and wider community benefits. This process led to the transfer of ownership to Midsteeples Quarter being approved for £1.

At this stage, we have commissioned an architect-led team (<http://www.arpl.co.uk>) to take design and cost work through to Planning and Building Warrant stage. Much of this work has been funded by a Dumfries and Galloway Council fund which ringfences Council-Tax on second homes for town centre and empty homes development.

As the first stage of the Midsteeples Quarter project, it is considered important that the development be seen as a flagship, both in terms of design and sustainability, but also relative to its relationship with the town of Dumfries and the wider community.

The planned development will be mixed-use in nature and will incorporate a mix of retention of the existing frame and new-build. It will include six apartments (2 of which will be larger duplexes) which are intended to be retained for affordable rent in the ownership of Dumfries High Street

⁹<https://statistics.gov.scot/atlas/resource?uri=http%3A%2F%2Fstatistics.gov.scot%2Fid%2Fstatistical-geography%2FS12000006>

¹⁰<https://www.nrscotland.gov.uk/files//statistics/population-projections/sub-national-pp-16/pop-proj-principal-2016-tab-publication.pdf>

¹¹[https://statistics.gov.scot/slice?dataset=http%3A%2F%2Fstatistics.gov.scot%2Fdata%2Fhousehold-](https://statistics.gov.scot/slice?dataset=http%3A%2F%2Fstatistics.gov.scot%2Fdata%2Fhousehold-tenure-sscq&http%3A%2F%2Fpurl.org%2Flinked-data%2Fcube%23measureType=http%3A%2F%2Fstatistics.gov.scot%2Fdef%2Fmeasure-properties%2Fpercent&http%3A%2F%2Fpurl.org%2Flinkeddata%2Fsdmx%2F2009%2Fdimension%23refPeriod=http%3A%2F%2Freference.data.gov.uk%2Fid%2Fyear%2F2016)

[tenure-sscq&http%3A%2F%2Fpurl.org%2Flinked-data%2Fcube%23measureType=http%3A%2F%2Fstatistics.gov.scot%2Fdef%2Fmeasure-properties%2Fpercent&http%3A%2F%2Fpurl.org%2Flinkeddata%2Fsdmx%2F2009%2Fdimension%23refPeriod=http%3A%2F%2Freference.data.gov.uk%2Fid%2Fyear%2F2016](http://www.nrscotland.gov.uk/files//statistics/population-projections/sub-national-pp-16/pop-proj-principal-2016-tab-publication.pdf)

Limited, with allocation prioritised for local people. DGSCHT have undertaken a Housing Survey for Dumfries Town Centre which will inform the scale and tenure of the apartments. The lower floors of the building will include enterprise space, with a particular focus on the creative industries that will build upon the experience and offer of The Stove. Funding to assess the commercial viability and demand for these spaces has been provided by Creative Scotland.



The Oven

In terms of the wider strategic approach to asset ownership across the whole Quarter, the remaining eight buildings are all in private ownership – a mix of pension funds, family trusts and speculative investors. None of the properties are in a good state of repair, none have any uses above ground floor. In order to facilitate a longer-term strategic regeneration plan, Midsteeple Quarter intend to use the powers

afforded to them within the Land Reform (Scotland) Acts of 2003 and 2016. This includes the Scottish Land Fund, a pot of feasibility and acquisition funds of £10million per annum available to communities to buy land or assets.

This fund only became open to urban communities as part of the 2016 act. The second key element of the legislation is Community Right to Buy, a pre-emptive right that ensures community groups can register an interest with the Scottish Government and be given first right of refusal on future sales. In addition, these powers have extended to empower communities to force the sale of private assets in such case as they can demonstrate land or assets are abandoned, neglected or detrimental (2018) and in 2019 will further extend whereby a community can make a case for more sustainable use in their ownership.

In 2018, Midsteeple Quarter identified the next empty properties they would like to assess and were awarded Feasibility Funding by the Scottish Land Fund, appointing a consultant team. Since that point, the properties have already been sold at auction, then placed to auction again, but no further use of the buildings has resulted. At this stage, Midsteeple Quarter are actively pursuing a registration of interest in the properties and are commissioning a Masterplan to frame the context of their community-led regeneration efforts.

Whilst it is intended that each redeveloped property will contribute, as mixed use, to a renewed vibrancy, housing on the upper floors will remain a consistent and it is likely that a wider range of tenures will be explored in future phases.



4. Legal and Governance Framework

Dumfries High Street Limited, trading as Midsteeples Quarter, is a Community Benefit Society with open membership within all Dumfries post-code areas and Associate Membership for those from further afield. Further to this, the organisation has a subsidiary Company Limited by Guarantee Dumfries High Street (Property) Limited –that will take ownership of assets, starting with The Oven in 2019.

At this stage, a second subsidiary is being formed. This will also be a Company Limited by Guarantee, with charitable status, that will align to the constitutional requirements of Community Right to Buy legislation including a “more manageable” representation of the local community through membership which will be required to secure a positive outcome at ballot.

Midsteeples Quarter is governed by a Board of Directors who are made up of a mix of representatives of The Stove, local business people and professionals and community members (including representation from the local Community Councils).

They are currently seven in number. In terms of staffing, Midsteeples Quarter has a Project Director, a Project Administrator, a Creative Director for The Oven project and a PR/Media manager all of whom are Part Time. DGSCHT are retained on a long-term

contract to provide support around all aspects of community-led housing

5. Housing Affordability

To a significant extent, this information is still being assessed relative to (i) the wider strategy for the Midsteeples Quarter project and (ii) specific intentions for Stage One delivery within The Oven. This work will be undertaken by DGSCHT on behalf of Midsteeples Quarter.

A Dumfries Town Centre Housing Survey ran from September 2018 to February 2019 and the results of this are currently being analysed. Supplemented by wider data at a local and national level, along with information around demand supplied by Housing Associations, a range of conclusions will be reached around demand profile.

However, as mentioned above, there is currently almost nobody resident within the town centre area and therefore, to a significant extent, we are creating a new affordable housing offer.

Early conclusions around demand relative to the design brief for The Oven have demonstrated (a surprising) level of demand from families with an interest in an urban-style offer currently missing from Dumfries. In addition, there was an indication of demand for affordable homes in this location for younger professional or working people.

The wider profile underpins a demand for high-quality affordable rents and, relative to the first stage of development, this fits to the Midsteeples Quarter’s strategy of retaining ownership of assets and benefitting from rental income.

At this stage, we are working with the Scottish Government to build a case for the community-led housing with the

project and it is hoped that this will secure grant. Should this be the case, affordability in terms of rental levels will be related to definitions provided by Scottish

Government and affordability will be held in perpetuity.



CLT TRURO



1. Introduction and Context

Key information

Name : Truro CLT
Location : Truro, Cornwall
Geographic area served :
 General Truro area
Establishment : 2017
Workforce : 6 directors
Members : 61 members,
 approximately 100 supporters
 who actively participate
Number of Projects : 3

Description of the housing market in Cornwall

Truro is a small city of under 20,000 inhabitants located in Cornwall in south western Britain. Truro, and its larger region, Cornwall, face housing challenges similar to those of other European seaside locales. A large Cornish tourist industry and a preponderance of second home ownership in the area drive up housing costs and price people who work and

were raised in Truro out of living there. Inclusivity within Truro has been getting worse historically, due to the rising costs of house prices and rent, as detailed in a report by Inclusion Cornwall, which identifies affordable housing as the third biggest priority in the region resulting in poor inclusivity.¹² The Cornish housing crisis stems from low GDP/GVA set against some of the highest house prices in the UK – comparable in some places to parts of London and the South East of England. Many people working in Truro cannot afford rent or house prices and are 14,000 people a day commute to work in the city; nonetheless, large swathes of the city centre are left unoccupied.

Housing prices in the area are out of reach for individuals and families working for local wages, especially in the case of savings for a deposit or agency fees.

Truro CLT

¹² <http://inclusioncornwall.co.uk/practice/inclusion-priorities/>

To develop a clearer understanding of the housing circumstances Truronians face, Truro CLT conducted a community led survey, which was conducted by interviewing low-income workers from shop to shop and business to business in the city centre. In this survey, 89% of respondents said they would prefer to live in Truro rather than to commute every day due to unaffordable housing.

Truro CLT aims to build quality, genuinely affordable homes for rent in the Parish of Kenwyn and the City of Truro for low-income workers who can't afford to live in the area and are currently housed outside of the area in poorly maintained, expensive and short-term insecure private sector rentals. The group seeks to design environmentally sustainable buildings and retrofit historic buildings to maximise energy efficiency, using local builders, contractors and materials wherever possible. Truro CLT prioritises design features focused on innovative and creative ideas combined with ease of access, revitalising the city centre and building community cohesion between those who live and work in Truro.

Truro CLT is currently investigating how to institute market-leading levels of energy efficiency in affordable rents homes. The CLT's extensive surveying described above found that 89% of respondents who work but cannot live in Truro would prefer to live in the city: considering that the highest proportion of transport methods in the area is by motor vehicle, one can assume that creating more affordable housing options within Truro will reduce some of the pollution and congestion generated by those commuting.

2. Assets

Truro CLT has three projects in progress. As their survey revealed a high need for 1- and 2-bedroom accommodation, the CLT has 2 city centre projects which involve creating living accommodation in refurbished historic buildings.

One involves a partnership with a local charity called the People's Palace, which owns a cluster of historical buildings in the conservation area of the city, where the CLT is making plans to lease one building from the charity and convert it to single- or double-occupancy flats for affordable rent.

Their second and most recent project, Pydar, involves plans to purchase and convert a vacant property in the city centre into affordable rented flats, with the ground floor of the building envisioned as a community hub and social enterprise space. The project received some funding from the Architectural Heritage Fund in 2019.



The team charged with realizing the Pydar project.

Their third project is in Malabar, the site of a council housing estate (social housing) build in the periphery of the city in the 1930s, now a vacant and disused field. The local unitary authority, the Cornwall Council, has offered to transfer a portion of the land to Truro CLT to build community led housing, potentially allowing enough space to build 12-16 single-family homes with gardens and shared outdoor areas.

As mentioned above, Truro CLT endeavours to identify empty shops in the city centre for refurbishment as affordable 'live-above' flats with a shared community space for social enterprises on the ground floor. The ideal occupants of this space would be commercial pop-up community enterprises with short tenancies, so new businesses and community organisations have the chance to try out a new venture or cause. Their Pydar project in particular seeks to increase skilled local employment through the promotion of small community led enterprises



A group of Truro CLT leadership and supporters spreading

3. Legal & financial framework

Truro CLT has been legally registered as a Community Benefit Society since 2017. It receives support from the affordable housing team at the Cornwall Council and from Cornwall CLT, a long-established community led housing provider in the region. Its projects have received funding from the UK Government's Community Housing Fund as well from various local and national charities and through SHICC partner, the National CLT Network's

Cohesive Communities Fund (CCF) project and its earlier Start-Up Fund. Additionally, the CLT has received support in kind including architectural, conservational, legal, accountancy and administrative advice and support.

4. Affordability mechanism

Truro CLT plans to own land and buildings, contracting with a letting agency with the board's input on local lettings policy. It's likely for ease of allocation that their decisions around affordability will line up with those of Cornwall Council.

In terms of allocation policies, Truro CLT will look for a local connection, low income in the household and rent would likely be based upon the Local Housing Allowance for the area.

The CLT also hopes to establish an emergency fund to cover rent for those experiencing significant disruptions in their lives, housing those with nowhere to go during their extenuating circumstances.

5. Governance

There are 61 members and 6 directors of Truro CLT (and growing), with approximately 100 supporters who actively participate in its public meetings and events. Its membership and leadership reflect a diverse range of the community in Truro in terms of socio-economic, professional and ethnic backgrounds. Each of the CLT's three projects has their own teams of between 3 and 10 members, all of which are volunteers.

STADTBODENSTIFTUNG (CLT Berlin)



1. Introduction and Context

Key information

Name: Stadtbodenstiftung (CLT Model Berlin)
Location: Berlin
Geographic area served: Larger Berlin area
Establishment: 2020
Workforce:

- 0.5 FTE Project/Neighbourhood Development,
- 0.4 FTE Community Facilitator,
- 0.4 FTE Education and Fundraising

Members: over 100

Description of the housing market in Berlin

Germany is characterised by exploding land values and rents in the larger cities accompanied by shrinking populations and lower house prices in rural areas. As a federal political system, housing is

an issue for both national and local governments, although policies are not always aligned. Germany as a whole is maintaining an emphasis on private property and free-market housing solutions, whereas Berlin in contrast is experimenting with approaches including common good, non-speculative and community led housing. Whilst there is a lot of German experience with co-operative housing, city housing companies and other types of non-profit housing, Berlin has the only emerging CLT model.

The affordability of housing in Berlin is seen as a problem by both community groups and local authorities. There is an increasing problem of gentrification along with continuing land and property speculation.

This tends to view existing tenants as a block to more profitable private development, whilst rents continue to spiral. There is a range of local initiatives aimed at preventing residents from being exploited by free-market speculation.

Since 2017, housing experts, community activists, researchers, alternative project developers and representatives of local government have been meeting, initially supported by the Friedrichshain-Kreuzberg District and now by Land Berlin to create the Stadtbodenstiftung which is based on the CLT model. It is expected over time to make a significant contribution to the supply of affordable homes as well as the maintenance of accessible commercial and other spaces through the promotion of non-speculative forms of common ownership. The Stadtbodenstiftung will seek to actively work with tenants to find ways of self-management, to encourage input into the usage of commercial areas, to take responsibility for active participation and enable structures of solidarity. Community cohesion and strengthening networks of self-help and solidarity are essential to the endeavour.



Stadtbodenstiftung's Board of Trustees / Kuratorium) in May 2020.

2. Assets

Stadtbodenstiftung aims to acquire and start to develop the first project by the end of 2020. Currently (September 2020) there is a collaboration with co-operatives who are in negotiation for properties which will comprise 50 residential units for more than 100 residents and include a few commercial units. The early projects are expected to

be acquisitions of existing buildings with resident populations of mixed incomes. Future projects may also include the provision of social and commercial spaces and community gardens.

Stadtbodenstiftung's plan is to be involved in the development of a range of socially valuable spaces, including homes, commercial spaces and green areas. In addition, its intention, through networking with many others, is to find a place among the other Berlin community led and non-speculative housing initiatives in order to influence the Berlin housing market, helping it to become more just, affordable and democratic.

3. Legal & financial framework

Stadtbodenstiftung will be a German non-profit, civil society foundation (Bürgerstiftung) inspired by the CLT model. The primary aim is to stop speculative marketing and provide long term (99 year) leases to common good initiatives which manage affordable housing and other socially useful projects. Provisions in the ground lease will define future uses of the land and buildings as well as the ongoing relationship between the Stadtbodenstiftung and owners of the buildings.

To date, approximately 55,000 euros has been provided by the District Administration for a feasibility study and another 40,000 euros for public relations and further development work. Pro bono support has been received from a variety of sources and around 200,000 euros is anticipated from the Berlin administration over the next two years to support the new organisation. Further financing and subsidies are also expected to be forthcoming from private institutions and individuals

4. Affordability mechanism

Initial projects are likely to involve rescuing older buildings in partnership with their current resident groups. The land would be permanently removed from the market and managed by the *Stadtbodenstiftung*. A housing co-operative, for example, would assume ownership of the buildings and the management of combinations of resident and commercial spaces, with a long-term lease for the land.



A recent campaign of the group which promotes “New Ideas for solidarity with one another: a Community Land Trust for Berlin.”

5. Governance

The *Stadtbodenstiftung* is a new local and democratic model for Germany, demonstrating co-operation between the community, local government and sympathetic financial institutions. It will include roughly equal representation from residents and/or social space users, people living or working in the neighbourhood and experts, supporters and local government. In developing the model, partnerships have been created

with co-operatives, tenant movements, researchers, experts and neighbourhood activists as well as with the Berlin District of Friedrichshain-Kreuzberg and Land Berlin. Non-profit foundations and ethical banks have also been involved, whilst id22 has provided administration, support and guidance. Public events, weekly surgeries and open meetings to introduce and discuss the ideas of a CLT have been held along with a feasibility study. Since 2018, around 50 people have been involved in the Berlin

CLT and currently, nine have been elected to serve on the *Stadtbodenstiftung Kuratorium* (Board of Trustees) and two on the *Vorstand* (Board).

SELF ORGANISED ARCHITECTURE (SOA Research CLG)



Self Organised Architecture

1. Introduction and Context

Key information

Name: SOA Research CLG (Self Organised Architecture)

Location: Dublin

Geographic area served: Ireland

Establishment: 2017, incorporated as a not-for-profit CLG in 2018

Workforce: 4 voluntary / part-time directors

Members: 7 members

Description of the housing market in Ireland

In Ireland, by far 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 lack of supply and the high cost of development, especially in urban centres. There is an implicit reliance on developer-led approaches to address issues such as supply, reflected in the fact that in 2018, design and spatial standards were adjusted to make large-scale, high-density apartment developments more attractive for investors. On the other hand, there are over 500 Approved Housing Bodies (AHB) that currently develop housing for social rental that might in the near future include affordable housing, regulation allowing. The procurement of social and affordable housing is generally centrally driven and local authorities have limited power to procure housing without approval from government.

The human aspect of the housing market (a real homelessness crisis, for example) is often obscured by a national discourse around 'delivery' of units – usually on 'greenfield' sites – rather than on quality or how housing

can address present and future needs. Although there are signs of change, the result of recent policy in the built environment is a tendency towards lower-quality housing for a relatively limited demographic. Sprawl at the edge of towns is coupled with increasing vacancy and dereliction in urban inner cores, with a corresponding reduction in the quality of public life.

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, but generally speaking, there remain many questions as to the role CLTs might play in national policy, exacerbated by a lack of clarity around recognition, legal and technical issues. State aid is another area where clarification or reassurance is required where state land is conveyed to CLTs.

Despite undoubted and increasing official interest, there is to date limited urgency in the traditional main political parties at a government level to explore the potential of community led housing models for supplementing national affordable housing policy. In the Irish context, private and institutional entities may offer a realistic alternative to the state as possible sources of land for CLTs.

As in other European cities, land and property prices in Dublin and other Irish cities have risen enormously – fuelled, in part, by property speculation and land banking. Conversely, many rural areas are suffering from depopulation.

In 2010 the Carnegie Trust, in association with other stakeholders, published the Manifesto for Rural Development proposing the Community Land Trust (CLT) model as a vehicle for sustainable rural regeneration.

Inspired by this, the Irish Regenerative Land Trust (iRLT) is currently developing a pilot CLT. Its intention is to focus on food production with housing to be added at a later date as the CLT becomes established. Thus it may be that the CLT has a three-fold application in Ireland: as a rural vehicle for agricultural and ecological regeneration; as a community structure for rural towns and villages; and as a vehicle for urban renewal with perpetually affordable housing and/or social infrastructure in cities.

SOA'S Plans

A broad aim of SOA Research CLG (Self Organised Architecture) is to re-orientate the discourse and public mindset towards authentic qualitative, rather than merely quantitative, possibilities and show how these might be achieved, in particular through self-organised and community led development. The SOA goal, which includes working with nascent CLTs such as iRLT, is to promote the possibilities for participatory, non-speculative, affordable and democratic housing creation and to prove that such processes have the potential to foster positive social transformation.

SOA is currently focussed on both assessing the CLT models from various European countries to work in the context of Ireland and increasing the knowledge and acceptance of this model with the general public as well as with policymakers at every level of government.

SOA is also exploring the types of financial models for community led housing in general and CLTs in particular within the Irish landscape, where opportunities for ethical banking and other resources to fund such projects are much less developed than elsewhere in Europe.

SOA is currently working on three main projects

A year-long, multi-stakeholder project to roadmap a viable community led Housing (CLH) sector in Ireland (from January 2020). SOA Research is coordinating this project in cooperation with CLH groups, policymakers and stakeholders from the area of finance, law and relevant professions to roadmap detailed strategies to enable affordable and inclusive CLH, with an emphasis on cooperative approaches. The aim of the project is to clarify what is possible under current policy and what might need to change in the areas of land, finance and facilitation.

Co-developing the governance and financial structure for a CLT and community led housing in Limerick City as part of the Living Georgian City Programme. In parallel with emerging private Community Land Trusts, Limerick City is exploring whether the CLT can be a vehicle for, firstly, driving the regeneration of the historic core of the city and in eversing a trend of dereliction and vacancy and, secondly, facilitating community led and affordable housing. “The Living Georgian City (LGC) Programme is an historic city centre revitalisation process which is being piloted in Limerick’s Georgian Neighbourhood with a view to replication elsewhere ... it is an innovation programme testing out new models of living in Ireland and new ways of engaging with citizens on the design and use of their shared spaces.”¹³

SOA Research in collaboration with a firm of UK Consultants is supporting Limerick in the development of governance and financial structures for a potential pilot CLT.

SOA is also participating as a partner in Interreg North-West Europe’s Sustainable Housing for Inclusive Cohesive Cities (SHICC) project. In order to prove the concept, the principal aim of SOA’s involvement will be to coordinate work with SOA’s other projects to:

- Develop mechanisms for the establishment of Community Land Trusts that are transparent and understood by communities and local/state authorities;
- Cooperate with Local and State Authorities and CLH groups in the establishment of one or more pilot projects and;
- Provide information and expertise to policymakers.

Additionally, SOA will

- Be a nexus/coordinator for information exchange and expertise between nascent Irish CLTs, Irish stakeholders and their counterparts in the SHICC programme and beyond,
- Provide support and information to local CLTs in the identification of needs and co-creation of solutions and,
- Provide information and expertise to policymakers.

SOA will work with stakeholders to address policy challenges for CLTs in Ireland including:

- Land and Affordability Question
- Recognition
- Proving Demand
- Proving Need and Applicability

There is a broad range of community and voluntary initiatives past and

¹³ <https://www.igs.ie/>

present that are in urban and rural communities, and SOA would like to situate the Community Land Trust model and community led housing within this tradition of community involvement. SOA is also looking forward to working with organisations such as Clann Credo (Community Financing) to broaden its networks and increase the recognition and understanding of Community Land Trusts across Ireland.



Images from a SOA multi-stakeholder conference

2. Assets

As it works mainly in the area of policy development, advocacy and engagement, SOA does not hold specific assets (SOA Research is not a CLT).

3. Legal & financial framework

SOA Research CLG (Self Organised Architecture) is a company limited by guarantee and is a not-for-profit organisation.

4. Affordability mechanism

See SOA's Plans, above.

5. Governance

SOA currently has seven members with four part-time / voluntary directors who draw on community networks for events.

CLT BIJLMER & CLT H-BUURT



1. Introduction and Context

Key information

Name: CLT Bijlmer Platform + CLT H-Buurt
Location: Bijlmer, Amsterdam
Geographic area served: Greater Amsterdam
Establishment: 2018
Workforce: 0.5 FTE from “And the People”, 0.4 FTE Community Facilitator

Description of the housing market in Amsterdam

Major Dutch cities such as Rotterdam and Amsterdam have been confronted with housing affordability problems like other European cities. In Amsterdam, for example, the average sales price for housing quadrupled between 1995 and 2017. The pressure on the housing market increased as non-profit housing

corporations became less able to address the problems of pricing and supply in social housing due to adjustments in the Dutch *woningwet* of 2015¹⁴.

The Netherlands is known for its large stock of rented social housing available to people with low and modest incomes, which is primarily developed and managed by large housing corporations. That being said, the position of the housing corporations has weakened in recent years due to a combination of mismanagement scandals, decreased government support and “increased pressure from the European Commission to reduce ‘state aid,’ which it regards as causing market distortions. The housing corporations have been building less affordable housing than in the past, with much of the previously affordable housing stock being sold privately on the market. While the Netherlands

¹⁴<https://translate.google.com/translate?sl=auto&tl=en&u=https%3A%2F%2Fwww.woningnetregioamsterdam.nl%2Fnl->

[NL%2FHelp%2520en%2520uitleg%2FInschrijven%2FOvergangsregeling](https://www.woningnetregioamsterdam.nl/overgang/regeling)

nonetheless holds a large stock of social housing, the waiting time for social housing in some urban neighbourhoods is now up to more than ten years.

It appeared time to explore avenues of affordable housing that hadn't yet been widespread in the country. In 2018, a coalition of actors from the social innovation sector gathered in Amsterdam to explore the viability of implementing the Community Land Trust (CLT) model there through design thinking and action-led research. They focused on Bijlmer (shortened from Bijlmermeer), a modernist district to the south-east of Amsterdam populated by high-rise social housing. The coalition of actors joined with a faith-based predominantly immigrant-based grassroots organisation in the area (the Maranatha community) and others to carry out a series of design workshops. These sessions brought together a broad range of stakeholders, from legal experts to private developers to relevant municipal representatives, providing sufficient confidence that the CLT model could work in the Dutch context.



These actors joined together and CLT Bijlmer emerged as an enabling organisation acting as an advisory and knowledge hub to facilitate the implementation, and in the future, scaling up of the CLT model in Amsterdam. CLT Bijlmer set out to create an alternative development

model for low-income and marginalised communities in the Bijlmer neighbourhood of Amsterdam, placing a particular emphasis on neighbourhood participation in its own housing futures and development as well as community infrastructure. With an eye to the longer-term, CLT Bijlmer aims both to increase access to the knowledge necessary to start viable CLTs as well as to innovate within the CLT model by linking it to developments taking place through the green energy and circular economy transitions.

Following a feasibility study elaborating regulatory and legal plans as well as capacity building exercises in the local community, the first pilot programme and first CLT in the Netherlands was launched in 2018: CLT H-Buurt. The project seeks to enable community transformation by developing affordable housing and community facilities (both via new construction and the renovation of existing buildings). In 2019-2020, CLT H-Buurt formally registered as a community led membership association (Vereniging CLT H-buurt) and has begun contacting policymakers and interested investors.



Design workshop on neighbourhood challenges (Source: And the People, 2018)

2. Assets

While CLT H-buurt does not currently possess any assets, it envisions acquiring an area of 5,000 square metres to build or renovate affordable homes. 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. Suitable plots being scouted include a universe of options, including new build as well as the renovation of offices or a building previously used by a social housing corporation.

The CLT H-Buurt scheme intends to offer community infrastructure via a mixed-use project including 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). They also plan on installing social parking spaces, a communal parking service, a communal garden/urban farm and share childcare options.



Where CLT H-Buurt is focusing its efforts in Bijlmer.

3. Legal & financial framework

CLT Bijlmer is not a registered entity in itself but exists in cooperation between several different organisations acting together as an expert advisory board. When the need to register CLT Bijlmer arises, it will likely be done through the framework of an SBBI (Foundation Supporting Organisations Representing Social Interests). CLT H-Buurt is registered as a community led membership organisation (Vereniging). In order to ensure viability and affordability, CLT H-Buurt will 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 common practice in the Netherlands, opening up eligibility for (collective) mortgages and discount on land leaseholds (erfpacht) for which CLT adds the conditional advantage of land/housing being managed in common. In turn, the membership organisation of CLT H-Buurt acts as the community body that manages the CLT's operations and assets in common.

CLT H-Buurt's status as the first CLT experiment 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. The City's social participation and neighbourhood-building initiatives.

Organisations planning CLT initiatives in the Netherlands are organised at the national level, in the form of Community Land Trust Netherlands. 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.

4. Affordability mechanism

The target population of CLT Bijlmer and CLT H-Buurt are inhabitants of Bijlmer, especially those with family histories of recent immigration. The scheme aims to house large families (including inter-generational ones), as well as the elderly and young people. Of

particular interest are teachers and nurses and families with incomes ranging from €18,000 to €50,000 a year. Much of the intended communication strategy will continue from the work already done by CLT H-Buurt within the Maranatha faith-community.

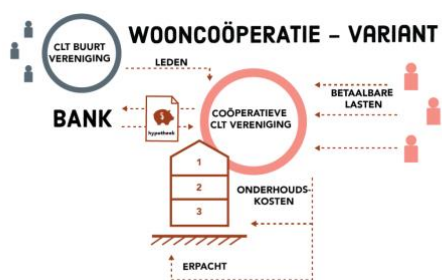
The affordability of the housing will be driven by adapting an existing form of tenure in the Netherlands, the CPO and the *wooncoöperatie*, in which the residents rent their units from a resident collective that owns the building in legal and financial terms.

These forms are common in the Netherlands and therefore eligible for mortgages as well as potential discounts through the leasehold (*erfpacht*) on the land. The group plans to deliver additional affordability by dramatically lowering utility costs to residents through the implementation of green energy solutions.

It is anticipated that long-term affordability and continuous capacity-building, as well as organised community transformation and infrastructure will be assured by the CLT H-Buurt community led membership association.

5. Governance

CLT Bijlmer currently acts as an enabling advisory board for the CLT H-Buurt process, with the CLT H-Buurt community led membership association operates a board with community leaders and members taking the lead on planning for the housing project. As the project evolves into its realisation phase, a separate collective entity will be formed 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”, a design and social impact enterprise, employing 0.4 FTE for a Community Facilitator, and working with dedicated volunteers from the neighbourhood.



Schematisch Juridische en financiële uitwerking Huur variant: WoonCoop

LOGEO SEINE

Organisme de Foncier Solidaire (OFS)



1. Introduction and Context

Key information

Name: LOGEO Seine
Location: le Havre
Geographic area served: area/département of Seine-Maritime which is home to 1.25 million inhabitants.
Establishment: 2019

Description of the housing market in Seine-Maritime

The overall area has not been identified as one with large housing pressure according to French planning classifications, other than in the heart of two cities: le Havre (population 172,366) and Rouen (population of 110,169). The area is facing a decrease in population in the hearts of Rouen and le Havre and other small cities in the region are facing similar challenges.

LOGEO Seine

LOGEO Seine is a social housing company which owns, manages and develops social housing properties in the Seine-Maritime region. In France, social housing companies regularly sell social housing units to their tenants, then re-invest the proceeds of the sales into either the production of new social housing or into the renovation or retrofitting of their stock of housing assets (especially in improving energy efficiency, for example)

In 2018 the Government increased the objectives of social housing sales programs (ELAN law).

Following a recent merger with another housing provider, LOGEO Seine now owns 24,500 homes, representing an increase from 20 to 200 homes sold a year. Despite their large operations, LOGEO Seine remains vigilant to the risks related to social housing sales, such as the risks of resale into the open market, of losing sight of the housing's social mandate and of newly created

developments. In order to safeguard the core social mission of LOGEO Seine, it began engaging the Organisme de Foncier Solidaire (OFS) model, which makes use of the tool of Bail Réel Solidaire (BRS)¹⁵. LOGEO Seine created an OFS as a branch of its larger social housing company which is dedicated to managing the sustainability of its land and selling homes to targeted households, at prices lower than typical social housing since the OFS can carry the cost of the land¹⁶.

LOGEO Seine operates around 3 primary goals

- To promote and maintain affordable housing by offering housing at a low price. LOGEO Seine's affordable prices give people who couldn't otherwise afford to become homeowners the power to buy a share and accrue wealth, rather than paying rent.
- Support potential buyers and residents to choose accommodation, facilitating administrative procedures and responsible management of living and shared facilities.
- Offer a safeguarded system in the event of resale

2. Assets

The most significant assets of the LOGEO Seine project is that it already owns land and buildings in the region currently being used for conventional social housing. Three social housing

blocks in Le Havre are identified as BRS projects which together total 100 units of housing. One BRS agreement was already signed in July 2020 by a young family. LOGEO Seine has partnered with the bank Crédit Mutuel to support potential home buyers. The goal is to sell 10 homes via the BRS mechanism by the end of 2020, rising to around 100 BRS sales a year by 2028 (which would then mean a sale of about 660 homes by 2028).

3. Legal and Financial Framework

The 2018 national ELAN law made it possible for social housing providers to take on the status of OFS, meaning that the companies could sell homes via a BRS with the inhabitant and lower costs by maintaining ownership of the land, locking in affordability for years to come. The BRS tool brings some advantages over the conventional sale of social housing, namely that (1) the sales price can carry an additional discount of 20% compared to market prices, (2) the household target is increased by 10% and (3) the legal provisions of the resale formula guarantee affordability of the homes in perpetuity.

The selling prices for the units are between €1,400-2000 per square metre and rent is set at around €0.50 per square metre. LOGEO Seine also guarantees the buyback of the units for ten years at the purchase price, then even longer with appropriate discounts.

¹⁵ *Organisme de Foncier Solidaire* literally translates to Solidarity/Joint Land Organism but is comparable to what is called a Community Land Trust (CLT) in most English-speaking contexts. *Bail Réel Solidaire* literally translates to something along the lines of Genuine Joint Lease and is, therefore, the specific tool used to realise the OFS affordability mechanism

¹⁶ Prior to starting the project, LOGEO Seine conducted an extensive analysis into the legal and operational conditions in the area as well as the public demand present for this service.

In a survey LOGEO Seine conducted with over 1,000 tenants, it found that 57% of households expressed interest in buying a BRS home due to its affordable price and the security of its resale mechanism.

LOGEO Seine already owns the land and buildings and all benefits of the housing sales are re-invested in LOGEO Seine's wider activities as a social housing provider. Rental incomes are used to finance the OFS's operational costs. It has partnered with the bank Crédit Mutuel to support the buyers of the homes.

4. Affordability mechanism

Those targeted to live in the OFS-provided housing are those tenants already living in LOGEO Seine's social housing as well as other tenants of social housing in the region.

LOGEO Seine's specific attribution criteria are based on the legal income limits set out by the *plafond de revenus réglementaires* (PSLA), or national regulatory income ceilings. Under this regime, for housing in zone C for example, a household of 1 person could not earn more than €24,740, a household of 2 not more than €32,990, a household of 4 no more than €42,284 and so on. The price of purchasing housing units is between €1,200-2,000 per square metre, marking a 20% discount from the going local market price of €2,000-3,000 per square metre. A nominal rent, of about €0.50/m²/month, is then charged to the tenant. Information about some of LOGEO Seine's buildings and their sales prices are as follows.

La Bouteillerie



This housing development has 22 units, made up of 5 one-bedroom, 13 2-bedroom and 4 3-bedroom units. To give an idea of pricing, a 2-bedroom flat of 64 square metres would be sold to a previous tenant of LOGEO for €83,000 and €87,000 to others, with €970 a year in condominium fees, €1,150 a year in property taxes.

This amounts to a monthly mortgage payment of about €360, €567 if including mortgage, fees, nominal rent and taxes. A typical social housing renter of this type of units would pay €583 per month in rent and fees, without any benefits of ownership such as capitalisation.

Les 4 Vents



This housing development has 20 units, made up of 4 one-bedroom, 8 2-bedroom and 8 3-bedroom units. To give an idea of pricing, a 2-bedroom flat of 65 square metres would be sold to a previous tenant of LOGEO for €64,000 and €66,000 to others, with €2,530 a year in condominium fees, €1,300 a year in property taxes.

This amounts to a monthly mortgage payment of about €275, €613 if including mortgage, nominal rent, fees and taxes. A typical social housing renter of this type of units would pay €521 per month in rent and fees, without any benefits of ownership such as capitalisation.

5. Governance

Governance is related to LOGEO Seine's overall governance as a social housing company. The Managing Board is in charge of the strategic steering of the OFS.

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 \(SHICC\)](#)

Contacts

Geert de Pauw (CLT Brussels): geert.depauw@cltb.be