

b|s|h|f

The Building and Social Housing Foundation (BSHF) is an independent research organisation that promotes sustainable development and innovation in housing through collaborative research and knowledge transfer.

Established in 1976, BSHF works both in the UK and internationally to identify innovative housing solutions and to foster the exchange of information and good practice.

BSHF is committed to promoting housing policy and practice that is people-centred and environmentally responsible. All research carried out has practical relevance and addresses a range of current housing issues worldwide.

Building and Social Housing Foundation
Memorial Square
Coalville
Leicestershire
LE67 3TU
United Kingdom

Tel +44 (0)1530 510444
Fax +44 (0)1530 510332
Email bshf@bshf.org
Web www.bshf.org

Charity Number 270987

ISBN 1 901742 16 4
PRICE £5.00

REDEFINING THE COMMONS

LOCKING IN VALUE THROUGH COMMUNITY LAND TRUSTS

CONSULTATION AT ST GEORGE'S HOUSE, WINDSOR CASTLE
21ST-23RD JUNE 2005

REDEFINING THE COMMONS

LOCKING IN VALUE THROUGH COMMUNITY LAND TRUSTS

Contents

INTRODUCTION	1
COMMUNITY LAND TRUSTS	3
What is a community land trust?	
Core principles of a community land trust approach	
Why use the community land trust approach?	
Community land trusts in action	
MEETING GOVERNMENT POLICY OBJECTIVES	17
Engaging local communities and enhancing local governance	
Providing affordable housing	
Improving the quality of the UK housing stock	

Contents

BRINGING COMMUNITY LAND TRUSTS INTO THE MAINSTREAM	25
Establishing a national policy framework	
Developing appropriate models and governance systems	
Working with private developers and registered social landlords	
Identifying possible sources of land and finance	
Possible means of overcoming existing barriers	
Providing packages of tools and incentives	
RECOMMENDATIONS FOR ACTION	41
SOURCES OF FURTHER INFORMATION	49
PARTICIPANTS AT THE CONSULTATION	55

Introduction

Community Land Trusts (CLTs) are locally based not-for-profit organisations that own land and property in trust for the benefit of the community. They are increasingly recognised as one possible means of overcoming the widespread problems of social exclusion and unaffordable housing caused by escalating land values. Experience has shown that not only can they guarantee long-term affordability, but they can also act as a successful means of community engagement by giving local people collective control of land and property assets within their neighbourhoods. This Consultation was concerned to identify practical ways in which such approaches can be more widely and speedily implemented.

Since 1997 average house prices in England have increased by 125 per cent, whereas incomes have gone up by 18 per cent over the same period¹. Average house prices in England have risen to almost eight times that of the average salary and the income to house price ratio is the same in rural

North Devon as it is in Kensington and Chelsea². There is strong evidence that high levels of community engagement lead to a wide range of social and economic benefits, not only to the individuals involved but also to the communities in which they live³.

Community land trusts acquire and develop assets for the benefit of the local community and have a key role in pioneering new partnerships to tackle a range of local problems. They are mechanisms for creating community ownership of land and for locking in any appreciation in land value for the permanent benefit of the community, whilst ensuring the affordability of the homes, workspaces or community facilities built on that land.

... since 1997 average house prices in England have increased by 125 per cent, whereas incomes have gone up by 18 per cent over the same period ...

1. *England's Housing Crisis – The Facts*, National Housing Federation, London, 2005

2. *Affordability Differences by Area for Working Households Buying their Homes – 2003 Update*, S. Wilcox, Joseph Rowntree Foundation, York, 2004

3. *The Benefits of Community Engagement – A Review of the Evidence*, B. Rogers and E. Robinson, Institute for Public Policy Research, London, 2004

The Consultation at St. George's House was organised by the Building and Social Housing Foundation (BSHF) to look at issues relating to how mechanisms such as community land trusts can be used to promote community engagement and local ownership of community assets, as well as facilitating long-term access to more affordable housing. Persons of experience and expertise were brought together from around the world in order to share and develop ideas on how to meet this challenge.

This is the third in a series of three Consultations organised by BSHF, which has sought to look at how to better use existing assets to provide affordable homes in vibrant and healthy communities. The first of these consultations looked at the physical and social assets and skills in local communities and how these resources can be better used through an asset-based approach to community development. The second consultation addressed issues relating to bringing empty properties back into use.

A clear set of recommendations for action has been drawn up as a result of the deliberations of the participants at the Consultation, setting out clearly a range of actions that need to be taken to facilitate

the use of CLTs and meet the goals mentioned above. The recommendations are set out on pages 41 – 47. The key areas for action fall into five broad categories: firstly, establishing strategic frameworks for national, regional and local action to facilitate the development of community land trusts; secondly, developing practical financial and legal tools necessary to support their development; thirdly, engaging local communities and enhancing local governance; fourthly, reducing the barriers that currently exist to implementing the CLT approach and finally, suggesting action that can be taken to raise public awareness and knowledge of community land trusts and their potential benefits. Contact points for the organisations referred to in the text, and others, can be found on pages 49 – 54.

Community Land Trusts

What is a community land trust?

A community land trust (CLT) is a not-for-profit community controlled organisation that owns, develops and manages local assets for the benefit of the local community. Its objective is to acquire land and property and hold it in trust for the benefit of a defined locality or community in perpetuity.

A CLT separates the value of the land from the buildings that stand on it and can be used in a wide range of circumstances to preserve the value of any public and private investment, as well as planning gain and land appreciation for community benefit. Crucially, local residents and businesses are actively involved in planning and delivering affordable local housing, workspace or community facilities.

CLTs use a variety of legal structures and carry out a wide range of activities to meet local needs. Typically there is a strong emphasis on local community empowerment and the democratic stewardship of the assets.

Community stewardship of land is not an unfamiliar concept in the UK and the CLT model of ownership was originally seen in the parish land trusts of the 17th and 18th centuries. It was later utilised by the garden city movement. All land owned in Letchworth Garden City, for example, is held in community ownership and in 2004 surpluses of £1.73 million were reinvested in the community and in the city fabric¹.

... a community land trust is a not-for-profit community controlled organisation that owns, develops and manages local assets for the benefit of the local community ...

Many new projects and initiatives are currently taking place throughout the UK and the Land Reform (Scotland) Act 2003 provides a framework for the support and development of a growing number of CLTs in rural Scotland. The approach has been used for many years in the United States where CLTs come in a range of shapes and sizes, serving a single neighbourhood to an entire city or county and receiving federal assistance for legal and other expertise.

1. *Letchworth Garden City Heritage Foundation, Report and Accounts to 30th September 2004*, LGCHF, 2004

Core principles of a community land trust approach

In this report the term community land trust is used generically and does not refer to any one of the several available models of community land stewardship. It is not proposed here that land ownership systems should be revolutionised in the UK but that there is clearly scope for the CLT mechanism to be developed and used constructively, especially in cases where publicly owned land goes onto the market. The following core principles of a community land trust were identified by those present at the consultation:

A Community Land Trust should seek to:

- Provide community control and ownership of local assets including land and property.
- Manage these assets to enhance the social inclusivity, economic well-being and sustainability of the community.
- Collectively preserve and increase the wealth and cohesion of the community by increasing access to affordable land, property and housing.

- Capture subsidy value, thus preventing value leaking out of the area or into private hands, and helping to insulate the community from the disruptive effects of the property market.
- Draw from a wide spectrum of human and financial resources, which takes in the local community, private enterprise, the public sector, institutional investors and other members of the wider stakeholder community.
- Have transparent governance structures that involve members of the community and other stakeholders in an open and inclusive way.

Why use the community land trust approach?

There are currently a range of ideas circulating as to how a CLT can work in practice, as well as several developed examples, all of which have used slightly different approaches. As yet, however, there is no specific guidance on how a CLT might be initiated and operated in the UK. What is certain is that the CLT approach of

capturing land value in perpetuity is increasingly relevant to meet today's needs and has the following benefits:

- Local communities have a focus for involvement and control of the decisions taken in their locality.
- Resident involvement, local governance and active citizenship are all increased.
- Affordable housing is provided for local people for both rental and low cost ownership – some with public subsidy – and affordability is preserved for future generations.
- Community assets and affordable workspace/retail units that are essential for economic and social sustainability can be provided.
- An income stream is generated for reinvestment in the local community.
- An additional option for land ownership is created.
- The CLT mechanism can be used in both urban and rural areas and provides increased choice of tenure.

- Everyone, including those on lower incomes, can have an economic interest in the success of their community.
- Choices can be made by local communities that meet today's needs, as well as preserving choices for tomorrow as community priorities evolve.

Although CLTs can be used in both urban and rural areas, the approaches will differ to reflect local needs. In both cases it is necessary to:

- Define what the local issues are for all local people, bearing in mind there will be varying views.
- Identify what is needed in the local community, be it affordable housing, physical regeneration or community assets and engagement.
- Identify the opportunities that are available for specific sites, either small or large.

In rural areas governance structures tend to be simpler than in urban areas, as there are fewer agencies to deal with. However, often for the same reasons, rural governance structures often lack the resources or capacity to increase the skills and support community groups who wish to develop a community land trust.

Through the Department for Environment, Food and Rural Affairs' (DEFRA) Rural Housing Enabler programme and the Rural Community Council, support is provided for rural communities seeking to meet their housing and related social, economic and environmental needs, but the funding for this work is fragile and links to statutory bodies, whose support is essential to bring action plans to fruition, are often weak. Registered Social Landlords (RSLs) delivering housing in rural areas tend to be smaller than in urban areas. Government funding patterns for social housing are changing, with an increasing focus on delivery through large 'partner' associations.

... everyone, including those on lower incomes, can have an economic interest in the success of their community ...

However, there is some evidence that these larger organisations are less willing to pursue rural schemes because of the difficulties that impede delivery. These difficulties include identifying and gaining planning permission for sites in attractive rural areas and the higher unit costs arising from the small scale of the development and higher design requirements.

Urban areas also face similar problems but in addition must address the fact that the local communities are often less well defined. There is frequently a lack of cohesion and very diverse social and economic structures. Although this can be a tremendous strength, it can also be an obstacle. It is necessary to be aware of community divisions and avoid starting an intra-community turf war. Urban areas tend to have much more complex institutional landscapes, which brings many obstacles as well as benefits: there are more government agencies and non-departmental government bodies as well as more RSLs carrying out development, making it even more important to choose the right partners to work with. But there are also greater opportunities, with brownfield or derelict land and empty buildings available for redevelopment.

One of the real issues in urban areas is defining community: if it is geographical, what scale is it? It can vary from a borough down to a few streets. It can also be non-geographical and based on groups of people with common ethnic, religious or work interests. There is plenty of scope for CLTs to be used without having a defined boundary, as is clearly evidenced by the American experience in Burlington, Vermont. Although many CLTs are found in rural areas, a recent feasibility study of three areas in the city of Birmingham has found that "CLTs are a flexible and powerful tool, capable of harnessing the collective financial power not available to its members as individuals¹." This study proposed a federal approach to CLT development in big cities, with CLTs at the local area/neighbourhood level supported in their development by a citywide CLT umbrella body but democratically accountable to primary CLTs².

It is important, however, to recognise that CLTs are not a one-stop instant solution to all problems of local deprivation, inadequate housing conditions and supply and the lack of active citizenship. Although they have an important role to play in offering choice and flexibility, they are not the total answer.

Community land trusts in action

The three case studies set out below describe existing CLTs where models of different sizes, scales and structures have been used. These are the Burlington Community Land Trust, the largest and the most developed of the CLTs in the United States which is now addressing housing need on a significant scale; the Stonesfield Community Trust, which was established 20 years ago in an Oxfordshire village and has developed a range of community assets as well as rental housing and the Highlands Small Communities Housing Trust in Scotland, which is helping small rural communities meet their long-term housing needs in the Highlands of Scotland.

The **Burlington Community Land Trust (BCLT)** is the largest and most influential community land trust in the United States. Located in Burlington, Vermont, BCLT is a non-profit, member-based grassroots organisation whose goal is to ensure access to affordable homes and vital communities through the democratic stewardship of land.

... one of the real issues in urban areas is defining community ...

BCLT was formed in 1983 by a group of local community members supported by municipal government leadership, in partnership with tenant activists and housing advocacy groups concerned about escalating house prices in Burlington, a city with a population of around 48,000. Funding was obtained through a US\$200,000 seed grant from the City of Burlington as well as a US\$1 million line of credit from the City's employee pension fund. A housing trust fund was also secured, funded by one penny on the city property tax.

... BCLT is a non-profit, member-based grassroots organisation whose goal is to ensure access to affordable homes and vital communities through the democratic stewardship of land ...

BCLT was founded according to the principles of the classic Community Land Trust model, developed in the 1960s by the Institute for Community Economics (ICE) in Massachusetts, USA, as a way to encourage affordable, resident-controlled housing and local control of land and other resources. Through the CLT model, many different ways for the community to use the land can be preserved, such as housing, community facilities, health centres or green spaces.

BCLT works in both urban and rural areas and carries out its activities according to the following values and operating principles¹:

- Stewardship
- Community control of land
- Involvement of constituents in governance
- Responsible risk-taking
- Balanced fiscal and social responsibility
- Inclusiveness
- Partnership
- High quality of services
- Honesty and integrity
- Perpetual affordability
- Flexibility to meet commitments in changing circumstances
- Building and strengthening sustainable capacity to deliver services

BCLT provides a wide range of affordable housing options, including 350 rental apartments and 370 shared-appreciation²

single-family homes. Through the community land trust model, BCLT provides ongoing stewardship of the land, ensuring that its properties will remain affordable.

In a context of rising property values and real estate speculation – Vermont has one of the highest housing wage gaps in the USA – the Burlington Community Land Trust has become a tool for low-income households to preserve affordable rental and homeownership opportunities and avoid the gentrification of their communities.

BCLT benefits under the provisions of the Bargain Sales model which is used in the United States to encourage donations to federally recognised charities. Landowners can sell land to a CLT at a significant discount on the open market value, offsetting the value of the discount against their tax liability.

The biggest legal challenge in establishing CLTs initially was the rule against

perpetuities, which prohibits any limit on the market price that can be obtained from the sale of land or property. In order to address this issue, BCLT commissioned a detailed legal analysis and followed the recommendations to use transparent agreements that clearly detailed the intention to provide affordable housing. In Vermont, leases are for 20 years, renewable at the option of the lessee. BCLT ensures that the homes offered for sale through its homeownership programmes remain permanently affordable through agreements and legal instruments that assure affordability for future as well as current homeowners. In order to ensure that properties remain affordable upon resale, the owner must agree to sell the house for no more than the original purchase price plus only 25 per cent of the increase in value. Building owners enter into long-term ground lease agreements with BCLT, which include resale provisions designed to maintain affordability for future users.



1. *Burlington Community Land Trust Strategic Plan, 2004-2009*, Burlington. BCLT
 2. Shared-appreciation mortgage: a mortgage in which a borrower pays a below-market interest rate to the lender on the understanding that the latter shares a proportion of the appreciation of the property.

Another challenge for BCLT was the separation of land and improvements for mortgage lending, which is common in commercial deals but not in residential mortgage lending in the USA. In order to ensure buyers could access conventional mortgages, a deal was struck between BCLT and local lenders where the Trust is notified and can intervene in the event of payment on a debt being overdue. In the event that the balance is not covered by the buyer or BCLT, the lender retains the right to take and re-unite the land and the house and sell it on the market.

BCLT regards the issue of governance as one of its most important features. The complex CLT governance structure imposes use restrictions and requires equal and proportionate representation on the board by residents, members of the wider community and representatives of the public interest. However, practical experience for more than 20 years in the USA has proved that this three-way balance of local stakeholder interests is fundamental to achieving a durable and fair structure with a genuine sense of collective ownership and stewardship of property for community benefit.

BCLT has provided leadership within a broad state-wide coalition, known as the Vermont Housing and Conservation

Coalition, which is composed of tenant organisations, advocacy groups, conservationists, historic preservationists and agricultural preservationists. As a result, community land trusts have become a statewide model funded by the Vermont Conservation Board, with twelve CLTs established throughout the state.

Much of BCLT's success may be attributed to its ability to pull together diverse and creative financing packages that tap into funding from a range of sources, including commercial mortgages, federal and state loans and grants, private foundation loans and grants and affordable housing tax credit investment. With over 2,600 members to date, BCLT has become a national and international reference for democratically owned and locally controlled affordable housing and community regeneration.

The **Stonesfield Community Trust (SCT)** was created in 1983 in response to escalating rents and property prices in the village of Stonesfield in Oxfordshire. With the aim of ensuring access to affordable housing for young people in the village, local residents came together to address the housing needs of the community, employing innovative financial strategies to provide affordable homes for local people.

Local activist Tony Crofts donated a quarter-acre site and a local company provided £3,000 in funding to cover setting-up costs, legal fees and the preparation of a planning application for a scheme of four houses. Once planning permission was granted, the value of the land immediately increased from £3,250 to £150,000, enabling SCT to obtain a bank loan secured on the property to fund the construction of the first two houses.

Local people were involved at all stages of the process. Through a participatory planning and design approach, a community architect worked with neighbours and future residents, coming to public meetings in the village hall to discuss plans for the new homes, listening to people's hopes, fears and ideas and taking them on board in the design process.

The organisation and layout of the site sought to humanise the external environment as much as possible,

designating parking spaces in pairs between trees and creating neighbourhood spaces to facilitate interaction and build a sense of community.

... once planning permission was granted, the value of the land immediately increased from £3,250 to £150,000, enabling SCT to obtain a bank loan secured on the property to fund the construction of the first two houses ...

By electing to build on a project management basis and run the project themselves, the group was able to save on professional fees. Shortly after completion of the first two homes, additional funding was secured through interest-free loans from private supporters and the Quaker Housing Trust, which enabled SCT to complete a total of six dwellings – three houses and three flats.



SCT was thus able to establish a track record. A second quarter-acre site was secured in the village through an £80,000 interest-free loan from West Oxfordshire District Council and in 1993, a further five houses were completed with funding from a range of sources, including:

- Loans from two ethical lenders: Triodos Bank and the Ecology Building Society.
- Gifts and fixed-interest loans from private investors totalling £119,500, raised through advertisements in the weekly Quaker magazine, The Friend.
- Conversion of a £20,000 interest-free loan from the Quaker Housing Trust into a grant.
- £7,000 in donations from charities and private supporters.

Built to high environmental standards, the homes are highly insulated and designed to maximise passive solar gain. The five one-bedroom starter homes are completely non-allergenic and energy efficient, resulting in low running costs as well as rents that are 25 - 30 per cent below market rates.

A former glove factory adjacent to the second site has been converted into a further two houses, a flat and two

workspaces, with funding obtained through bank loans and a grant from the Rural Development Commission. The workspaces have been transferred into Trust ownership and currently house a pre-school group and the village post office.

To date, SCT has provided 14 affordable dwellings in the village, addressing the needs of local people who are employed, but on modest incomes – people who do not qualify for subsidised housing but can simply not afford to live in the area on an average working wage.

With the main motorway to London only eight miles away, rents and property prices in the area have escalated to near-London rates over the past two decades. By locking in land value through the community land trust mechanism, SCT continues to work to reverse the trend of declining affordability and gentrification in the area and has demonstrated the success that can be achieved when a proactive community thinks creatively about finance.

The experience provides valuable lessons on alternative ways of taking land into public ownership and preserving affordability for future generations.

The **Highlands Small Communities Housing Trust** (HSCHT) was established in 1998 to take practical steps to help disadvantaged small rural communities in the Highlands of Scotland to find long term solutions to their housing needs – both for people who wish to rent and those who wish to buy. HSCHT rents out housing which has been built by a local housing association and it sells serviced plots at discounted prices for people who wish to build their own homes using the Rural Home Ownership Grants available to people living in rural areas of Scotland.

Scotland has recently introduced progressive legislation through its Land Reform (Scotland) Act 2003, establishing, in effect, a community right to buy. Rural communities can register an interest in, and then buy, land following an indication that a landowner wishes to sell. When any registered land is to be sold, the owner must inform government ministers and the

community body that they intend to sell the land. The community body will then have a maximum of 30 days to decide whether it wishes to proceed with the right to buy at the district valuer's valuation.

... Scotland has recently introduced progressive legislation through its Land Reform (Scotland) Act 2003, establishing, in effect, a community right to buy ...

Support mechanisms are also in place in help local communities with this process and the Scottish Land Fund, which is funded by the New Opportunities Fund of the National Lottery, has been established with a budget of £15 million over three years to assist local communities with the purchase. Already results are being seen with communities beginning to flourish again and school rolls increasing.



HSCHT is owned by its members, accountable to the local, rural communities and is very much a partnership vehicle. The majority of the members are community councils (the equivalent of parish councils in England) and the others are corporate bodies such as local authorities or local housing associations. No one interest group predominates and the major funding agencies of Communities Scotland and Highlands and Islands Enterprise attend as advisers in order to avoid any conflict of interest. The aim was to set up a revolving land banking fund. Grant funds of £1,200,000 were raised to purchase the original sites in communities where needs were identified in the Highlands and as the sites are sold, either for private or social housing, then the money is returned to the Fund and used for further purchases elsewhere.

... HSCHT carries out surveys of local needs, aspirations and views of the local communities in order to identify the demand for the different types of affordable housing, both rental and low cost home ownership ...

HSCHT carries out surveys of local needs, aspirations and views of the local communities in order to identify the demand for the different types of affordable housing, both rental and low cost home ownership. It works very closely with the local authorities and housing associations and holds bi-monthly meetings to ensure that there is co-ordination of activity.

HSCHT plots are normally only offered to people who have a clearly established connection with the particular locality. Prices are set such that the Trust can recoup all of its site related costs and sell each plot at a price which is affordable to the eligible purchaser and significantly less than open market value. The purchaser obtains a mortgage from a conventional mortgage supplier¹. Rural Home Ownership Grants provide a top-up grant to fill the gap between what someone can raise by means of a mortgage and the actual cost of buying the land and building the house. These grants are now in the order of £30,000, having been half that only a few years ago.

A pre-emption right is included in the title of every plot, giving HSCHT the legal right and discretion to buy back the plot and the house and other buildings on it when the owner decides to sell or transfer the

property. Like the resale formulae used by American CLTs, these conditions are designed to restrict the buy back price so that the house will be affordable to the next purchaser as well as to protect the plot purchaser's capital investment, allowing for a modest return on the money and effort invested in putting the house on the site¹.

Community land trusts also have great potential for use in the countries of the global South where issues of secure land tenure are a major factor in determining the quality of life of many millions of people. In **Sub-Saharan Africa** land was traditionally held within a social framework and owned by the communities themselves. Land titles became part of state land at independence, having been transferred from their original ownership by the colonial powers. In most Sub-Saharan countries, there has been a focus in recent years on individual land titling, although it is increasingly recognised that this system does not accommodate the very strong groups and family rights that exist. If the Millennium Development Goals on cities without slums are to be achieved, there is a desperate need to develop legal instruments that supply security of tenure to the urban poor, in forms that are useful to them – both as groups and individuals.

The CLT model was implemented in Voi, Kenya through the creation of the Tanzania-Bondeni Community Land Trust in 1993. This experience was not successfully developed, however, due to a number of reasons that may have relevance to the current position in the UK:

- The rules of the CLT were too complex for the average person to understand and use.
- People could not afford to continue to pay the lease charges when their economic circumstances changed.
- There was a need for clarity, consistency, and fairness in the process of allocation of assets and subsequent transactions.
- There was a need for clear records to be kept of all transactions.
- It proved crucial to have a cohesive and functional community group and this was found to be of greater importance than the quality of the legal instrument being used.

Different forms of communal land tenure have been tested and employed throughout Latin America, Sub-Saharan Africa, East Asia and other regions, with varying degrees of success. Valuable lessons can be drawn from these international experiences and the potential advantages of the CLT approach in countries of the global South have many similarities to those in the UK, i.e. helping to build and support the sense of community and giving the community the right to guide its own development through participatory planning. They would also provide affordable housing as well as capturing value for long-term community benefit and preventing development gains in the upgrading of slum areas.

Meeting Government policy objectives

Community land trusts are in a strong position to deliver on the core government objective of achieving sustainable development. They are one of the few mechanisms able to bring about integrated action to ensure that government activity meets not only social but also economic and environmental goals.

Key components of the CLT approach are community engagement, provision of affordable housing, social enterprise development, health and care for the elderly within the community, local citizenship and sustainable communities, all of which are essential components of the sustainable development objective.

With relatively stable interest rates and property prices, current political and economic conditions are extremely suitable for bringing community land trusts forward as a policy delivery mechanism.

Engaging local communities and enhancing local governance

The term 'community' is extensively used but rarely defined and has multiple connotations. This report seeks to avoid these and uses the term in its broadest sense to mean a group of people who have something in common, such as geographical location, ethnicity or shared beliefs and values. Rarely is the term 'community' personalised by professionals, politicians and civil servants, who typically perceive communities to be other people.

People in the UK are far less involved in their local communities than in other European countries. There is a need for a bottom-up approach to begin to get people involved in their local communities and to take a more active engagement in civil society. CLTs represent a new opportunity for partnership working, acting as an agent to draw together key players and engage local residents in the development of their communities. The government's new

localism agenda to promote active participation by citizens in local democracy and decision making is seeking to encourage local services to be devolved to neighbourhood level and recognises the potential for community ownership and the management of assets¹. The government is looking at new institutions to support this fresh approach to governance, including 'super parish councils', local strategic partnerships and local area agreements, which have been recently introduced by the ODPM as part of its drive for greater localisation. It is recognised that capacity building and infrastructure support will be necessary in the community and voluntary sector and the ChangeUp programme has been initiated by the Home Office to address this issue over the next ten years². With their ability to engage local communities in the ownership of local assets, there is clearly great potential for CLTs to extend the current range of opportunities for different forms of community ownership and engagement in the UK.

... there is a need for a bottom-up approach to begin to get people involved in their local communities and to take a more active engagement in civil society ...

The CLT is a mechanism through which local people can become engaged in their communities by means of the most lasting and strongest of bonds, those of ownership and control of local assets. In the United States CLTs have a strong tradition of being membership organisations, rooted in the local area and owned and controlled by members of the local community on a democratic basis. This does not mean that the land and other assets belong to a small group who think they know what is good for the community, but rather that it is, in a very real sense, a community-managed set of assets. Membership is open to local residents and those wishing to endow land or property for the benefit of the CLT's defined area. The members elect directors drawn representatively from the community, and normally include any providers of land, be they public or private owners. Each CLT needs to be large enough to avoid being a small collective purchase by a group of individuals (and possibly a group whose concern is to ensure that no future development takes place at all) and to be financially viable, but to be small enough to be democratically accountable to the local community.

Parallels can be drawn with community-based credit unions, which are designed to be independent providers of local

affordable credit and non-dependent on grant aid. Members of the community can join a local credit union for a small fee, invest small sums, obtain loans, volunteer for credit committee work and vote for annually elected Directors or stand themselves for election. The governance of community land trusts is similarly based on volunteer action within a social enterprise with unpaid directors

Community engagement has to be developed over time and will come about when people are given the opportunity and ability to develop a vision for their own future that they can control. Establishing a community of local stakeholders is very important to the engagement process; locally based residents, community groups, businesses, local authorities, business associations and professionals all have a key role to play. Where community groups exist who are already actively engaged in leadership roles within the community, they are able to take the initiative to address local needs through developing a CLT. Other communities, particularly those that have many vulnerable or disadvantaged members, do not have these resources to do this and it is necessary to identify and bring out the latent potential within that community through trained enablers who have the passion and energy to raise the spirit and expectations of local people.

Experience has shown that it is difficult to engage local communities, especially in relation to abstract subjects such as urban design and master planning, although in rural areas there has been greater success with the 'master planning' type exercise through the use of parish plans, village design statements and concept statements. The issue that local communities are actually concerned about is the long-term future of their locality and the control or input that they will have in that.

For effective community engagement, it is crucial to identify those people who have a long-term interest in the locality and bring them to the front end of the process, making clear what their roles and responsibilities are. It is also very important when planning new neighbourhoods to ensure that future residents are involved in the decisions being made on their behalf.

... community engagement has to be developed over time and will come about when people are given the opportunity and ability to develop a vision for their own future that they can control ...

1. *Citizen Engagement and Public Services: Why Neighbourhoods Matter*, ODPM, London, 2005.
2. ChangeUp is a Government programme, led by the Home Office, which seeks over the next ten years to provide a framework to build the capacity of frontline organisations and to put in place the infrastructure support they need.

The work of the South Kilburn New Deal for Communities programme has demonstrated a successful way of stewarding public goods, equipping the local community to have a substantial role in the long-term stewardship of that neighbourhood, to be the owner of assets and to go on and generate wealth, ploughing that back, not just into affordable housing but also into health facilities, local libraries and schools¹. One of the keys to that success is the depth and quality of the community consultation and engagement in the area – both before and during the £50 million government investment programme, which is being overseen by a resident-led board.

... one of the keys to success is the depth and quality of the community consultation and engagement ...

Although community ownership and control are the key features of the CLT approach, this does not imply that the CLT needs to directly manage any or all of the community provision in a locality. There are a range of organisations with whom a local community can work to develop a CLT, including RSLs, local authorities, voluntary agencies, local businesses or development trusts.

Providing affordable housing

The price of houses is set by the housing market, the vast majority of which consists of existing privately owned homes. People are prepared to borrow extremely large amounts of money to pay for houses because they expect to recoup it through capital gains in the future, and because lending institutions are prepared to lend it to them. There are two broad strategies through which fundamental issues relating to housing affordability can be addressed. The first involves fiscal and other financial reforms relating to tax imposition on land wealth, removal of state subsidies to home owners and reform of the lending institutions. The second strategy relates to removing housing from the free market and fixing its price through a resale formula. CLTs are one mechanism for delivering this second strategy.

A variety of methods are currently in place or being developed by government to help increase the affordability of housing by assisting the intermediate housing sector, i.e. the area of the market for so-called key workers (e.g. bus drivers, nurses, teachers, fire service staff, etc) which lies between state-provided social housing for rent and open market owner occupied housing. CLTs are one means by which such low-income

home ownership can be facilitated, but a means with the unique added value of offering an opportunity for community engagement at the same time. There is a growing political will supporting creative solutions to this increasing mid-market problem, with local councillors of all political persuasions concerned with the issue. CLTs offer a very attractive but relatively unknown way forward here.

CLTs either rent or sell housing to local residents. According to the classic principles of CLTs homeowners buy their house on a long-term renewable lease, enabling the resident to raise a mortgage and have succession rights for family members. The CLT retains the right to buy the house back at a price defined by a resale formula, which gives the owner a fair share in the increase in the equity. The costs of any improvements carried out by the house owner are taken into account.

There are a range of ways in which the finance can be organised, including the Mutual Home Ownership Model developed by CDS Co-operatives and the New Economics Foundation¹. Other methods include the land trust raising the mortgage and making either a traditional rental charge to the occupier or promoting conventional shared ownership where the

occupier raises the finance to buy the housing unit but not the land.

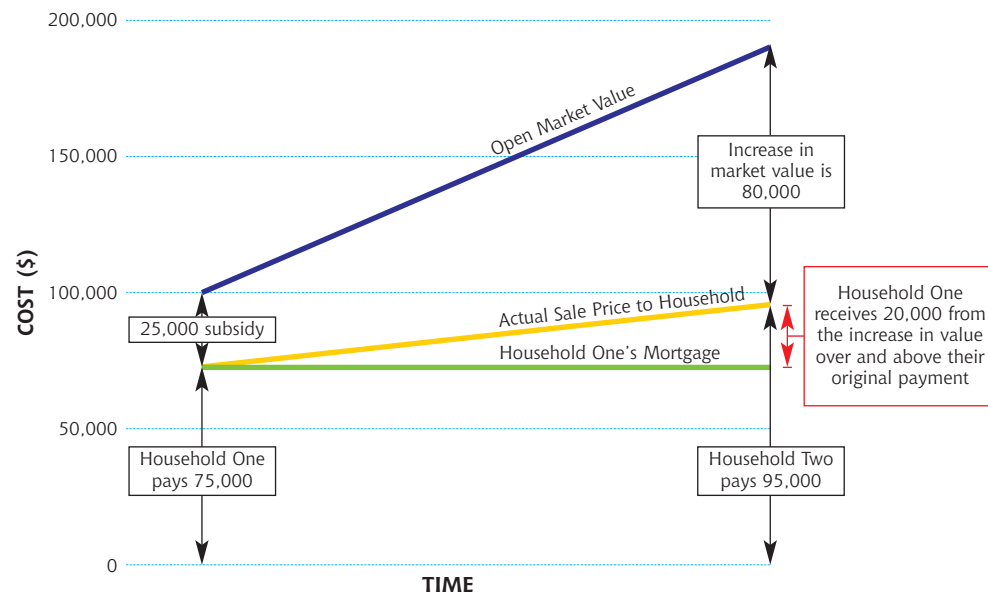
It is important to remember that community land trusts are concerned with delivering a range of local assets, not only affordable housing, and they can address these needs holistically. The High Bickington Community Property Project in rural North Devon shows how an early focus on affordable housing can then lead onto a business planning model with the integrated provision of workspace, rental and intermediate housing as well as new public facilities, including a school.

In certain circumstances, the delivery of affordable housing will require gap funding to bring the entry threshold down to the level that people on low to modest incomes can afford. In the case of houses provided within a community land trust, this initial funding or subsidy can be recycled and used again and again (see figure over) in a more efficient way. This makes much better use of government subsidy than other home purchase support mechanisms such as Homebuy, where the grant funding is not captured and can both leak into and inflate the market. Because price rises are not dealt with structurally, these solutions that are currently available are both very expensive and do not deliver ongoing

1. For details of the work of South Kilburn New Deal for Communities please see www.skncd.net

1. *Common Ground – for Mutual Home Ownership*, P. Conaty, J. Birchall, S. Bendle, and R. Foggitt; CDS Co-operatives, New Economics Foundation, Housing Corporation, London 2003.
CDS Co-operatives is the largest specialist co-operative housing service agency in London and the South East of England providing accommodation for rent. **The New Economics Foundation** is an independent 'think and do' tank, believing in economics as if people and the planet mattered

Locking in value through the CLT model¹



In the example above, a house is subject to an independent market appraisal and has an open market value of \$100,000. A household on the area median income can only afford to raise a mortgage of \$75,000. To make purchase possible the CLT provides an initial subsidy equal to the difference between open market value and the amount that Household One can afford. The CLT can acquire funds for this subsidy from a range of sources and it remains with the property as part of its total value.

After a number of years Household One's income has risen and it wishes to purchase a

larger property. The value of the house is reappraised and the estimated value is \$180,000, i.e. the open market value of the property has increased by \$80,000. The CLT resale formula gives 25 per cent of the increase in equity value (in this case \$20,000) to Household One who sells the property to Household Two for \$95,000, providing a significant discount on the open market value of the property. This cycle is repeated with each resale and effectively locks in the initial subsidy as each household leaves behind 75 per cent of the growth in value for the benefit of the next household.

affordability. If this gap funding is provided from public funds through the Housing Corporation, it is recognised that there will need to be public accountability for its use. The current level of regulation applied to grant-funded affordable housing provision however may be too limiting for CLTs and alternative approaches may need to be developed.

BCLT has found that over time affordability has increased with each resale enabling the trust to assist families on a lower percentage of area median income. An analysis of property sales carried out in 2003 showed that the percentage of average median income which a family needed to be able to afford the average-priced BCLT property had fallen from 62 per cent to 57 per cent¹.

As the Burlington example shows, CLTs can also be used as a mechanism for bringing empty properties back into use and providing additional affordable housing at comparatively low public cost. Rather than use existing social housing providers, CLTs could be used as the recognised agent and be written into local policy as an actor and recipient of land and assets that result from the use of Empty Dwelling Management Orders or compulsory purchase procedures.

Improving the quality of the UK housing stock

The use of our homes as a primary source of investment and wealth creation has distorted the way in which houses are used and maintained in the UK, more so than in other European countries. The increase in house value is related to the value of the underlying land rather than the house that stands on it and the commodification of housing has meant that houses are increasingly falling into disrepair with owners being less concerned to carry out basic or essential repair work, preferring to invest in cosmetic changes which enhance comfort and status and which will maximise the return on investment. This is done in the knowledge that when the house is sold there will be substantial profit in the property asset, almost regardless of the state of repair².

This is leading to an increasing problem of the deterioration of owner occupied property. Urban renewal programmes cannot begin to address it, as there is insufficient public funds available. Community land trusts can be used as one possible means of overcoming this by acting as a vehicle for reversed shared ownership, with the CLT raising corporate mortgage finance to invest in properties

1. Based on the experience of BCLT in the US. This hypothetical diagram assumes that area median income has increased over the same period.

1. *Permanently Affordable Home Ownership – Does the Community Land Trust Deliver in its Promises?* Davis and Demetrowitz, BCLT, Burlington, 2003
 2. *Investment in Housing – Towards Better Policies for Repairing and Improving the Housing Stock*, P. Leather and R. Moseley, Joseph Rowntree Foundation, York, 2002

that owners can no longer maintain, with a proportion of the equity gifted to the CLT in return. Under its Invest to Save programme the Treasury has recently funded a community development finance institution, the London Rebuilding Society, to develop such a CLT mechanism in Newham¹. CLTs can also be used to help older persons release equity for home repairs.

It is particularly important to address this issue as current new initiatives for low cost home ownership are aimed at those on the margins of house purchase, whose incomes may not be rising significantly. There is likely to be little spare capacity for these households to meet the repair and maintenance requirements of their home if their circumstances change for whatever reason. This will become increasingly important in the next 50 years, as there will need to be a huge investment in the UK housing stock to meet the needs of a changing climate. Community land trusts can again be valuable by helping to provide institutional framework to provide additional resources and support for households in hard economic times. In Burlington, the CLT provides a specialist and independent Homeownership Centre for both first time buyers and existing low-income occupiers where advice and

support about buying and repairing properties is available. The London Rebuilding Society project in London is developing a similar pilot service with the potential for replicability elsewhere nationally².

Bringing Community Land Trusts into the mainstream

Dissemination of any innovative approach takes place through a framework of interested organisations and individuals. The process by which new practices are adopted is iterative, complex and multi-directional.

Reaching scale can be defined as linking small local efforts into a critical mass¹. Encouraging more collective action and cross-learning between groups is essential, as is ensuring that there is political and professional understanding and recognition for the approach being pioneered.

In respect of bringing CLTs to the mainstream, five key areas of action have been identified – establishing a national framework and structure, developing appropriate models and governance systems, involving the private as well the public sector, identifying sources of land and finance and overcoming existing barriers.

Establishing a national policy framework

If community land trusts are to be introduced as a mainstream option to help meet a range of national policy objectives, it will be necessary to establish some form of national framework and structure. Although central government policy thinking is well integrated, its implementation is extremely fragmented at the operational level. There is little institutional curiosity on related work being done in other government departments and it is difficult to get even different sectors of the same ministry to think collaboratively. Without an integrated framework for implementation and one particular government department taking the lead, it will not be possible to build the capacity and vision and local ability to establish a strong CLT movement. The Scottish Executive provides clear evidence of the value of joined up implementation as well as clear policy guidance on CLTs.

1. The CLT model is being developed as 'Social Co-ownership' and was proposed in the report for Newham Council by P. Conaty and W. Garrett, Affordable Home Improvement Solutions, London Rebuilding Society, July 2003
2. See also the earlier Housing Corporation funded report by P. Conaty, D. Wright, C. Plows, J. Atluri and S. Bendle, *Stopping the Rot – Removing Financial Barriers to Homeowner Maintenance and Repairs*, ART Homes, June 2000

1. *Agents Rather than Patients: Realising the Potential for Asset-based Community Development*, Building and Social Housing Foundation, Coalville, 2004

A Whitehall group has recently been established to look at introducing Scottish-style community right to buy legislation in England and Wales¹.

The key areas that need to be addressed in order to create this framework are the provision of financial and legal structures that support and enable the relevant policies and a practical operational toolkit for communities and those who are assisting them.

The New Economics Foundation and Salford University are currently developing one such toolkit², with the legal firm Trowers & Hamblins preparing a one-stop legal advice package.

... CLTs can be legally constituted under a range of different legal mechanisms, including industrial and provident societies, mutual or co-operative organisations, benefit of the community societies or the recently introduced community interest companies ...

Developing appropriate models and governance systems

CLTs can be legally constituted under a range of different legal mechanisms, including industrial and provident societies, mutual or co-operative organisations, benefit of the community societies or the recently introduced community interest companies. The principle of perpetuity is enshrined in a CLT's constitution and is dependent on the facility to retain equity by providing leases for occupation whilst retaining ownership of the freehold. The present legal framework permits pre-emption clauses or covenants within a lease which provide a CLT with some ability to protect its assets.

However, leaseholder enfranchisement provisions in the Commonhold and Leasehold Reform Act 2002 are recognised as a potential threat to a CLT's ability to lock in subsidy through land in perpetuity. Under certain circumstances, the Act enables leaseholders of houses or flats to exercise their right to purchase the freehold from the existing owner. Leaseholder enfranchisement could thus have a significant impact on the portfolio of a CLT and its ability to steward assets for community benefit in the long term. This issue is addressed within the report by CDC

Co-operatives and the New Economics Foundation¹ which suggests a choice of legal models for the constitution of a CLT which work within the current legislative framework.

The suggested vehicle would be a CLT which holds the land in trust with a co-operative society formed to deliver developments and provide occupation rights through sub-leases. The land would be protected if the CLT were to grant a lease to itself and to the co-operative society on the basis of a joint tenancy so that it could veto leaseholder enfranchisement applications.

There are variations to the mechanisms which may be employed to reduce the incentive to enfranchise with suitability determined by the legal model adopted by a CLT. Nascent CLTs would, however, benefit from the expansion of commonhold tenure to include a clear definition of what constitutes a CLT and to enable the development of innovative forms of mutual property ownership. Ultimately, the CLT's potential to deliver affordable housing for successive generations would be enhanced by the exclusion of assets in common ownership from the provisions of leaseholder enfranchisement.

There are two main development directions in which the funding of CLTs can be pursued: firstly, through the regulatory model, relying on existing public funding mechanisms and the regulation and accountability associated with that and secondly, pursuing an entrepreneurial model where there is more room to be creative and flexible. To date most of the existing CLTs have used public funding to a greater or lesser extent. There are, however, issues that need to be addressed if the more entrepreneurial approach is to be used.

These include:

- The difficulty for small and novel schemes in the commercial sector to gain credibility where scale and a proven track record are important factors for acceptability.
- The complexity of the legal and financial arrangements means considerably increased costs.
- The fact that what the community wants to do may not be commercially viable.

Guidance is set out below on how to undertake an effective entrepreneurial approach, drawing on the experience of those from the private sector:

- Focus on delivering core needs.
- Set realistic and achievable targets and timetables.
- Be aware of the politics that are always present.
- Keep close control on costs and viability – the more options that are offered the more difficult it will be to control costs.

The two approaches need not be mutually exclusive, however, and there are CLT schemes that could be based on the private sector development model, with the only difference being that the asset is actually held in trust by the community. The Joseph Rowntree Foundation in its Land for Housing report advocated CLTs as a mechanism for enabling landowners to combine and pool their resources, sharing the burdens of infrastructure provision more equitably¹.

Whilst the valuable role of regulation is accepted in ensuring accountability and

transparency relating to the expenditure of public funds, it is widely recognised as being over-burdensome and complex. Reviews are currently being carried out into the regulatory framework, including the Hampton Review and the Better Regulation Task Force. These are focussed on ensuring that the correct focus of regulation is in place to ensure prudence. Whilst it is essential that regulation is in place to pursue good value for money and probity in the use of public funds, the current regulatory regime is not suited to a community-based approach. It is therefore important to be clear about the boundaries and not to set too many of them. It is a common experience to find a significant middle management barrier in dealings with local authorities and government agencies, with the result that the good intentions of integrated top-level policy are dissolved and obscured as they are filtered down through the government strata.

There are also competing pressures from other government agendas, including the Treasury's drive to set targets to drive down cost for every branch of the public service. This inevitably militates against small individual approaches, which may seem to be expensive unless they palpably deliver extra value.

Working with private developers and registered social landlords

Private developers are risk-taking entities and they succeed or fail by their success in judging the risks and developing products in relation to them. They are in the middle of a chain between the landowner and the consumer and from the developer's point of view; both of the interfaces here carry quite significant risks. They are often not interested in simply being a contractor, especially not where they still face market risk with the sale of the product. Their perennial concern is that the planning system can deliver a good supply of land with permission in an efficient way that reduces their risk factors. It is recognised that CLTs have a role to play in helping to reduce these risks by enabling developers to work with communities earlier in the design process, thereby increasing the likelihood of obtaining planning consent. There is a concern, however, that CLT mechanisms should be simpler, more comprehensible and easier to work with than the present models.

A clear focus and legal purpose would make CLTs more attractive to developers, especially if they can deliver additionality, i.e. bringing land forward for development that would not have been available

otherwise. By offering to sustain the life of the community, the CLT can help provide confidence for developers to operate in difficult markets, which might be relevant for regeneration projects or low demand areas or to maintain income diversity in gentrifying areas to benefit the labour market.

Other issues of particular concern to developers are whether there would be a fair sharing of risk and reward and/or additional obligations. Under S.106 of the Town and Country Planning Act 1990 local authorities can secure planning obligations from developers to deal with development land in a manner that brings benefit to the community as a condition of planning consent being given. This can include requiring the developers to make a practical or financial contribution to mitigate the impact of the development and /or contributing towards the provision of local infrastructure or affordable housing. A clear understanding would be needed as to the objectives of the CLT and how it connected with the wider market and whether the law of unintended consequences might mean that the approach would be hijacked by NIMBYs to prevent any development at all. This would be corrected by a clearly stated mission to produce and steward affordable housing.

There are significant advantages to the developer of working with a CLT:

- The risk of working in difficult markets is reduced, i.e. in regeneration areas or areas of low demand.
- Difficult negotiations about S.106 planning agreements with local authorities can be made quicker and less uncertain when there is better engagement with the local community.
- Local political objections based on a limited sector's views can be more easily addressed.
- The opportunity is provided to put together more imaginative packages that will work for all parties in the intermediate and affordable housing markets.

... housing providers in the United States with similar social objectives to RSLs have recognised the potential benefit of partnership with CLTs to enable closer engagement with the community ...

Housing providers in the United States with similar social objectives to RSLs have recognised the potential benefit of partnership with CLTs to enable closer engagement with the community.

Some American social housing providers have formed subsidiary CLTs which have autonomy but can draw upon the parent organisation's expertise and take full advantage of its buying power.

In the UK context, the Housing Corporation encourages RSLs to create sustainable developments which demonstrate added value through benefit to stakeholders in the wider community. RSL/CLT partnerships can provide opportunities to shape sustainable communities and support wider involvement in decision making that can go beyond traditional RSL interactions with tenants.

CLTs can utilise RSL experience and financial credibility to deliver affordable housing through community owned assets. The regulation applied to RSLs may seem undesirable to a community based organisation but it serves to promote probity and prudence in the stewardship of public assets.

Identifying possible sources of land and finance

Although there are a range of possible sources of land and finance, one of the keys to success in mainstreaming CLTs will be the extent to which accessible and simple financing packages can be put together for local communities to access and use.

The key elements in the financing of any project are the income stream and the asset value. The rental streams provide reliable income but investors' concerns will be for the asset value for security. Although this clearly exists within a CLT, its value is influenced by the nature of the covenants and restrictions placed to ensure affordability in perpetuity and this issue will need to be addressed. Investors will have a wide range of required returns, ranging from those who require nothing other than the social return, to those who wish to have a full commercial return. The Triodos Bank has experience of clear demand for investment where the social return is an important component.

The institutional market currently has very little interest in investing in CLTs, primarily because they are a new venture and have no track record and financial institutions want to see a reliable past performance.

They also want scale so that they can invest substantial amounts of money and reduce the fixed costs associated with investment.

The use of local funds is an important source, as shown by the Stonesfield example where a range of different funds were being accessed through some very innovative activities. This situation is reflected throughout the UK where there is a large number of middle-income people who have some savings and some income and are increasingly shut out of the housing market. Taken together this is a very substantial asset that can be used creatively for the good of all. As the pioneering practice in Stonesfield has demonstrated, this can be linked to a social enterprise structure using an Industrial and Provident Society for Community Benefit, which enables local people to invest their money in the CLT and to receive a dividend from that investment in the same way as they would from investing in a national institution. The experience of South Kilburn New Deal for Communities shows that even the most deprived communities can come together and use creative ways to put money into the regeneration of their area, alongside the substantial funds invested by the government.

The mutual finance sector provides an opportunity for capital investment that does not rely on public subsidy. There are a wide variety of existing and potential institutions to pool people's resources and channel them into community uses and these are an opportunity for CLTs to introduce a much wider renaissance of community finance. In the USA for example, many Community Development Finance Institutions have funded the initial site acquisition and part of the construction costs of CLT properties. As at Stonesfield, local residents can also invest both time and money in CLTs and thus local wealth can be captured for the community to form a completely integrated social business model of which finance is one part and land and asset ownership is the other.

... there are a wide variety of existing and potential institutions to pool people's resources and channel them into community uses and these are an opportunity for CLTs to introduce a much wider renaissance of community finance ...

There is an appetite for community bonds with people investing in vehicles that will provide support for their communities.

New types of financial products will be needed to lever in these pooled community assets – most probably in the form of a community equity mortgage. Since the private sector does not yet deal with these sorts of mortgages, it may be better to use them initially with RSLs and other groups who have substantial assets. AssetTrust Housing Ltd. Is an example of an organisation that seeks to deliver affordable housing without subsidy, drawing primarily on private individuals investing their own equity capital.

Possible future areas of funding include Self Investment Pension Plans (SIPPs)¹ and Real Estate Investment Trusts (REITs)², the use of Lottery funding in the same way as it has been used to support CLTs in Scotland and the use of specialist social investment methods like those of Triodos' successful Ethical Property Company model for providing affordable workspace and rented accommodation locally. The use of bonds between landowners and communities to free land for donation to a trust in return for a guaranteed income for the landowner could also be investigated.

Although not primarily dependent on grant sources, CLTs should not ignore these but should be very wary about not slipping into grant dependency. CLTs are intended to be

sustainable social enterprises rooted in local communities. Since overcoming obstacles can be a major driver for success, it is important to recognise the danger of conventional government or charitable grant approaches that act as a strong disincentive to raising community level resources, including available ethical investment funds and sweat equity. With over 2,500 individual member investors and local donors, Burlington CLT provides a clear indication of the community engagement that CLTs can mobilise in small towns and urban communities and also shows how the creation of housing trust funds, supported by local taxation can subsidise local housing delivery.

It is important to consider where the resources will be coming from to run urban neighbourhoods in the future. It is not possible simply to rely on public funds for this. Some funding will come from council tax but there are some services that cannot or will not be funded through council tax. Service charges and estate charges from private sector leaseholders or owners would provide two possible means of providing income. However, other resources will be needed and CLTs can provide that income stream in years to come in the same way that Letchworth is now returning over £1.7 million a year to meet community needs.

The example of Stonesfield Community Trust shows us that there are ways of bringing together a more mixed economy and a flexible pot of resources to suit local conditions.

A key issue for all CLTs and their future development is where the land necessary for their creation is to come from. There are a variety of possible sources including land that is:

- Gifted or sold at a heavy discount by landowners who are interested in the long-term future of their local communities.
- Provided through the planning system, either through S.106 agreements or the provision of rural exception sites.
- Purchased from funds repaid to the CLT either from residential or commercial properties.
- Purchased at a discount from public sector landlords.
- Entrusted under long leases by local authorities or central government.
- Endowed for community benefit by statutory bodies.

1. A SIPP is a personal pension plan with the significant difference that it gives the plan holder the freedom to choose and change the investments within it and these investments can include investing in commercial property using the fund/ loans.
 2. A REIT is an investment vehicle that invests funds on behalf of its investors in real estate-related investments such as construction loans, mortgages, land and real estate company securities.

Planning permission can instantly create substantial additional financial value to land that had little before. The local authority based power of granting these permissions can be deployed for social benefit, creating new local assets that can be both expanded and stewarded by CLTs.

It is fitting that these assets, created by the decisions of democratically accountable local authorities, should be sustained and developed by CLTs that have similar accountability at the parish or neighbourhood level where citizenship and local participatory democracy can be fostered.

One of the first challenges for any nascent CLT is to identify potential sites for development. These could include sites where a local authority may be prepared to consider development proposals put forward by the local community to meet

their specific needs, but not proposals put forward by other developers.

The taxation regime can also have an important role to play in supporting the development of CLTs, for example by permitting land owners to sell land at a discount to CLTs and off-setting this against their tax liability, adapting the Bargain Sales model used in the United States.

Possible means of overcoming existing barriers

In order to encourage greater use of the community land trust approach, it is important to understand the barriers that currently act as an impediment. These barriers can be unintentional as well as intentional. Identifying them is the first step towards their reduction or removal.

... planning permission can instantly create substantial additional financial value to land that had little before. The local authority based power of granting these permissions can be deployed for social benefit, creating new local assets that can be both expanded and stewarded by CLTs ...

BARRIER	DETAIL
Lack of public understanding	<ul style="list-style-type: none"> • Develop and promote a series of relevant case studies • Establish a central focus for CLT responsibility within government so that there is ownership of the approach and it does not fall between the bureaucratic cracks. • Increase public knowledge of the existence of CLTs and how they can be used to a local community's advantage.
Accessing land	<ul style="list-style-type: none"> • Establish robust mechanisms to create confidence amongst landowners that any land gifted to a community will remain in its ownership in perpetuity. • Encourage any development of publicly owned land to use a CLT to retain the land for community ownership and benefit. • Permit development of land by a CLT that is not otherwise allowed under the planning system. • Explore how changes to the tax system could encourage release of land for community purposes, in particular the provision of affordable housing. • Address issues of hope value by radical forms of taxing unearned growth through some form of land value taxation.
Complexity	<ul style="list-style-type: none"> • Create simplified legal models to enable local communities to establish CLTs with a legal toolkit. • Develop funding and investment mechanisms that are easy to use.

BARRIER	DETAIL
Government policies and processes	<ul style="list-style-type: none"> • Explore the impact of government claw back rules in respect of CLTs. • Address the barrier caused by the Commonhold and Leasehold Reform Act 2002 in preventing permanent retention of the equity by a CLT. • Encourage greater cooperation across government departments with an interest in the opportunities presented by CLTs. • Make an allowance for the fact that small size militates against government efficiency agendas. • Establish recognition within the planning system of the contribution that CLTs can bring to promoting sustainable development and creating sustainable communities. • Address the problems faced by local government in implementing central government policies relating to the civil engagement agenda. • Seek better integration of CLTs into the work of local strategic partnerships and the work carried out under local area agreements.
Social and cultural issues	<ul style="list-style-type: none"> • Involve local communities inclusively to prevent NIMBY activity hijacking CLT mechanisms for narrow, sectional interests. • Engage local communities to engender belief and overcome apathy and depression. • Recognise cultural issues and existing psychological barriers relating to the sale and ownership of land with the existing bias towards freehold ownership.

BARRIER	DETAIL
Lack of credibility on money markets	<ul style="list-style-type: none"> • Demonstrate in practice that financial returns from CLTs are stable and that property transactions are cost-effective and adequately hedged. • Seek in the medium term to package the income streams from CLT housing projects in a way that can be sold to institutions in order to recycle capital invested efficiently. • Create new CLT financial products to meet the need for both individual and group-based or corporate mortgages. • Address the issue of how covenants to establish perpetuity create a perception of reduced asset security. • Create mortgage products for individual householders buying properties where there are restrictions on resale into the open market.
Providing packages of tools and incentives	<p>framework, can only be established by national government; others can be established locally, in consultation with local communities, property professionals, affordable/social housing providers, etc.</p> <p>... an easy-to-use package of tools is essential in order for local communities, landowners and other local stakeholders to establish a community land trust ...</p>
An easy-to-use package of tools is essential in order for local communities, landowners and other local stakeholders to establish a community land trust. These tools need to include financial, legal and technical assistance, together with skilled intermediary organisations to help make the process smooth and efficient. Some of the tools, such as an appropriate taxation regime and an enabling legislative	

There is more than one way of capturing value to produce affordable housing and other community assets. Community land trusts are sophisticated and powerful models but there are simpler models that can also be used, including the use of covenants through the planning system that can be written into planning agreements to embed the perpetual use of land. New model leases, governance codes, and common ownership frameworks could be made available to communities as model agreements so that they can be easily applied as appropriate. The limitations imposed by the Commonhold and Leasehold Reform Act 2002 would again need to be taken into account in developing these models.

... the CLT approach is all about how assets are used and being able to liberate the value that is trapped in assets and channel it back for community benefit ...

Sources of land and finance are essential elements of a community land trust. The CLT approach is all about how assets are used and being able to liberate the value that is trapped in assets and channel it back for community benefit. Enabling assets to

be bought and sold more easily helps to start the wealth circulating within communities. Indirect housing investment is becoming increasingly important in the UK and with the introduction of self-invested pension plans and real estate investment trusts a secondary market will be fostered, where existing mortgages can be sold to provide liquidity for lenders to expand the flow of mortgage funds.

Existing groups trying to establish CLTs note that there are several grey areas that would benefit from clarification, including a clearer understanding of the extent that public land can be gifted to a CLT. Rules regarding the use of social housing grant in the role of community finance, especially issues relating to claw back, also need to be clarified, as does the precise role of English Partnerships, i.e. whether it exists to buy and assemble sites and sell them on or whether it has a much more activist and engaged role with communities to secure longer term benefits.

Fiscal reform would facilitate the creation of CLTs by establishing incentives to donate assets. There are currently many incentives to put assets into large financial institutions and these could be extended to include investing in community assets. Possible avenues of reform to be considered here include:

- Changing the current exclusion of housing investment from community investment tax relief (CITR).
- Extending the use of regeneration tax credits that are currently being piloted.
- Using land value taxation to capture asset values that are generated locally.
- Considering CLTs as a worthy recipient of income from planning gain supplements, if they are introduced, to provide social housing and public infrastructure in their locality.
- Applying a one per cent tax on all property transactions locally to be used for adding to the revenue of the land trust (as has proved extremely effective in the development of Burlington CLT).
- Developing the latent potential for Business Improvement Districts and Neighbourhood Improvement Districts to assist CLT workspace development and to steward and help manage public spaces.

New institutions to support these approaches would help to completely transform the housing and land economy in the UK. Specialist refinancing organisations for homeownership such as Fannie Mae and Freddie Mac in the United States actively support the creation of, and trading in, property assets, acting as market makers to support and develop the secondary mortgage market. Similar bodies supported by the Treasury here could help CLTs attract bank finance and grow as they do in the USA.

Recommendations for action

The discussions and deliberations of the three-day consultation were distilled into a set of recommendations that identify key actions that can be taken by people and institutions to further develop the potential of community land trusts. The key areas for action fall into five broad categories: firstly, establishing a strategic framework for national, regional and local action to facilitate the development of community land trusts; secondly, developing practical financial and legal tools necessary to support their development; thirdly, engaging local communities and enhancing local governance; fourthly, reducing the barriers that currently exist to implementing the Community Land Trust (CLT) approach and finally, suggesting action that can be taken to raise public awareness and knowledge of community land trusts and their potential benefits.

Where appropriate, recommendations are directed to those with particular interest in implementing the suggested action. In those cases where the recommendation has broad relevance, it is not attributed to any particular organisation.

Establishing national, regional and local strategic frameworks

- Ensure that there is a specified lead department for CLTs in central government that can draw the disparate departmental interests together and provide a focal point for future government action.
- The Office of the Deputy Prime Minister (ODPM) should encourage the inclusion of CLTs within regional housing board and local authority strategies to increase the role of community focused methods of regeneration and housing delivery.
- The ODPM, the Department for Environment, Farming and Rural Affairs (DEFRA) and the Home Office should explore the potential of CLTs as a supportive vehicle for the delivery of a wide range of government policies designed to achieve sustainable development in urban and rural areas.

- Existing CLT case studies and examples of good practice, developed both in the UK and internationally, should be documented and used to support policy development.
- The ODPM should expedite the planning inquiry into the proposed CLT project at High Bickington in Devon to provide guidance to other communities who are looking to develop similar integrated projects to meet local needs.
- The ODPM and the Housing Corporation should adapt the present regulatory and funding framework to increase the ability of CLTs to provide affordable housing through acquiring and developing land and to take ownership of empty properties acquired by the local authority.
- The Housing Corporation should create incentives to encourage partnerships between Registered Social Landlords (RSLs) or other social housing providers and CLTs, which would utilise RSL experience and financial credibility to deliver affordable housing through community owned assets.

- English Partnerships should progress its engagement with communities and allocate a percentage of surplus government land for development by community led partnerships such as CLTs, recognising them as a legitimate alternative to traditional development routes.

Developing legal and financial tools

- The Treasury should create tax incentives for individual landowners or companies who provide land at a discount for community benefit, adapting the model of the Bargain Sales model used in the United States, or reform existing tax reliefs, such as community reinvestment tax relief.
- The Department for Culture, Media and Sport should permit Lottery funds to be used in a similar way to the Scottish Lottery Land Fund to assist communities throughout the UK to acquire, develop and manage local land or land assets.
- The Treasury should extend the use of regeneration tax credits and national renewal bonds which are currently being piloted to the work of community land trusts.

- The Treasury should encourage community development finance institutions to create financial tools such as corporate and personal mortgages for CLT use, vehicles for securitisation of pooled community assets, debentures and community bonds.
- The Treasury should investigate ways of packaging asset value and revenue streams to engender financial confidence, and ensure that reforms like the changes to self-invested pension plan (SIPPs) rules and the proposed real estate investment trusts (REITs) carefully consider the implications for community investment projects.
- The Treasury should capitalise on the appetite for social return by providing incentives that make ethical lending and investment for CLTs more attractive and devise methods that combine the assets of individuals within a community, to create a significant financial asset.
- English Partnerships should conduct feasibility studies on the pooling of individual community assets to capitalise on the collective potential of land in areas of low demand.

- The ODPM should set aside some of the funding from the £300 million Local Enterprise Growth Initiative and invite proposals from innovative local authorities with strong community links to create partnerships with CLTs to drive economic regeneration with asset ownership.
- The ODPM should grant local authorities the power to create housing trust funds, similar to those pioneered in the United States, supported by a local property transfer tax to subsidise local housing delivery.
- Practical tool kits of legal and financial packages should be assembled to enable communities to establish CLTs. These should include clear and simple model leases and other model documents that communities can easily adopt for legal registration.
- The Housing Corporation and English Partnerships should help communities to secure affordable housing by establishing and funding a system of revolving land banks that are regionally based and similar to the one operated by the Highlands Small Communities Housing Trust.

- The Treasury should change the clawback rules in respect of assets created through community land trusts and similar community asset-building mechanisms.
- The ODPM should extend provisions similar to the Land Reform (Scotland) Act 2003 for use throughout the UK, allowing communities to register an interest in land and giving communities first refusal for purchase should the land be offered for sale on the open market, providing that the intention to develop the site is clearly established.
- The ODPM should consider creating a new form of common tenure by extending the application of commonhold tenure to permit the commonhold ownership of assets situated in different geographical locations.
- The Treasury should explore the use of bonds between landowners and communities to liberate land for donation to a trust in return for a guaranteed income for the landowner.

- The ODPM should exclude assets in common ownership by CLTs from the provisions for leaseholder enfranchisement as detailed in the Commonhold and Leasehold Reform Act 2002, to ensure that assets held by a CLT remain in community ownership.
- The ODPM should ensure that the protection of common land from development as proposed in the Commons Bill 2005 is in the interest of the whole community.
- The CLT mechanism should be protected from the risk of takeover and abuse by those who are looking to exclude land from the market for individual gain by ensuring that a clear commitment to develop has been established.

Engaging local communities and enhancing local governance

- Recognise that one of the main benefits of the CLT approach is its ability to actively engage local communities, not only in the decision-making process regarding planning and design, but also in the actual ownership of community assets.

- The ODPM should seek to avoid over-regulating and standardising a bottom-up community approach by providing flexibility within the regulations to allow for different approaches to be used.
- The ODPM should encourage local authorities to help communities set up CLTs and give equal consideration to CLTs and other social housing providers as possible beneficiaries of S.106 agreements where it can be demonstrated that public interest is best served.
- Recognise that CLTs represent a new opportunity for partnership working, acting as an honest broker to draw together key local players and engage them in the development of their communities.
- Capacity building techniques and community participation methods should be employed using funding from the existing government funding programmes such as ChangeUp or Neighbourhood Renewal Funding to enable communities to develop existing talent and new skills and gain the confidence to govern locally.

- Recognise that communities are looking for a more mature dialogue about the long-term future of the places in which they live, rather than being simply involved in an urban design project.
- For effective community engagement, it is crucial to identify those people who have a long-term interest in the locality and bring them to the front end of the process, by making clear what their roles and responsibilities are.
- Recognise that security is as much to do with community development and engagement, as it is to do with police forces and the military.

Reducing barriers to using community land trusts

- Identify the barriers that exist at present to the wider use of CLTs, recognising that these can be unintentionally as well as intentionally created and that some individuals and organisations have vested interests in maintaining the existing situation.

- Address the constraints that can occur at middle management levels of government and which dissipate the impact of the integrated policy approach at the centre.
- Reduce the complexity of current financial and legal structures to ensure that the necessary tools to establish CLTs are more cost effective and easily accessible.
- The Housing Corporation should permit Approved Development Programme funding for developments by unregistered community based housing organisations that are able to demonstrate effective governance and to add value through the use of community land trusts.
- The Treasury and the ODPM should make allowance for the fact that small-scale community based activity promoted through community land trusts may not achieve the government's efficiency agenda on the same scale as larger registered housing providers are able to do, but add extra value in different, and at times, unquantifiable ways.
- Ensure that legal tools developed give confidence to landowners that the asset they have donated or sold at a heavy discount will remain in community ownership in perpetuity and cannot be affected by policy changes of future governments or through amendment of the CLT's constitution.
- The ODPM and DEFRA should support the development of practical toolkits to assist local communities in establishing CLTs. Both departments should deliver support by identifying, adapting and developing existing community engagement frameworks.

Raising awareness and understanding of community land trusts

- Recognise that many people do not understand what CLTs are. Their relevance and community benefits need to be explained, in particular in relation to how they can help meet government policies of community engagement and the provision of affordable housing, both in the UK and internationally.

- The ODPM should establish a clear legal definition of what constitutes a Community Land Trust.
- The ODPM should identify a continuum of development models rather than a one-size-fits-all approach, through which the specific needs of the communities can be met.
- The ODPM should provide specific guidance that emphasises the benefits that CLTs can bring to local planning authorities in meeting their duty of community involvement as detailed in the Planning and Compulsory Purchase Act 2004.
- The ODPM should issue a positive statement of support for the use of CLTs as a regeneration tool to achieve sustainable communities and to aid civil society engagement, including guidance for public and private sector bodies on how to assist emerging CLTs to develop.
- A coalition of all those non-governmental organisations and individuals concerned to establish community land trusts should be established to work with local and national government and provide a focal point for information and support to those wishing to establish new trusts.
- The ODPM should provide clarification as to the role of English Partnerships (EP) with respect to their engagement with local communities. It should also identify how EP can assist public bodies to gift their assets to community groups in carefully structured ways that ensure that the public interest is preserved.
- An information campaign should be launched to broaden the general public understanding of how CLTs operate and the advantages they can bring to local communities. This should include developing a series of case studies and demonstration projects to highlight practical examples of what can be achieved using CLTs.

Sources of further information

Assettrust Housing Limited

2/10 Harbour Yard
Chelsea Harbour
London
SW10 0XD

Tel +44 (0)207 761 9445
Email info@assettrushousing.com
Web www.assettrushousing.com

Burlington Community Land Trust

PO Box 523
179 S. Winooski Avenue
Burlington, VT 05402
UNITED STATES OF AMERICA

Tel +1 802 862 6244
Web www.bclt.net

CDS Co-operatives

3 Marshalsea Road
London
SE1 1EP

Tel +44 (0)20 7397 5700
Email enquiries@cds.coop
Web www.cds.coop

Community Finance Solutions

The University of Salford
Room 214
Crescent House
The Crescent
Salford
M5 4WT

Tel: +44 (0)161 295 4454
Email j.e.powell@salford.ac.uk
Web www.communitylandtrust.salford.ac.uk

Country Land and Business Association

16 Belgrave Square
London
SW1X 8PQ

Tel +44 (0)20 7235 0511
Email mail@cla.org.uk
Web www.cla.org.uk

Countryside Agency

Head Office
John Dower House
Crescent Place
Cheltenham
GL50 3RA

Tel +44 (0)1242 521381
Email info@countryside.gov.uk
Web www.countryside.gov.uk

Development Trusts Association

1st Floor
3 Bondway
London
SW8 1SJ

Tel +44 (0)845 458 8336
Email info@dta.org.uk
Web www.dta.org.uk

Fannie Mae

Corporate Headquarters
3900 Wisconsin Avenue, NW
Washington, D.C. 20016-2892
UNITED STATES OF AMERICA

Tel +1 202 752 7000
Email headquarters@fanniemae.com
Web www.fanniemae.com

Freddie Mac

Headquarters I (PHO I)
8200 Jones Branch Drive
McLean, VA 22102-3110
UNITED STATES OF AMERICA

Tel +1 703 903 2000
Web www.freddiemac.com

High Bickington Community Property Trust

The Meeting Point
North Road
High Bickington
Umberleigh
Devon
EX37 9BB

Tel +44 (0)1769 560161
Web www.highbickington.org

Highland and Islands Enterprise

Community Land Unit
Cowan House
Inverness Retail and Business Park
Inverness
IV2 7GF

Tel +44 (0)1463 234171
Email hie.general@hient.co.uk

Highlands Small Communities Housing Trust

5 Ardross Terrace
Inverness
IV3 5NQ

Tel +44 (0)1463 233548
Email dialexander.hscht@btinternet.com

Housing Corporation

Maple House
149 Tottenham Court Road
London
W1T 7BN

Tel +44 (0)845 230 7000
Fax +44 (0)20 7393 2111
Email enquiries@housingcorp.gsx.gov.uk
Web www.housingcorp.gov.uk

Institute for Community Economics

57 School Street
Springfield, MA 01105-1331
UNITED STATES OF AMERICA

Tel +1 413 746 8660
Email info@iceclt.org
Web www.iceclt.org

Letchworth Garden City Heritage Foundation

Suite 401
The Spirella Building
Bridge Road
Letchworth Garden City
Hertfordshire
SG6 4ET

Tel +44 (0)1462 476000
Email info@lgchf.com
Web www.lgchf.com

London Rebuilding Society

227c City Road
London
EC1V 1JT

Tel +44 (0)20 7682 1666
Web www.londonrebuilding.com

National Housing Federation

Lion Court
25 Procter Street
London
WC1V 6NY

Tel +44 (0)207 067 1010
Fax +44 (0)207 067 1011
Email info@housing.org.uk
Web www.housing.org.uk

New Economics Foundation

3 Jonathan Street
London
SE11 5NH

Tel +44 (0)20 7820 6300
Email info@neweconomics.org
Web www.neweconomics.org/gen

Royal Institution of Chartered Surveyors (RICS)

12, Great George Street
Parliament Square
London
SW1P 3AD

Tel +44 (0)870 333 1600
Email contactrics@rics.org
Web www.rics.org

South Kilburn New Deal for Communities

21-23 Peel Precinct
South Kilburn
London
NW6 5BS

Tel +44 (0)20 7328 1199
Email info@skndc.net
Web www.skndc.net

Stonesfield Community Trust

Home Close High Street
Stonesfield
Witney
Oxfordshire
OX8 8PU

Tel +44 (0)1993 891686

Trowers & Hamlins

Sceptre Court
40 Tower Hill
London
EC3N 4DX

Tel +44 (0)20 7423 8000
Email enquiries@trowers.com
Web www.trowers.com

Triodos Bank

Brunel House
11 The Promenade
Bristol
BS8 3NN

Tel +44 (0)117 973 9339
Email mail@triodos.co.uk
Web www.triodos.co.uk

UN-HABITAT

The United Nations Human Settlements
Programme
PO Box 30030
Nairobi
KENYA

Tel +254 20 623 693
Fax +254 20 623 080
Email infohabitat@unhabitat.org
Web www.unhabitat.org

Other useful sources**www.communitylandtrust.org.uk**

A website which provides examples of good practice and information regarding CLTs. The site aims to provide toolkits and practical guidance for practitioners wishing to start a CLT in their local community.

Capturing Value for Rural Communities, the Countryside Agency, 2005

A report on community land trusts sponsored by the Countryside Agency.
An electronic copy is available on the Community Finance Solutions website,
www.communitylandtrust.org.uk

Citizen Engagement and Public Services: Why Neighbourhoods Matter, ODPM, 2005

A report by the Office of the Deputy Prime Minister examining ways in which government can work with the public to deliver better outcomes for people and places.
An electronic copy is available on the ODPM website at **www.odpm.gov.uk** (Local Vision policy documents section).

Common Ground - for Mutual Home Ownership, P. Conaty, J. Birchall, S. Bendle and R. Foggitt, 2003

A report exploring community land trusts and shared equity co-operatives as methods for the delivery of secure permanently affordable homes.
An electronic copy is available on the New Economics Foundation's website at **www.neweconomics.org** (Publications section).

Community Land Trusts – Report on a Feasibility Study, Birmingham City Council et al, Birmingham, 2002

A report on the feasibility of community land trusts commissioned by Birmingham City Council.
An electronic copy is available on the Housing Corporation's website at **www.housingcorplibrary.org.uk**. (Library of Innovation and Good Practice section).

Community Land Trusts & Mutual Housing Models, Greater London Authority, London, 2004

A report on the feasibility of community land trusts and mutual housing models.
An electronic copy is available on the London website at
www.london.gov.uk/mayor/housing/docs/community_land_trusts_models.pdf

Land for Housing: Current Practice and Future Options, J. Barlow, K. Bartlett, A. Hooper and C. Whitehead, Joseph Rowntree Foundation, York, 2002

A report on the issue of land supply for housing in England, examining the pressures on the current market and suggesting possible solutions.

Permanently Affordable Home Ownership – Does the Community Land Trust deliver on its Promises? J. E. Davis et al., Burlington Community Land Trust, Burlington, 2003

A report on the success of the community land trust as a model, based on data gathered from re-sales of 200 homes by BCLT.

The Benefits of Community Engagement – a Review of the Evidence, B. Rogers and E. Robinson, IPPR, London, 2004

A report that explores and assesses evidence for the positive results of community engagement and identifies the further work needed to increase and promote understanding of what works.

Together We Can – People and Government Working Together to make Life Better, Civil Renewal Unit, 2005

An action plan with contributions from 12 central government departments, which details how the government intends to give people control over their communities.
An electronic copy is available on the Home Office's website at www.homeoffice.gov.uk (Civil Renewal section)

Participants at the Consultation

Mr Di Alexander

Secretary and Development Manager,
the Highlands Small Communities Housing Trust

Dr Clarissa Augustinus

Chief, Land and Tenure Section, UN-HABITAT

Dr Stuart Burgess

Chairman, the Countryside Agency

Mr Richard Clarke

Housing Policy Analyst, Building and Social
Housing Foundation

Mr Pat Conaty

Senior Research Associate, New Economics
Foundation (NEF)

Mr Kenneth G. Cox

Chief Operating Officer, Assettrust Housing Ltd

Mr Tony Crofts

Chairman, Stonesfield Community Trust

Mr Daniel Crowe

Policy Officer, Greater London Authority

Mr Jack Davies

Chief Executive, South Kilburn New Deal for
Communities

Mrs Diane Diacon

Director, Building and Social Housing Foundation

Mr Ian Doolittle

Partner and Head of Public Sector, Trowers
& Hamlins

Mr Oliver Foster

Senior Policy Officer, Royal Institution of
Chartered Surveyors

Mr Danny Friedman

Director of Policy, National Housing Federation

Ms Jill Gibbs

Chair, Building and Social Housing Foundation

Ms Silvia Guimarães

International Programme Officer, Building and
Social Housing Foundation

Dr Rod Hackney

Architect, Rod Hackney Associates

Mrs Eirwen Harbottle

Director, Peace Child international

Dr Judith A. Hermanson

Vice President, CHF International

Mr Stephen Hill

Head of Millennium Communities and National
Standards, English Partnerships

Ms Jo Lavis

Head of Affordable Housing Team, Department
for the Environment, Food and Rural Affairs
(DEFRA)

Mr Toby Lloyd

Deputy Chief Executive, Henry George Foundation

Mr Charles Middleton

Managing Director, Triodos Bank

Mr Michael W. Parkes

Senior Adviser, United Nations and Commonwealth Department, Department for International Development (DFID)

Mr Bob Paterson

Project Director, Community Finance Solutions, University of Salford

Mr David Rodgers

Executive Director, CDS Co-operatives

Mrs Libby Sandbrook

Affordable Rural Housing Director, Business in the Community

Mr John Slaughter

Director of External Affairs, Home Builders Federation

Ms Susan Taylor

New Ventures Manager, Housing Corporation

Ms Brenda Torpy

Executive Director and Founder, Burlington Community Land Trust

Ms Jana Vodickova

Designer, Peace Child International

Mr Dominick Harrod

Former Director of Studies at St. George's House, Windsor Castle and Economics Editor of the BBC chaired the Consultation