The Loss of the Commons

Commons land was widespread until the 14th century in Great Britain and Ireland - open fields, no stone walls or hedges and land stewarded based on customs and practice.

Ancient Roman land law: the law of ‘dominium’, the private property precedent that sanctified Roman empire conquests and expansion.

First enclosure in England, the Statute of Merton 1235 ‘to approve [improve] the land in order to extract greater rent.’

4000 Parliamentary Acts of enclosure from 1770s - Commons and waste land today is only 8% of land in the United Kingdom.

36,000 people (0.06% of the population) own half the land in Great Britain.
Community Land Trusts Today

- **USA**: first CLTs in 1970s - but most projects since 1995 (250 CLTs nationally)
- **Scotland**: community land buy-outs in rural areas in 1990s with support from Scottish Parliament since 2003 (25 CLTs)
- **England and Wales**: national demonstration project since 2006, rural and urban: 55 CLTs set up and 110 under development – CLTs recognised in law (2008)
- **Belgium and Canada**: CLTs now emerging
21st Century Barn Raising
CLT Pioneer - Scotland

Isle of Eigg Heritage Trust - Land for People

Community buy-out of the island for £1.5 million: struggle for decades with absentee landlords

CLT established in 1997 - has developed community owned businesses: including shop, tourist facilities, workspace, hydro power plants and wind farm (energy now 98% renewable)

Successful struggle led to Community Land Unit and Land Reform (Scotland) Act 2003 giving communities a pre-emptive ‘right to buy’
Burlington, Vermont
A made in the U.S.A Land Reform Story
The Community Land Trust (CLT) Tenure Removes Land from the Market

Homebuyers own land and house. Benefit from uplift in market prices & assume risk of market decline. Value of the land in urban markets can be over 50% of house price.

The CLT separates ownership of the land from the buildings on it. The land is owned by the CLT and leased to housing owners with covenants that protect affordability.
AND....the CLT structures the Deal to Ensure Affordability in Perpetuity

Departing homeowners (individual or organization) sell the unit(s) back to the CLT at a preset formula. Equity return is limited. Affordability is secured – in perpetuity
Champlain Housing Trust

1. Leading CLT in the USA (both urban and rural)
2. Set up in Burlington, Vermont 1984 with city support and $1 million line of pension fund credit
3. World Habitat Award 2008
4. 2300 homes to rent or to own
5. Limited equity housing co-ops (115 homes)
6. Community facilities (nursery and day care)
7. Shop front for credit union and local law centre
8. Workspace for small business and social enterprise
AND IT WORKS!
Burlington, Vermont

2300 RENTAL AND OWNER OCCUPIED HOMES IN COUNTY AFFORDABILITY STUDY 1984-2009

The affordability of housing increased by 20% over this period
From 62% of Area Median Income to 51% AMI
Co-operative Place Making Matrix
Towards more Self-Reliant and Resilient Cities

BASIC NEEDS:

- Food
- Energy
- Shelter

Reframing Finance
Community Land Trusts
Democratizing & Localizing Ownership

KEY FUNCTIONS

Food
Energy
Shelter

3
A Guide to the CLT journey

- Local Food and Community Farm Land Trusts
- Environmental Stewardship: Green Space and Energy Schemes
- Visioning
- Legal definition
- Governance models
- Constitution
- Community

- Communicating with residents
- Maintenance and management (tenancy agreements)
- Managing sales
- Maintaining affordability
- Community
- CLTs for other assets
- Who you will house
- What you will build

- Procurement Methods
- On-site Management
- Managing Properties:
- Renting and part-equity sales
- Selecting Process
- Disposal Models
- Finance
- Financial viability
- Funding sources
- Mortgages
- Business planning

- Housing Need Surveys
- Housing Allocation statements
- Section 106 agreements
- Engaging the Local Authority
- Engaging a professional team
- Sustainable build specs
- Land and Planning
- Working with a housing association

For in-depth step-by-step CLT guides, click here.
Mutual Home Ownership CLT - CDS Co-ops

The Mutual Home Ownership Society
Shared Equity Co-op Housing

Co-op members pay an income-related monthly fee for mortgage, management, maintenance, cleaning, etc. When they can pay more, they are expected to do so. Their deposit & contributions to mortgage repayment finance their equity shares in the co-op.

Co-op hires service agency to provide maintenance, cleaning, financial management, governance advice.

Outgoing members leave with the growth in value of the equity shares they financed (minus an agreed %).

Incoming members purchase occupancy rights & equity shares from outgoing members.

CLT holds land title, by purchase or donation.
CDS Co-operatives - MHOS

Limited equity return

- 71 shares = £13,314
- 86 shares = £16,271
- 100 shares = £18,919
- 128 shares = £24,217
- 149 shares = £28,190
- 191 shares = £36,136

LEEDS Project - Lilac
Pioneer Wales Co-op/CLTs

• Loftus Village, Newport
  19 homes - 80 people
• Home Farm Village
  41 homes - 141 people
• Carmarthen Co-op
  27 homes - 122 people

Total - 340 people
500 homes by 2016
22 Welsh sites