



Transcript Ep. 61: Are Community Land Trusts Transformative?

[00:00:00] **Intro:** This is the Urban Political, the podcast on urban theory research and activism.

[00:00:10] **Mathilde Gustavussen:** Welcome to this episode of The Urban Political Podcast. We will discuss the potential and pitfalls of one of the most talked and written about housing models, the community land trust. I'm Mathilde Gustavussen, the host of today's episode. Community land trusts are proliferating across the globe, increasingly promoted as a potential solution to the ever-worsening affordable housing crisis.

The CLT Housing model, which originated within the US Civil Rights Movement in the 1960s, provides a mechanism for decommodification and community control while reconfiguring property and land ownership structures. Yet in practice, the ideals of community control and participation are sometimes abandoned and many community land trusts function more as traditional affordable housing providers, rather than as urban commons.

This episode will discuss the causes of this inherent tension as well as regional differences and issues of funding and scale among other topics, framed around the question: Are community land trusts transformative? Although the CLT model reflects increasingly diverse configurations at a basic level, it's a nonprofit corporation that permanently removes land from the speculative market and holds it in trust on behalf of a place-based community.

The model is primarily used for the provision of affordable housing, but can also be used for community gardens, commercial spaces, agricultural purposes, or other community needs. There's some variation in the types of housing provided by CLTs. Most provide owner-occupied homes. Some provide affordable rental housing, and others use co-op models to transfer collective ownership to residents of multi-family buildings.

In all cases, the CLT continues to own the land and limits on resale equity, ensure affordability in perpetuity. Because they decommodify land, CLTs can protect tenants against displacement and help stabilize areas subject to gentrification and financialization, the CLT is typically governed by a tripartite board made up of residents, community members and public representatives or experts to ensure that not just the resident's interests, but the interest of the broader place-based community are represented. But apart from at the board level, one of the issues we hope to cover today is how community control is actually operationalized.

The first community land trust, New Communities Inc., was founded by civil rights organizers in Georgia in 1969 as a way to secure control over land for black families. Critical of private land ownership, the founders emphasized the transformative potential of securing collective ownership and community control of both the land and the CLT for marginalized communities.

Many community land trusts continue that work today, especially for poor and working-class populations who are subject to displacement pressure in hyper commodified cities. Those CLTs often result from community organizing and continue to build capacity and empower residents and non-residents to take control over their homes and the land they occupy through collective participation and decision making, including after the implementation of the CLT.

In that way, CLTs have the potential to challenge and transform underlying frameworks and property relations that produce inequalities and dispossession by building collective power, agency, solidarity, and control over decommodified land. However, at many CLTs, these practices and priorities are frequently replaced by technocratic staff that view the CLT as more of a top-down, efficient, affordable housing model than a mechanism for collective ownership and democratic participation with transformative potential.

This circumstance reflects issues around funding, scale, and professionalization, as well as the politics that govern many nonprofit organizations. Issues we'll hopefully touch upon in today's conversation. Over the last decade, CLTs have spread across the globe. They're currently more than 260 CLTs in the US, nearly 550 in England and Wales, and a growing number in Latin America, Africa, continental Europe, and elsewhere.

These CLTs are being reproduced in different political, legislative, and social contexts, which results in different implementation processes, configurations, and challenges. So, while CLTs are still a quite niche housing model, the amount of attention and support the model receives from elected officials, affordable housing practitioners, scholars, philanthropic organizations, the UN and the EU, merits the discussion about the potential and pitfalls.

And that's what we'll do today with our three panellists who work in different geographic regions and work with or on CLTs in different capacities. I think we should start with a round of introductions. Can you briefly introduce yourselves and tell us how you came to work on community land trusts and describe the context that you work in.

Do you want to go first, Olivia?

[00:04:59] **Olivia Williams:** Sure. Hi, I'm Olivia Williams. Right now, I'm the executive director of Madison Area Community Land Trust in Madison, Wisconsin in the US. I first learned about Community Land Trust as an academic, doing my PhD, and I was a geographer, and I was really interested and attracted to how land trust can decommodify land and preserve urban space for community control or community use of spaces that are becoming more and more expensive.

I did research on CLTs in Minnesota, and then after I finished, I kind of got burnt out on academia. And about three years ago I started working at a CLT in Wisconsin. And this CLT has been around since 1991. It went through a lot of austerity. I can talk more about that, but it's been in this long slump and really needed a boost just to perform basic functions again as well as to grow.

I've been working on that for the last three years.

[00:06:09] **Mathilde Gustavussen:** Nele, will you go next?

[00:06:12] **Nele Aernouts:** Yeah, sure.

Hi, my name is Nele Aernouts. I'm assistant professor at the Cosmopolis Urban Research Centre at the Vrije Universiteit Brussels in Belgium. My educational background is in architecture and human settlements, and I give some courses on housing, social spatial research methods and urban design.

And so, in my research, I mainly focus on social and collective housing initiatives that try to tackle housing deprivation and exclusion. And in its work, I look at the impact of the spatial configuration at legal structure, the planning. So, the process between conceiving and inhabiting a housing project, the participatory governance of such initiative and this impact on the inclusion of disadvantaged and marginalized groups.

I try to consider both the effects on individuals lives but also the potential of such initiatives to contribute to a wider right to housing. So, I'm also interested in a way such initiatives and housing policies can contribute to processes of de commodification. And so that's how during my PhD research, I came across the community land trust in Brussels that was very recently established, when I started my PhD.

And so, it became one of the major case studies of my PhD. In this PhD project, I closely followed a group of inhabitants and social professionals in the development of one particular collective housing project in Molenbeek. I studied the effects on their personal lives, but also the bigger organizational barriers and enablers to establish CLT projects and other types of collective housing initiatives.

[00:08:01] **Tarcyla Fidalgo:** Hi everyone, my name is Tarcyla Fidalgo. I'm a lawyer and an urban planner, and I have studied themes related to land tenure and property since my graduation few time ago. I am the coordinator of the Favela Community Land Trust project at Catalytic Communities. The Favela CLT project works since 2018 to implement the first community land trust in Brazil and to spread the word about the model here.

As I said, I'm from Brazil, and here we have a very challenging scenario related to land tenure, especially informal settlements. For which we intend to use the CLT as a possibility to guarantee housing rights and the protagonism of the poor population that live in these territories about territorial and community development.

[00:09:04] **Mathilde Gustavussen:** Thank you so much for being here. Given that you work in different contexts and regions, let's talk about some of the contextual differences and the implications of those. Can you tell us about which conditions your specific CLTs were developed in response to, who initiated or founded them? And what were some of the adaptability issues, if any, in relation to local legislative frameworks and political and social contexts?

Tarcyla will you go first. I know you've written an article about this for Radical Housing Journal.

[00:09:41] **Tarcyla Fidalgo:** I will come back in time a little bit to explain the Brazilian context. Since Portugal's invasion, we have had here multiple property regimes in the social praxis. Even considering that just the private property is recognized by the Brazilian law.

It results in a scenario of a land irregularity that increase insecurity, especially for the poor population that lives in informal settlements. And we have thousands of informal settlements here in Brazil. In this scenario we have had two movements in the last years that were especially problematic for this population.

The first one was the evictions related to the changes in Brazilian cities considering the media events. As the way we call the Olympic Games and the World Cup that we had here in 2016 and 2014. And the second one was a new federal law that pretends to start a wide process of land regularization focus on the individual private property with the potential to increase the vulnerability of the urban population that lives in informal settlements, especially in front of the real estate market.

In this scenario, it became urgent for us to think of alternatives that could, by one hand guarantee the right to housing and the permanence of the poorest, especially those that live in informal settlements located in valorised areas in the city, and by the other hands allowing them to protagonise the territorial and community development.

Here is where the community land trust enters Brazilian reality as a possibility for this population, inspired by the Caño Martín Peña experience in Puerto Rico. So, in Brazil we have really advanced the urban legislation and we don't need any specific law to develop a community land trust. But of course, we face some kind of challenge here, especially related to the conservatories of some legal structures and legal institutions in Brazil.

But we have a recent land regularization law that is also beneficial to the community land trust model considering that it establishes a proper property regime in Brazil. So, we use basically the same legal structure as Puerto Rico which is a little different from the structure used in the global north, of course.

And this happens because we have a lot of difference in law in the social scenario. But basically, the CLT become the owner of the land here and the residents received a title related to the construction and then reviewed a collective regulation and coordination, majority composed by the residents always.

So, I think this is a general view about our context and about the question.

[00:13:11] **Olivia Williams:** The Madison area CLT. It started in 1991 and it was really founded by kind of technocratic nonprofit types and retirees who saw housing prices going up and a need for more affordability. It was still early days for CLTs.

So, there wasn't a lot of knowledge at that time around what the model was. We were the first CLT in Wisconsin, so there wasn't really a lot of help to get it started or much Funding support for staffing or early projects. We've always had some help from the city on development projects, the city of Madison, but I feel they could have helped us a lot more with growth and acquiring more properties or just staffing or startup if it was something they really cared about.

So, it was still always this uphill battle, even without being really connected to a movement. And Wisconsin also is more conservative these days than the states around us. So, the state

of Minnesota, for example, has a lot more state funding for CLTs right now. And the state of Wisconsin, there's not anything at the state level that we can access.

And so, we've always been in this kind of, austerity environment where it's hard to even maintain basic operations sometimes. And it's hard to take care of our homeowners who need support just in their regular home ownership process. And so, taking care of just basic administration and stewardship always becomes like the most important thing.

And since we never had much of a movement history trying to push the political environment that way a little bit has been part of what I'm interested in, but it's always this challenge of having just the capacity and funding to do the basic stuff first. So that's always been our challenge and around the recession in 2008, before that we had probably five staff.

And then around that recession, we had trouble accessing funds for new projects and our staffing shrunk down and our organization shrunk down, and we went into survival mode for over 10 years. So, we're still recovering from that era. And some of that could have been, you know, just what individuals in the organization made decisions around.

We're coming out of that slump still. So, it's been a challenge, I think, operating in an environment that doesn't have a lot of funding support for what we're doing.

[00:16:20] **Nele Aernouts:** It seems that the Brussels context is somehow a bit different. The organization has been established in 2013, so the Community Land Trust Brussels has been established then. I guess like in many major other cities, it was developed in response to housing crisis. What might be important to mention in Belgium, home ownership is a bit seen like the norm.

It has been stimulated in the past by the government and also currently in Brussels. The Brussels government still strongly focuses on supporting home ownership. But despite the fact that it takes a very large share of the housing policy budget, it hasn't had the desired effects.

So, home ownership is declining. During the last decades it has been declining because of this steep price of housing prices. Like in many major other cities, for years, the Brussels capital, or in fact for decades, the region has been dealing with problems of housing affordability and quality.

This housing crisis did not remain unnoticed, of course. Over the years, it led to a range of initiatives from housing activists such as squatting initiatives, action days, collective housing initiatives for low-income groups. And so, in 2018 some housing activists from several organizations, they joined forces and started to look for solutions, concrete solutions.

And so, they developed together a collective housing project for low-income groups. But in fact, soon they realized it was not very sustainable to use public subsidies for full whole ownership. So, they started to search for other formulas, and that is, how they stumbled upon the community land trust model.

And so, they got to know this model through an international study visit to the Champlain Housing Trust in Burlington in Vermont. After the visits they developed a charter for the

establishment of such organization. And this was signed by 15 different associations. The parties in power back then were very supportive of the model.

So, in 2011, the government ordered a feasibility study, and this led to the actual establishment of the Community Land Trust Brussels. So, since 2013, community land trusts were included in the Brussels housing code. The housing code includes all the instruments and measures of the housing policy in the region.

And so last year the organization was also officially recognized. They obtained a management contract, which gives them even more stability. Then concerning the legal dimension. So CLTB largely modelled its own land lease contracts and its resale formulas, the bylaws and regulation on those of the CLTs in the US.

Currently they make use of two rights. I'm not sure if it's important, but they make use of the surface rights and the long-term lease, and both enable residents in fact to own a dwelling on a land that is not theirs. So, to lease the land. And so the contracts contain a clause that ensures anti-speculative conditions, including restrictions of the price increase and the renewal of the surface right after decoration.

So, these two rights that already existed in Belgium law made it relatively easy to develop the model in Belgium. Of course, currently there are some challenges. And for the organization now, it's the main challenge to have the same advantage like other public housing providers. For instance, to be able to make use of the money provided by urban chargers, to make use of fast lanes which enables housing providers to get a building permit more quickly.

But they do rely on substantial government support. So, in comparison to the other CLTs, they really rely on substantial amount of money from the public government.

[00:20:54] **Mathilde Gustavussen:** So then let's move on to talk about one of the core advantages of the community Land trust model that's often highlighted, which is the potential for community control and for commoning.

How are those ideals practiced in the CLTs you work with and what sort of strategies are used to build that capacity? And then perhaps after that we can talk about when and why that sometimes falls short. So, do you want to go first Olivia?

[00:21:23] **Olivia Williams:** Sure. One way I really think is a good way to practice commoning in CLTs is kind of nesting where the community control is, basically like a CLT can be at a large scale and community control can happen at the co-op level or some other kind of local neighbourhood level.

And I think that generates a lot of possibilities for control. In our CLT we actually have two condo associations we developed. They're not exactly cooperatives, but they operate very similarly to cooperatives. We developed one in the 1990s and another one in the two thousands.

And that second one is Troy Gardens, which is a co-housing development that's designed for people to really interact with each other a lot and have to share. And there's also a large

community garden space there that people who don't live there can also use. So commoning was really built into that design.

And there's a lot of sharing in mutual aid that's very organic that happens, and Troy Gardens attracts people, especially interested in that component of the housing. Having those condo associations in the land trust allows people to control what makes sense for them locally and do that separately from the CLT administration, though they operate within the CLT.

And then it gives us a way to interact with a group of residents and have their decision-making body at their local level. And you see people, I mean these are all low-income people, so having more support for one another is just important for survival.

And we also have a resident kind of committee of the community land trust, and we have residents on our board. So, we do the kind of traditional things that way. We have residents right now interested in working on a tool lending library, and I really like that idea sharing especially big equipment that you don't need to buy individually.

But it's also, from a staff perspective, just the thought of managing a tool library. It sounds very stressful to me. There's always these kind of limits on our capacity and what makes sense to do. But there is a volunteer group working on that idea and seeing where the possibilities are.

We'll see where it goes.

[00:23:58] **Tarcyla Fidalgo:** I will talk a little bit about Brazil and the Favela CLT project. For us, the community control is central. It is really important to highlight here that our principal target here in Brazil are communities that already exist, some of them for decades. So, it is vital for us to put the residents in a central position valorising their contributions and making clear that the main objective of a community land trust in Favela is to protect and guarantee their protagonism.

Of course, we face challenges because people need to survive. People work a lot and sometimes we have some challenge in mobilizing people to be in the meetings, to talk about the territory, to talk about the project. But we, are in this last five years, getting a lot of progress with the mobilization of the communities in the project.

About the commoning subject. That is something that takes more time to introduce and work with the residents. Most of them don't have much formal education, and all of them are completely submerged in a society that values individualism, meritocracy, and private property. So, it takes a while to make them aware that acting and building things together as a true community is the best way to build a better future.

But despite that, the residents in Favela have strong solidarity boundaries and their survival frequently depends on that. For us here in Brazil, it's more about raising awareness about the potential of the community, not just to guarantee the survival, but also to build a better future. And this is what we are trying to do.

[00:26:08] **Mathilde Gustavussen:** What does that look like in practice?

How do you try to build that capacity and that sort of work in practice?

[00:26:20] **Tarcyla Fidalgo:** This is a really interesting question; I could talk about it for hours. We have a lot of strategies. We try to make some activities more lyrical, activities that could get more interest from the residents.

We try to make some improvements in the territory and in the constructions. Trying to put all the residents together and try to talk to them about how that improvement just was possible because of the project, because of the mobilization, because of the community. But sometimes we feel that it's some special challenge at times.

We need to just do a community lunch and put everyone together to celebrate something or to talk about the difficulties, talk about the politics and all this stuff, and make them understand that this contact, that community contact is really important to their lives. So, we have a lot of strategies, different strategies to put everyone together and to make them understand that together is better.

That's the main point.

[00:27:49] **Nele Aernouts:** I think, again, Brussels is a bit different than, for instance, the Brazil CLT because the communities do not exist yet. So new housing projects are developed with people that are interested to become part of CLT. So currently CLT is composed of two legal entities. And they both have a tripartite structure, a tripartite governance structure, as you mentioned already. And so, this includes the future inhabitants, representatives of civil society, and representatives of the Brussels government. So, these peoples are involved in the board of directors, which make decisions concerning the organizations and its projects.

So, with respect to the participation of a future inhabitant in this board, this is not always so obvious. So, the organization really tries to support them so that they can really fulfil their role as best as they can. They try to really inform them about how it looks like, what it is exactly and how they can really take up their role within this board.

What might be a bit of a challenge, as you mentioned. Organization is dependent on public subsidies. This means the government has a big impact on the organization and their projects. So, in fact, they are more dominant, let's say in this tripartite management. Of course, during such meetings all concerns are taken into account, but of course, the money comes from the public government.

They will never organize activities that are against the government, or they will try to keep a good relationship, let's say, with the government. So, when people subscribe for CLTB, they become a member. It's something that Olivia already mentioned. CLT tries to ensure participation at various levels.

So, at the level of the organization, at the level of the project. But also try and go a bit beyond the organization. When people subscribe for CLT, they become really a member. As a member, they are registered on a waiting list and they can vote during a yearly assembly for electing the representatives on the one hand, but they can also become part of various committees.

And so CLTB has various committees that are focused on community building. So, there's one member committee that really develops community activities that also organizes yearly

assembly. There's a committee that is really focuses on the architecture of the projects. So, for each new housing project, this group of people, they're involved in the sketch design of the project and in also drafting the public tender because they work with public tenders as they rely on government support.

There's also committee that organizes bicycle classes, or there's also committee involved in the allocation of the new housing project. In this way, they try to ensure that really members are already participating in the organization in its daily operation.

Then at the level of the housing projects. In the past, inhabitants were also really involved in developing the housing project. In really designing the project, in designing public tender, but the organization realized it took too long, this process of developing the project and then finally inhabiting the project. So, for one project, it almost took eight years, I think, and this was too heavy for inhabitants.

So, they decided to only, let's say, support this group of inhabitants just before and when moving in, in the project. And so, they really support them to take care of neighbourhood activities and by organizing flea markets or parties for the neighbourhood but also for taking care of the collective spaces, really managing the project, paying the monthly bills. But also, to really rationalize the energy use because the buildings are nearly zero energy. So really to support them to live autonomously in the project. The idea is that after some years the CLTB doesn't have to be present anymore, that the inhabitants can take care of the project themselves, which is not that obvious because it's really a collective housing project with collective spaces that have to be managed and so on.

That's how they try at various scale levels to enable community participation.

[00:32:51] **Mathilde Gustavussen:** So then let's move on to talk about funding and scale and how those influence community participation. Obviously, we have different funding sources and different contexts and different levels of scale.

But can you talk a little bit about some of the primary funding sources, some of the primary challenges in relation to that and how funding and scale influences community participation?

[00:33:18] **Tarcyla Fidalgo:** Maybe I can start. For us on the Favela CLT project, the primary founding source are grants from international foundations and government.

In Brazil, we are just now living in a very hard political period when the poorest weren't even considered by the government. In this scenario, we could not count on any internal funding, which is different from the European or US context in most of the cases. This is a really big challenge for us considering that funding is fundamental to guarantee community participation.

We work here in Brazil with a very small team. We have five people working in the project exactly to try to address the biggest part of the fund to the communities. We try to guarantee the community participation by providing food, transport, children care and other structures. To guarantee that people could come to the meetings and stay there and not be overcharged with their domestic work and their professional work.

We are dealing here with vulnerable people that need to work on the streets or need to work in multiple jobs to guarantee food, lights, water. So, these basic things that the Brazilian state fails to provide.

[00:34:58] **Olivia Williams:** Most of our funding is federal money that gets passed through the cities. But more recently, the City of Madison has its own affordable housing fund that's from property taxes and that funding's a little more flexible and it's kind of opened up some of the funds we can use and allowed us to access greater numbers of funds for more units.

We're still getting both types of funding. And the federal funding is a little more restrictive in how we can use it. And it's more of an administrative burden, which means basically we have less time to do more interesting stuff because we're trying to meet all the needs and check all the boxes of that funding.

But what's interesting I would say is that in this time that we've been at lower capacity and kind of struggling to keep up with everything, we have been able to do one house at a time where we buy a house that's already in the city, already exists, and then we rehab it and bring it into the land trust.

We have houses all over the city of Madison. They're not very connected to each other, they don't have a condo association or some local level of control, but that's just been the easiest thing we can do, and we access city and federal funds to do those. But we haven't had the capacity to do a larger project in a while. To produce more units at one time where we could get more residents involved and have their own level of control over that project.

We're actually getting to a point where we can do a larger project again soon. And actually, as we grow and have greater capacity to do bigger projects and access more funding from the city, we can actually create more community control at that project level, I would say. And so, we're trying to grow in that kind of nested way where we can do project by project. Get people involved in moving in, and designing what they want their community to be like in terms of their decision making and what they want to make decisions over.

And have that local control at the project level. And that allows us to empower people but also have more access to them over time and make sure they have support with each other. And a way to connect with us basically through their homeowner association or condo association or that kind of decision-making body at that project level.

[00:38:01] **Nele Aernouts:** So also in Brussels, most of the funding comes from the Brussels government. It supports the organization, and so the operation of the organization. The people that work for the organizations are paid by the Brussels government, but also supports the investments in land and in dwellings.

So, with the money, the organization buys the land and pays part of the building costs, and the latter is really necessary to keep the housing affordable for the target public of Community Land Trust Brussels. So, half of their funding comes from Brussels government. The rest comes from various other smaller public subsidies and also gifts from individuals and foundations.

So, it's a nonprofit organization, which means they can develop various campaigns in order to receive gifts from foundations or individuals. I mentioned already, of course it challenges that they have to have a good relationship with the government. Currently there seems to be quite a lot of support from the Brussels region.

But of course, the organization remains quite vulnerable for political changes. They're really dependent on the willingness of governmental bodies to continue making funds and land available. Another challenge is the fact, it's not really related to government support, but the fact that the organization becomes bigger and bigger, they're growing.

The Community Land Trust Brussels is taking up most of the work, and this also becomes quite challenging in terms of involving the members of CLT. They try to involve them in various ways, but still the relationship between the administration and the inhabitants, it's less direct as they become bigger and bigger. Another difficult issue, that maybe is also important to mention, is to find really affordable land in the city. In the beginning, the organization especially developed smaller infill projects in the denser areas of Brussels. So true regeneration programs like neighbourhood contracts, they were able to buy cheap urban lands that used to be owned by municipality.

But such sites become sparser in the dense neighbourhoods of Brussels. So, they have to look for land a bit further away. And here it's more and more difficult to develop projects as new projects are often really contested also by ecological organizations. Building on vacant land, former Farmland, former land of the railway station, you see that there's a lot of contestations around these projects.

A lot of people stress this need for more green space, for more green areas in the city. And that's why it really becomes challenging for organizations like CLT to build on such lands.

[00:41:28] **Mathilde Gustavussen:** I want to go back to something you said a minute ago, when you said, as the organization grows the distance between the administrators and the community, the inhabitants also grows.

And I know from CLT administrators I've spoken to in the US that it's really difficult to get funding for a community organizer position. So, it's really hard to maintain that closeness and continue to build that capacity in inhabitants and the community after the implementation of the CLT.

Is that something you have experienced and is that something you could speak to?

[00:42:13] **Nele Aernouts:** I think in Brussels is still quite okay because they're not that big yet. And still, they succeed in developing various committees where inhabitants remain involved in some way.

But of course, the organization started really small. They developed a few projects, so everyone knew each other in the beginning. The inhabitants knew all the administrators and so on. So, it was kind of a different vibe. I think currently they tried to install such committees in order to have this community vibe or to still support this community feeling within the organization.

But it's more challenging than before. They have to do more effort. They have to reflect on it. They have to reflect on how participants of future projects can meet each other. It's really a reflection process. It needs a kind of reflection. It's less obvious than before, but still I think they managed to still have a community feeling through this yearly assemblies through these various committees that are organized but also within the projects.

They support the inhabitants. They have a bit of funding to support them for a while, even when they inhabit a project. I think for now they succeed in it quite well, but reflection, let's say they continuously have to adapt, regarding [unintelligible], vis-a-vis the size that they have and the amount of project.

[00:43:53] **Mathilde Gustavussen:** And Olivia, I know that's something you covered in your research as well.

Can you speak about it a little bit in the US context?

[00:44:02] **Olivia Williams:** I think my thinking has evolved on this in living it because it is so hard to access funding to just operate the organization. I really wish we had funding like the Brussels CLT, I think that would make some of this a lot easier.

And so, at some point in order to just work as an organization, you have to keep growing to access more money because most of the money for us is for development. So, we have to do new housing to get more income for our regular staffing, for our administrative and stewardship staffing.

And so, it supplements the rest of the programming to just grow. That's a big part of how CLTs in the US work and it's a lot of administrative stuff too. Running a nonprofit is always a lot of crap. It's crazy. I thought it was bad when I was doing research and now that I'm doing it, I'm like, oh my God, it's so much grant writing, grant compliance, making sure I'm filling out paperwork right, paying bills, making sure I have insurance.

All these things just take almost all of my time. Sometimes multiple CLTs pop up in the same city and I don't think that's necessarily bad, but I do think if we could try to minimize the amount of administrative crap, we have to do by combining forces somehow, or having one CLT in the city. But with local neighbourhood-based committees or local control over projects. I think that really minimizes the crap you have to do, all the bullshit, because then you can focus your extra time on community control or political advocacy or making a really cool project. So, I think it helps to have some economies of scale to do the cool stuff.

And we've just struggled with that through our whole 32 years of existence. I see the value in us growing to a point where we have more staff to do more interesting stuff.

[00:46:37] **Mathilde Gustavussen:** I wonder if you guys think that local tenant union partnering with them could help support some of the organizing and mobilization of the community, if that could take over part of that work for the CLT.

[00:46:56] **Olivia Williams:** I still think that it depends on where you are. I'll say just one thing about it, that in Wisconsin there's so few tenant protections. We don't have very

strong tenant's unions or tenant organizing because if you stop paying your rent, you can get evicted very quickly. And it's just not a good tactic here really.

It's a very risky tactic for the actual renters. So, for us it's more just the housing movement in general is starting to pick up and this recognition that prices are skyrocketing, Madison is confined, you can't really grow outward. So, we have to figure out how to make land affordable within the existing city.

And there's a growing and growing recognition of that. It's slow, but I feel hopeful that just the more I speak about it and write about it and the more other people start noticing and talking about it, I think there's growing interest in funding the CLT and decommodifying more and more land.

Just connecting with the general housing movement here.

[00:48:06] **Nele Aernouts:** In Brussels, CLTB doesn't work together with tenant unions, but they do work together with local association. These associations, social workers really, support local projects and the inhabitants. So, for instance, in giving training sessions on energy use, giving training sessions on co-ownership, on what CLT exactly entails.

Of course, they do not work for free. But that's what I mentioned. So, they rely on smaller forms of subsidies. They don't rely on this bigger source of money of the Brussels government, but they rely on smaller subsidies. These associational landscapes are really dependent on making grant writing, writing records, this administrative bullshit that you just spoke of.

Yeah, it's very present, I think also in the Brussels region.

[00:49:05] **Mathilde Gustavussen:** And what about in Brazil, Tarcyla? Do you have a similar experience?

[00:49:10] **Tarcyla Fidalgo:** Here in Brazil, considering that we don't have a community land trust already on its feet and that we work with already existing communities. We don't have any way to pay to some association or to some people to come and do some kind of mentorship or something like this.

And we don't have a lot of associations in this home ownership team working in this field. So, what we try to do is work with the local associations that already exist. Trying not to make them give some kinds of classes or something, as Nele has said, but work with them to make the arrangements that we need to put a community land trust on its feet.

And we try also to construct an association with the house hoods, with the residents to have the property of the land and to manage the community land trust. And I think this is interesting because in Brussels and in Madison, as I am understanding with the speech of Olivia and Nele, we have an organization that manage a lot of community land trust, a lot of buildings, a lot of places, a lot of constructions.

And here in Brazil we are trying to do one association to one community. So each community will have its own association to manage the territory. And this happens because we have a lot of difference between the communities that already exist. It would be

impossible for us to be one organization that will manage a lot of buildings, a lot of houses and a lot of community.

So, we have a different way to work and we try to work with and organize our own associations to manage the community land trust.

[00:51:50] **Mathilde Gustavussen:** As a final question, where do you see the transformative potential in the CLTs that you work with? And do you think that the conditions are in place for that potential to be realized?

[00:52:05] **Tarcyla Fidalgo:** I think this is a very provocative question, actually. But I think that community land trusts are not transformative by themselves, but they carry that potential. So, for me, community land trust will be more transformative the more they can involve people creating or strengthening communities.

For me in addition to a formal or legal arrangement, the soul of a CLT is the transformation of people, their empowerment and belief that they can collectively build more and better. Formal arrangements could change, laws change, but a person who has understood and experienced the potential of a collectivity will be forever transformed.

And of course, it is not easy to create or strengthen community, especially in the era of extreme liberalism and meritocracy that we live in. But it seems to me that insisting on this effort is fundamental. And perhaps this is a great lesson that the experience of CLT in the global south can bring to the experience of the global North now and in the future. How to build and strengthen communities, how to make the CLT a model of life and not just a more protective, legal format for the residents.

And I think that for this CLTs need encouragement. We all talk about challenges related to funding, but we have much more challenges. So, we need financial incentives, we need the structure incentives. We need spaces for debate. We need dissemination of the model.

We need the scientific research. We have to always think that at the global level, CLTs are still a relatively unknown model, and we need to make it more visible. And I think this is our first mission. And of course, you guys are helping us to do that today.

[00:54:34] **Olivia Williams:** I think this question of transformation is obviously something I've written about before, and I think it's very complicated to think of transformative in what way and for whom.

And there's all these different kinds of types of transformation and spectra of transformations. I do think in some way, just the model itself is transformative to the urban landscape and decommodifying land and maintaining affordability. As multinational corporations are buying homes and the financialization of real estate and wealth and equality. All these things.

I do think just having the properties there is transformative to some extent. We have goals of being transformative and inspiring people to understand how collective ownership and collective decision making can be empowering or increase resilience and democracy in our,

like, just the way that real estate works, or the way development works like that is a big goal, but it's not always something we can get to with every project.

I don't think that means that what we're doing is bad, really. Or I think it is about the funding and even capacity for volunteers, where volunteering has become harder as incomes have stagnated. I think there's all these challenges within the system we live in to be the most transformative we could possibly be.

But I do think the model itself is good. It's complicated. I'll stop there for now.

[00:56:28] **Nele Aernouts:** I agree with Tarcyla and Olivia. There's no easy answer to this. I agree that it really, let's say, supports individual transformation of future inhabitants and inhabitants that really add to their empowerment.

In Brussels this also really contributed to debates on decommodification, on commons, and it's really in a country where full ownership of the housing is really the norm. So increasingly the Brussels region links the production of owner-occupied housing by public bodies to measures to ensure long-term affordability by splitting land and buildings or by focusing on anti-speculative clauses in sealed conditions.

So, it really added to the debate. They also really contribute to disseminating the model in Europe. They give various lectures, seminars. They contributed to the establishment of other organizations in Belgium. They also established a network of CLT organizations in Europe. So, they really do a lot in terms of disseminating and so on.

Of course, it runs in parallel, with, let's say, increasing gentrification, increasing role of financialized actors in housing development. More than ever housing has become an investment instrument, so in a way they can really have an impact on that. It's still a question, I think, or I don't think that governments can only solve this by supporting CLTs.

I think measures at various levels are necessary to curb gentrification and financialization. And then apart from that I think there are also ways to maybe expand their patrimony even more. CLTB in Brussels, they're really reflecting on, for instance buying the land of distress buyers.

I don't know if you know the term distress buyer, but these are people that buy a bad house, let's say, but they don't have the means to renovate it. Their idea would be to renovate a house and this in exchange for the land on which the dwelling is built. So, they're reflecting on really also having an impact on the private's ownership markets.

Or they're also reflecting on supporting corporatives to also add to decommodifications. They would also like to have an impact there. I think there's a lot of potential still for CLTB to expand or to expand this notion or this idea of decommodification.

[00:59:17] **Mathilde Gustavussen:** Okay. I think that's a good place to leave it.

Thank you so much for being on the panel today. We really appreciate it.

[00:59:28] **Tarcyla Fidalgo:** Thank you very much for the opportunity. It was such a great conversation. I hope we can keep in touch.



[00:59:37] **Mathilde Gustavussen:** Definitely.

[00:59:39] **Olivia Williams:** Yeah, me too. It was great to meet you all. Thank you.

[00:59:42] **Nele Aernouts:** Yeah, very interesting to hear your stories.