



C L T B

Community Land Trust

BRUXELLES - BRUSSEL

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Henry George Progress and poverty

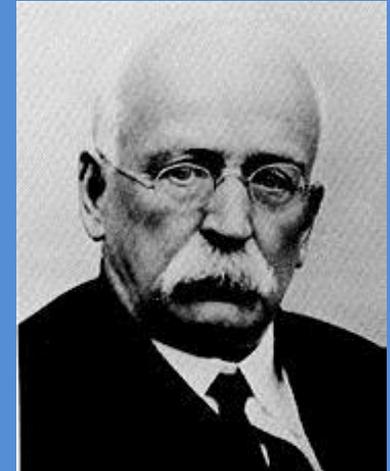
* 1839-1897

1. At the origins, the utopian socialism

Ebenezer Howard and Letchworth Garden City

* 1850-1928

* Garden Cities of Tomorrow



PROGRESS and POVERTY



Henry George

CELEBRATING 150 YEARS 1839-1897

New Communities inc. - Albany, Georgia (1969)

- Slater King & Bob Swann (60's)
- Prototype modern community land trust



2. The CLT, a growing model.

- More than 250 CLT in United States of A.
- UN « World Habitat Award » to the biggest CLT, the « Champlain Housing Trust » of Burlington (2008)
- Community Land Trust are developping in UK, Australia, Canada, Costa Rica, too...



3. Brussel's housing crisis

- 60 % tenants
- 39.000 social houses (7,7% of the park)
- 50.000 families waiting for a social housing
- More than $\frac{1}{4}$ under poverty line
- By 2020: demographical boom (120.000 new residents)
- Housing prices doubled in 10 years
- Housing plan: 5000 new social dwellings (2004-20__?)





4. Origins of CLT movement in Brussels

- Actions against housing crisis
- Solidarity saving groups
- The ESPOIR project
- Looking for new formulas of homeownership

5. Steps in the creation of the Brussels' CLT (I)

2008 : Discovery of the CLT model at a conference on housing coop's (in France)

2009 : Brussels Delegation visiting Champlain Housing Trust (UN's Best Habitat Award)

2010 : Creation of the Brussels' CLT platform by 15 non profit organizations, and signing of the Brussels' charter for CLTs.



5. Steps in the creation of the Brussels' CLT (II)

2010-12: Feasibility Study launched by the Secretary of State for Housing

2012 : Recognition of the CLTB by the Government (12/20/2012).

2013 : Grant & development of the 2 first pilot projects (7+32 units)

+ CLT recognized in the Housing Code (legal framework).

2014: Government promises EUR 2.000.000 annually (2014-2017)



6. Community Land Trust : Definition

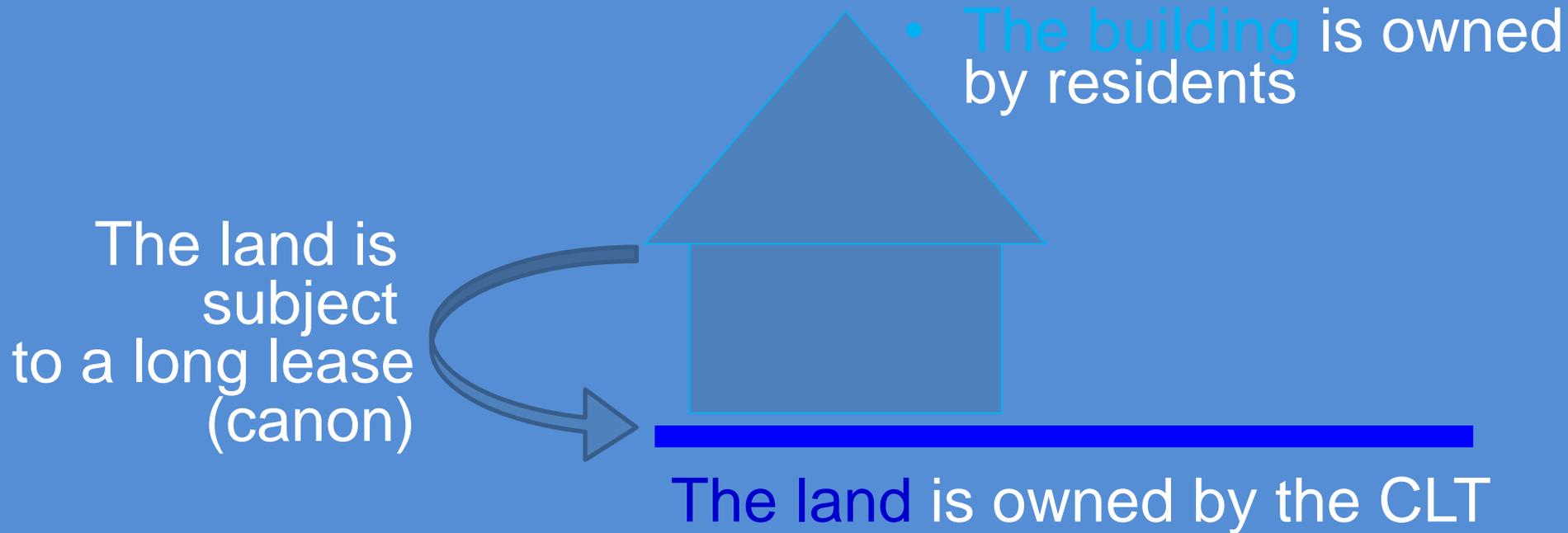
The Community Land Trust (CLT) is :

- an organization designed to acquire, maintain and manage the land, in order to improve the social, economic conditions in a local community.
- CLT makes land available for affordable housing to low-income families and other local beneficial uses.
- With a dismemberment of ownership of land and buildings, subsidies for the purchase of land, and a formula limiting the resale price of the building, the CLT guarantees long-term availability of the building.
- The CLT is run democratically by the users of the land owned, representatives of the neighborhoods and government officials.

7. The seven principles of the Community Land Trust

1. The distinction between ownership of land and ownership of buildings on the ground.
2. The right to use land.
3. The building accessibility for people with low incomes.
4. The perpetual lock subsidies and the capture of the capital gain at resale.
5. Tripartite management of Trust.
6. The stewardship and support for residents.
7. Functional diversity and openness to the neighborhood.

8. Division floor / building and land use right:



The long lease contract is restarted at every resale.

9. A specific mode of public funding :

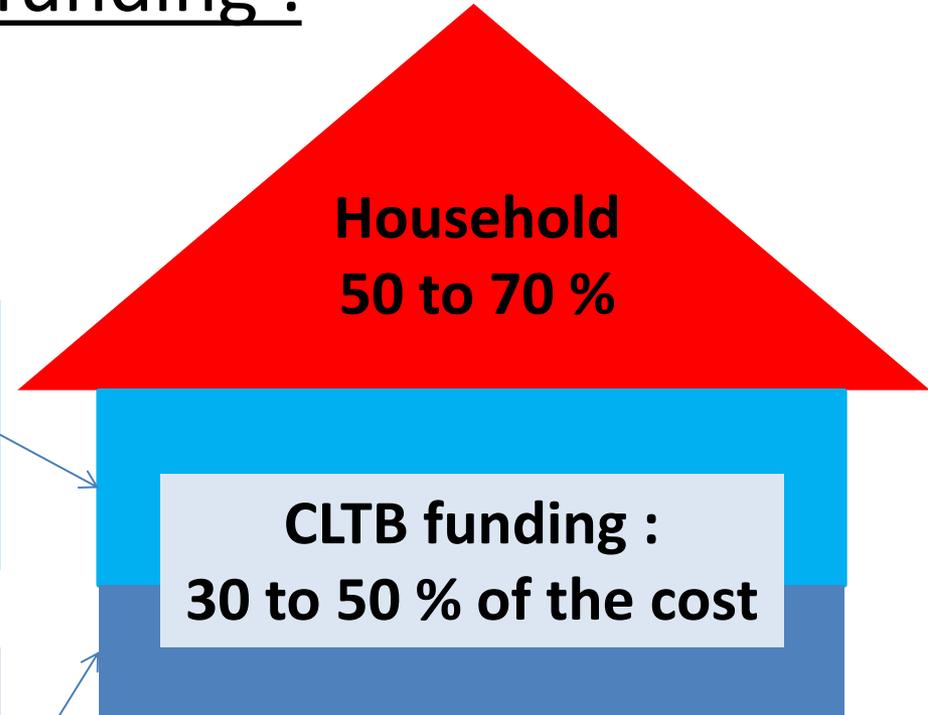
two distinct investment grants :

b. Max. **415€ / m²** of built-up area.

Grant calibrated to allow access to households with an average annual income of 14,360 €.

a. Max. **350€ / m²** of land impact for the purchase of land.

Enough to buy in working class and industrial neighborhoods



10. An original fixation of the selling price :

The CLTB determines a mix of incomes in every project.

Target group :
Households with incomes from :
- The minimum legal income (10,500€ /year)
- to the upper limit of social mortgages access (42,000€/year).

Price adapted to the incomes of the households.

Monthly loans :

~ 30% of the income

25 years social mortgage loans

(~ 2% of interest rate)

Household Category		Number of bedrooms					
		0	1	2	3	4	5
Income A+ : <i>Max : social loan limit</i>	Max	-	-	-	-	-	-
	Min	-	-	-	-	-	-
Income A : <i>Max = social housing</i>	Max	126.309€	142.348€	178.076€	223.522€	255.718€	318.366€
	Min	109.225€	124.475€	157.304€	198.237€	227.425€	284.445€
Income B : <i>Above unemployment benefit</i>	Max	109.225€	124.475€	157.304€	198.237€	227.425€	284.445€
	Min	92.141€	106.602€	136.531€	172.953€	199.133€	250.523€
Income C : <i>Below unemployment benefit</i>	Max	92.141€	106.602€	136.531€	172.953€	199.133€	250.523€
	Min	75.056€	88.729€	115.759€	147.669€	170.840€	216.602€
Income D : <i>From minimum legal income</i>	Max	75.056€	88.729€	115.759€	147.669€	170.840€	216.602€
	Min	57.972€	70.855€	94.987€	122.385€	142.548€	182.681€

11. Perpetual subsidies buckle & Capture of the appreciation

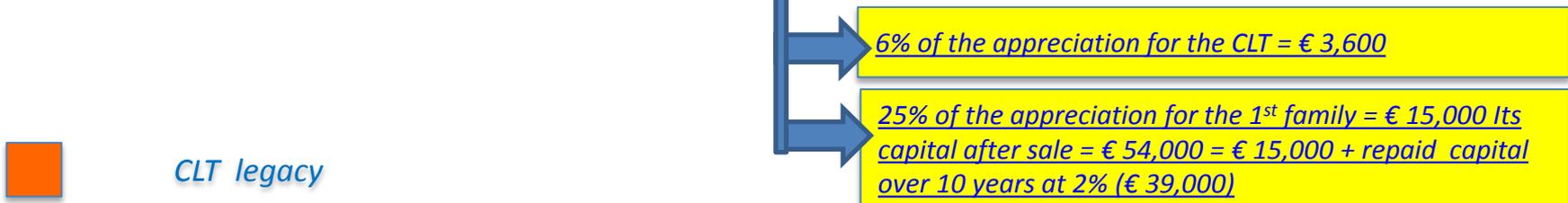
Distribution of the costs of a housing CLT (74 m²) at market prices in 2010: € 150,000



Market price in 2020 at the time of resale of the property: € 210,000

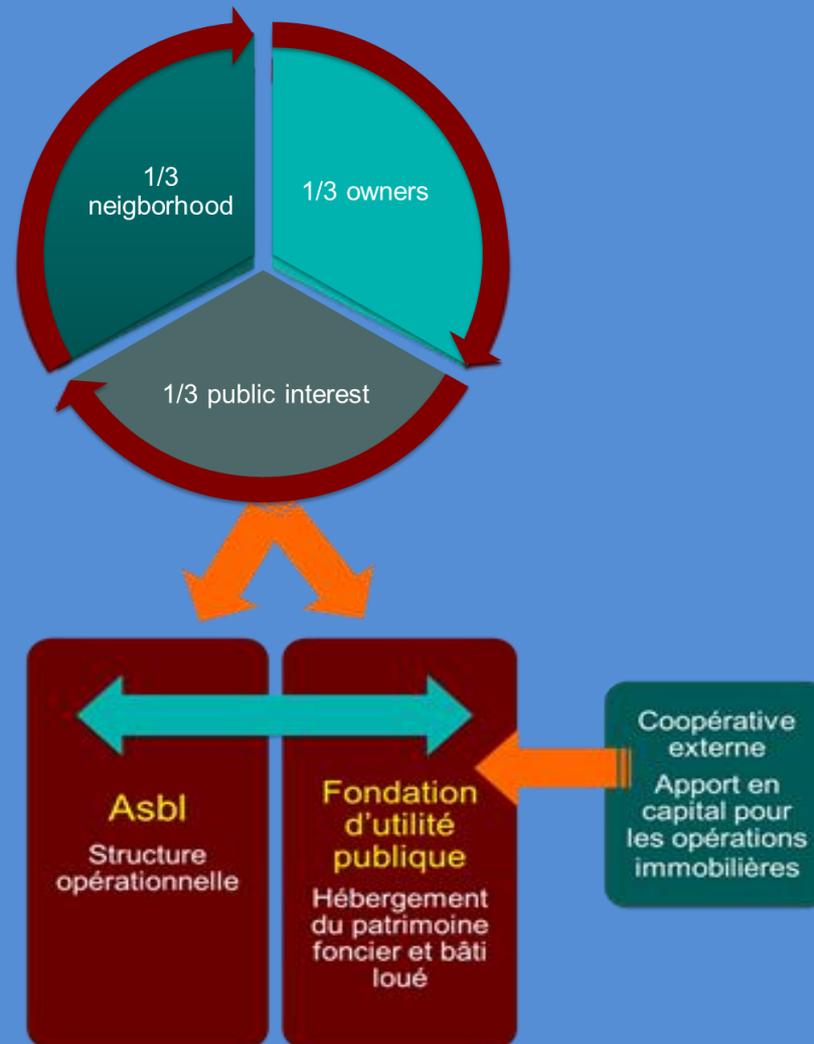


Distribution of costs upon resale (the majority of the appreciation is captured by the CLT):



 CLT legacy

12. Principle of composition of the Community Land Trust Brussels



13. “We are the developer that doesn’t go away”

Connie Chavez, Executive Director
Sawmill Community Land Trust

Support of the inhabitants:

Co-management of the CLT, saving group, home ownership, architectural programming, financial monitoring, consulting for the renovation



Functional diversity & openness to the neighborhood:

Collective space, services, shops, equipment, activities, ...
The assignment is arbitrated so contextualized with the actors in the neighborhood



14. Dynamic involvement of candidate-buyers :

Affiliation – Saving – Formation – Participation - acquaintanceship

1. First informative session
2. Subscription to the CLTB (\$ 14 annually)
3. Saving program (\$ 14 monthly)
4. Mandatory annual training (on ownership, building energy or budget management, ...)
5. Open training and activities (on side issues as non-violent communication, digital divide, biking, gardening, cooking, childcare, ...) organized with partners and the community.
6. Candidates have one representative on the board.

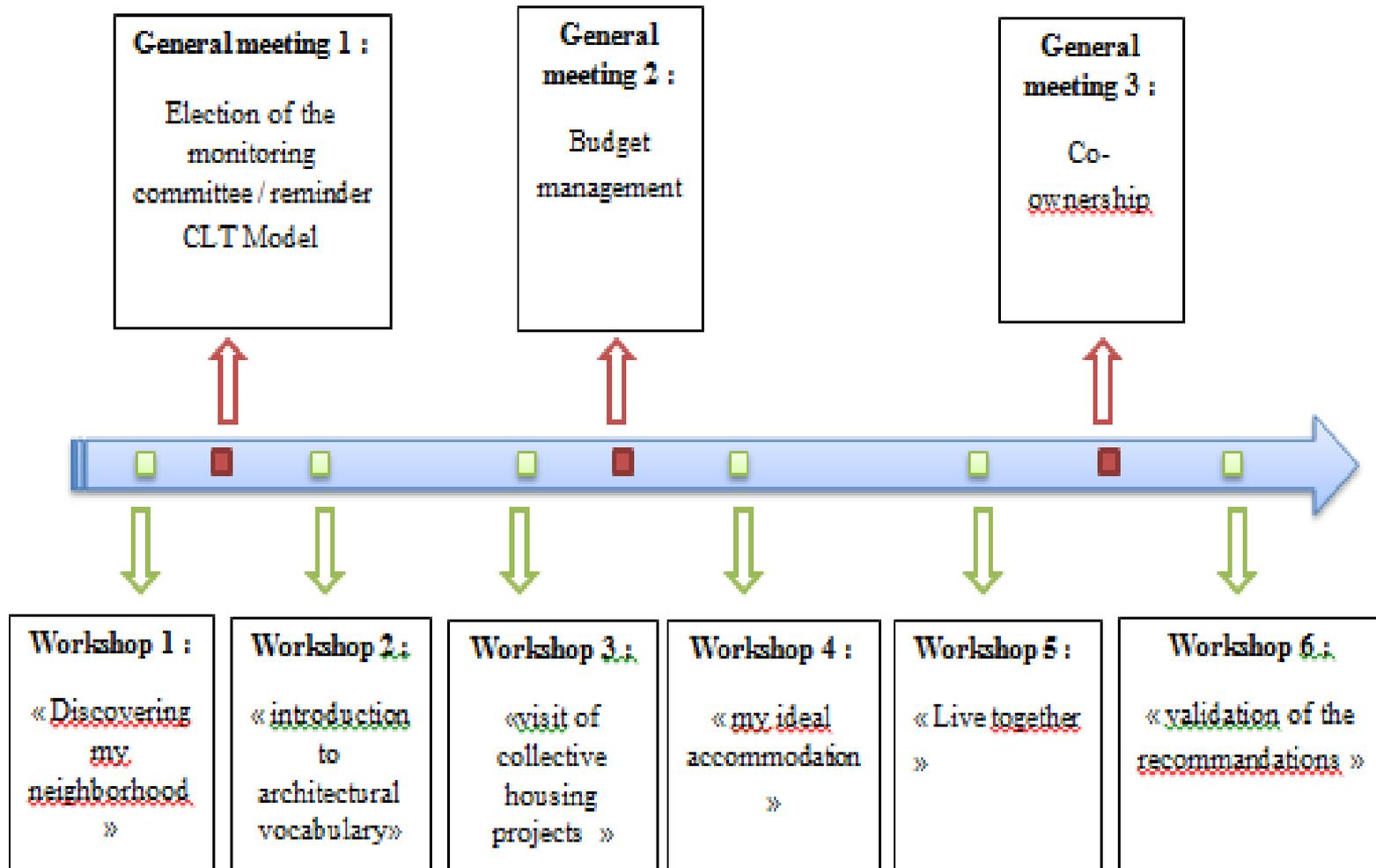


15. Participatory process in architectural design:

- Constitution of the group of future inhabitants before building process.
- Involvement of the households at every stage of the design & the building process.
- Organization of regular assemblies (team building and collective organization)
- Redaction of a book of recommendations for the architects (long-term stewardship required).
- Active support of partner associations in individual and collective stewardship.



15. Participatory process in architectural design:



Example of timetable : the Project Vandenpeereboom

15. Participatory process in architectural design:



Workshop : "Discovering the neighborhood"

15. Participatory process in architectural design:



Workshop : "My ideal accommodation"



Specific workshop for teenagers

The CLT-B team

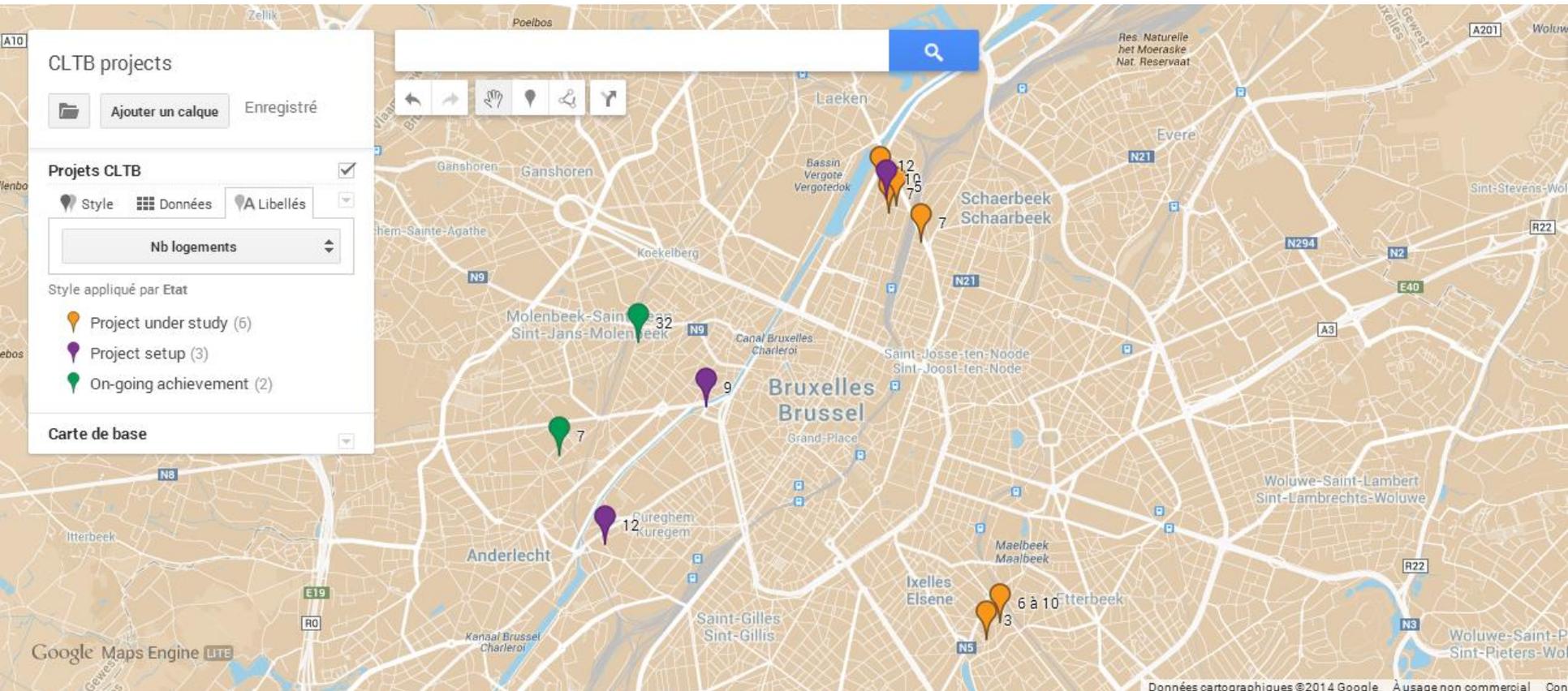


16. Some quick facts on the CLTB:

- Team: 8 people (6FTE)
+ many trainees and volunteers...
- 200.000€ of regular operating grant
and averagely 200.000€ of irregular.
- General assembly : 115 people
and 20 non-profit organizations.
- Candidates – buyers : 44 households
(list opened in Feb 2014).
- Respect of the Three-third composition of
the two boards

17. Metropolitan field of action

- Brussels Region : 1,100,000 inhabitants
- The CLTB is subsidized by the metropolitan Government (not municipal).
- Active in different neighborhoods.



18. The two first pilot projects (I) :

1. Verheyden Street, 121 - Anderlecht:

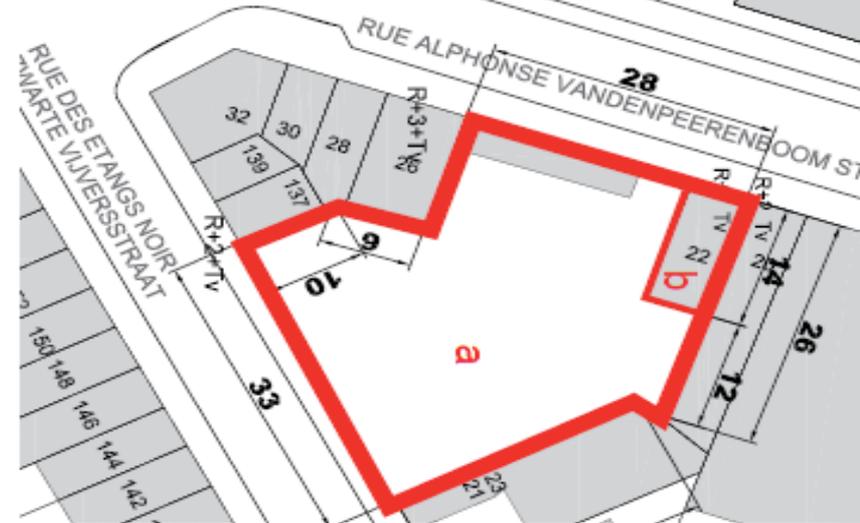
- 7 housing units + common space & garden
- Renovation with low energy standards
- 950.000€ (public funding) + 1.100.000€ (household)
- Public market launched by families + CLTB
- Temporary occupation (offices, community center, housing units)
- Expected completion : end 2016.
- Common space open to public, still to be funded



18. The two first pilot projects (II) :

2. Vandenpeereboom Street, 22 - Molenbeek

- 32 housing units + 2 local facilities.
- Affordable nursery planned with Public Social Assistance Centre.
- New construction operated by a larger housing operator (housing fund).
- 1.750.000€ of funding + almost free access to land thanks to an urban renewal program (“contrat de quartier”).
- Total operation cost : 5.000.000€.
- Completion : begin 2017.



19. The construction of an European CLT network (I)

- Pilot project submitted to the European Parliament : "Support to the generalization of tools of land pooling to boost habitat production with social, participatory and anti-speculative goals" (CLT-B, June 2013).
- "Knowledge Building across CLTs in Europe and USA", International conference in Brussels, 1st-2th of July 2013
- CLT recommended in Council of Europe's Social cohesion and fight against poverty division' reports and conferences.
- CLT recognized as best practice by the FMDV (World forum of city development).
- Many researchers start studying CLT at European level (specific Chair on CLT in Lyon, France)

Towards a European fund for land regulation of shared social responsibility?



19. The construction of an European CLT network (II)

- The rise of UK's CLT's.
- Foundation by non-profit organizations of the Platform CLT France (12-16-2013) & recognition of the OFS "Organisme Foncier Solidaire" in the law.
- First organization of associations & lobby in Northern Italy ...
- Expression of interest in many other countries (Italy, Portugal, ...)

