A social foundation for material impact

Community Land Trusts as drivers of circularity for a just transition
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Cover photo:
Community Land Trust Brussels – Roue Libre shared mobility scheme

Whitepaper: ‘A social foundation for a material impact. Community Land Trusts (CLTs) as a pathway for a circular built environment.’
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Executive summary

Community Land Trusts (CLTs) offer an innovative response to the challenges facing a just transition in the built environment, starting with a new form of land ownership. CLTs are nonprofit, democratic, community-led organisations. They develop and manage homes that are affordable to low and middle-income households, as well as other assets that contribute to thriving local communities. They act as long-term stewards of these assets, ensuring they remain permanently affordable.

Globally there are over 600 CLTs acting as stewards for affordable homes and other assets for thousands of families and businesses. Although they still face systemic barriers to scale, we expect CLTs to play a larger role in real-estate development and land use across Europe. CLTs have been recognised by the UN\(^2\) and the European Union\(^3\) as a solution that can achieve community-led delivery of permanently affordable homes (and other land-based assets). CLTs in Puerto Rico, Belgium and the US have won the Gold World Habitat Award, proving their adaptability to different geographic contexts.\(^4\) With the 2023 launch of the European Community Land Trust Network (‘the Network’), the prominence of national CLT networks in the Netherlands and the UK and the establishment of over 350 CLTs across the UK, Ireland, Belgium, the Netherlands, France, Spain and Germany, now is the time to accelerate the growth of CLTs in Europe. It is the vision of the Network that CLTs become recognised as a mainstream option for affordable, inclusive and sustainable land use and housing across the continent.

Along with supporting the growth of CLTs, we want to help them deepen their impact – supporting the delivery not just of community-led and affordable homes, but of circular homes and lifestyles, too. Our impact objective for this work is to enable and promote CLTs across Europe to become regional drivers in the transition to a circular built environment in terms of circular buildings and circular lifestyles.

In Chapter 1 of this paper, we present CLTs as a land ownership and governance model that holds the potential to deliver a circular built environment. Dominant ownership models in our current system can hamper sustainable construction due to a misalignment of costs and benefits between stakeholders. Ownership is closely linked to decision-making power, and those who possess assets throughout the various stages of a building’s life cycle have an incentive to maximise its value during their ownership (Circular Buildings Coalition, 2023). This explains the need to revisit business and ownership models and propose new approaches, as is the aim of both the Circular Building Coalition and CLTs.

As the permanent owners and stewards of the land, CLTs provide a mechanism to utilise this incentive for circularity by allocating ownership to long-term interests. We present four characteristics of CLTs, which explain how they help overcome the challenge of split incentives and provide conditions for circular design: permanent ownership and stewardship of land; collective governance structures; a social foundation created by the collective governance structure; and the CLT’s organisational capacity and expertise.

\(^1\) https://vb.nweurope.eu/projects/project-search/shicc-sustainable-housing-for-inclusive-and-cohesive-cities
\(^2\) CLTs have been recognised as best practice in the Habitat III UN’s New Urban Agenda (UN, 2017, Art. 107 and 137) and in the most recent Cities for Adequate Housing Declaration (UCLG, 2018)
\(^3\) The EU Urban Agenda on Housing recognises CLTs as ‘best practice’ and encourages their replication; The European Parliament Report on Housing for All calls on the EU and member states to support CLTs. Texts adopted – Decent and affordable housing for all – Thursday, 21 January 2021 (europa.eu)
\(^4\) https://world-habitat.org/world-habitat-awards
In Chapter 2, we elaborate on the unique approach of CLTs and explain how land as an intervention point can tackle the combined challenges facing a just transition – a lack of homes people can afford; the degradation of our natural environment; unaligned incentives in the development of a circular built environment; and disempowered communities.

This whitepaper was developed based on qualitative research into the social and environmental sustainability of CLTs, validated through a survey with 29 CLT initiatives across Europe (European CLT Network and And The People, 2022) and interviews with seven exemplary circular CLT projects and organisations across Europe and the United States (research undertaken by the European CLT Network and And The People for this project). The in-depth interviews focused on understanding the CLTs’ circular strategies, conditions that impacted implementation, and the feasibility of implementation. The case studies for interviews were selected using principles of ‘circular design’ and ‘circularity in use’, based on existing circular frameworks (e.g. Metabolic, 2022) and following consultation with the Center for CLT Innovation and the England & Wales CLT Network.

From Bridport through Brussels to Barcelona and beyond, there are examples of CLTs that demonstrate innovation and best practice when it comes to circular design and use, but barriers have prevented the adoption of circularity strategies across CLTs. In Chapter 3 and 4, we consider the feasibility of achieving our impact objective: to enable and promote Community Land Trusts across Europe to become regional drivers in the transition to a circular built environment. To support solutions for the main barriers identified, we propose three strategic pillars:

- **Pillar I**: Enable CLT organisations to become regional hubs of circular expertise
- **Pillar II**: Enable CLT housing projects to implement practical, circular interventions with a focus on (a) enabling collective organisation and (b) enabling smart financing and design
- **Pillar III**: Promote the circular impact of CLTs

Chapter 5 concludes by presenting a diffusion strategy for delivering our impact objective. This diffusion strategy leverages the convening power of the European CLT Network, its members and partners, and connections to other international networks such as Housing Europe to reach two main audience groups: CLT organisations and wider industry actors. Firstly, we target CLT hubs and their projects and enable them to deepen their impact in future projects by leveraging their unique role and structure to scale circular building design, construction and operations, and ultimately becoming regional drivers of circular innovation.

Secondly, we target wider industry actors including housing associations, private developers and municipalities who deliver land and housing as well as funding and impact investors. For these audiences, we will focus on demonstrating the circular impact of CLTs to help increase their legitimacy, overcome scepticism about alternative business models and showcase the manifold benefits of CLTs.
The decisions we make to build, use, demolish and invest in our land and housing must be guided by their potential impact on both human rights and our planet’s climate. Climate change can magnify and exacerbate existing inequalities. To ensure a just transition, decarbonisation must also have the explicit aim of reducing inequality by prioritising the needs of marginalised, low-income communities, as is the primary motive of CLTs.

This paper demonstrates the potential of CLTs to deliver impact across environmental, social and governance considerations. “My hypothesis is that when you look at that governance model or the ‘G’ in ESG, as CLTs do by giving communities a stake in the development, the ‘E’ and ‘S’ often follow, because the incentives are aligned.” (Alice Haugh, Laudes Foundation)

1. What - Community Land Trusts, a land governance and ownership model to drive a just, circular transition

Community Land Trusts (CLTs) are nonprofit, democratic, community-led organisations. They develop and manage homes that are affordable to low and middle-income households, as well as other assets that contribute to thriving local communities. They act as long-term stewards of these assets, ensuring they remain permanently affordable.5

CLTs provide an innovative response to the challenges facing a just transition, starting with a new form of land ownership. This intervention point of land underlies many of the challenges we face today (Ryan-Collins et al., 2017) – the lack of homes people can afford, lack of access to decent, quality community spaces and the degradation of our natural environment are all symptoms of land not serving a greater social purpose. These challenges are described further in Section 2.

CLTs acquire land to manage in the interests of the community and legally commit never to sell this land. The CLT owns the land, and residents own or rent the individual buildings. In so doing, they decouple housing from the financialised economy by separating the ownership of the land, which is the main driver of market value, from the ownership of the houses themselves, which is more reflective of their use value. Legal protections take the land out of the market and out of speculation in perpetuity, creating genuinely and permanently affordable housing.

The ownership of land confers agency, power and wealth. CLTs’ governance structures bring together local residents, businesses and public institutions, often in a tripartite way with each stakeholder group holding one third of voting power, balancing individual and collective interest. Appendix A explains how CLTs work in further detail, unpacking the ‘C’, the ‘L’ and the ‘T’.

1.1. Evolution of Community Land Trusts

The CLT concept arose from the USA’s rural south in the 1960s, during the civil rights movement, to secure long-term access and control over farmland for African-American farmers. The first urban CLTs in the United States emerged in the 1980s in response to inflating house prices. They included the Champlain Housing Trust in Burlington, Vermont, which now houses 8% of households in the city (Shelterforce, 2021). The first CLTs outside the US and Canada were in the UK, with the first CLT in continental Europe established in Brussels in 2012.

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5 https://vb.nweurope.eu/projects/project-search/shicc-sustainable-housing-for-inclusive-and-cohesive-cities
Since the 2010s, CLTs have become a mobile policy model endorsed by transitional institutions through the EU’s INTERREG project ‘Sustainable Homes for Inclusive and Cohesive Cities’ (SHICC) and through the launch of the European CLT Network in 2023, which holds a vision that CLTs are recognised as a mainstream option for affordable, inclusive and sustainable land use and housing. In Europe, there are CLTs across the UK, Ireland, Belgium, the Netherlands, Germany, France and Barcelona.

Globally there are over 600 CLTs, acting as stewards for affordable homes and other assets for thousands of families and businesses. CLTs are recognised by the European Union and the United Nations as examples of best practice when it comes to providing affordable housing and creating cohesive cities. Three Community Land Trusts have won the UN World Habitat Gold Award, including the Community Land Trust Brussels in 2021 for its work offering an alternative route to affordable home ownership for people on low incomes.

There are signals of change in support of CLTs. City governments are using CLTs as a solution to their housing affordability and stewardship challenges, introducing policies that support their growth. For example, in Paris the city government has committed to building 20,000 new affordable homes as Organismes de Foncier Solidaire (OFS – the French version of CLTs) before 2026, in Barcelona there is a public community partnership agreement based on the long-term lease of municipal land, and in Brazil CLTs have been included in the Rio de Janeiro city government’s masterplan to offer land tenure security for informal settlements. Furthermore, in the UK and the Netherlands private developers are interested in partnering with CLTs, learning from their best practice and using them as a testbed for innovation.

1.2. Community Land Trusts and their circular potential

The section above has described how CLTs offer a proven solution for community-led, permanently affordable homes across a number of geographic contexts. We now explain how CLT principles of collective governance and ownership hold the potential to deliver a circular built environment and demonstrate how this potential is used in practice in seven exemplary CLT projects across Europe and the United States.

The ownership models that are prevalent in our current system can hamper sustainable construction due to a misalignment between the costs and benefits among stakeholders. “Maximising value in one phase (e.g. installing a low-cost, inefficient insulation during construction) may come at the expense of value in a subsequent phase (e.g. operational costs and value loss during use), resulting in a loss of value in the broadest sense, both for the next owner and for society as a whole” (Circular Buildings Coalition, 2023).

Ownership is closely linked to decision-making power. Those who possess assets in the various stages of a building’s life (design, construction and end-of-life) have an incentive to maximise its value during their ownership (Circular Buildings Coalition, 2023). This drives a need to revisit business and ownership models, which both the CBC and CLTs aim to do. CLTs provide a mechanism to utilise this incentive for circularity by allocating ownership to the long-term interests.

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CLTs have the following characteristics, which can help overcome the challenge of split incentives and provide conditions for circular design:

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<thead>
<tr>
<th>Community Land Trust – circular characteristics</th>
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<tr>
<td><strong>Permanent owners, and therefore long-term stewards, of the land.</strong> As the permanent owners and stewards of the land, CLTs remain responsible for the long-term success of projects. This means they take a long-term perspective on decisions related to development, planning, building and use. This incentivises a whole-life outlook on the building, even considering end-of-life and end-of-use, and translates into a focus on low maintenance costs and high-quality, sustainable materials and solutions.</td>
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<td>Even where homes on CLT land are sold to residents, CLTs have legal mechanisms that control the resale of the property. The CLT manages the future allocation of the property and holds legal mechanisms that cap the capital gain from the onwards sale. This means none of the CLT stakeholders have strong speculative drivers for short-term decisions, which further enables a holistic, long-term view.</td>
</tr>
<tr>
<td><strong>Collective governance structures.</strong> CLTs align permanent land ownership with collective control and interests. In so doing, CLTs adopt a commons philosophy where land is owned and stewarded for the common good. The CLTs’ collective governance structure brings together local residents, businesses and public institutions, often in a tripartite way, with each stakeholder group holding one third of voting power. This balances individual and collective as well as short- and long-term interests and ensures different perspectives are represented and integrated into plans and designs.</td>
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<tr>
<td><strong>The social foundation created by the collective governance structure.</strong> The governance and ownership structures of a CLT enable the formation of a social foundation, which can be utilised to introduce collective and innovative solutions, such as mobility sharing, collective energy solutions, shared spaces and utilities. Moreover, the collective nature of a CLT creates a form of organisation that can offer a more cost-efficient and impactful scale for introducing circular practices than, for instance, the context of individual home ownership.</td>
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<tr>
<td><strong>Organisational capacity and expertise.</strong> In many cities, CLTs are umbrella stewards and involved across multiple sites, meaning they build up networks and expertise on various issues, including circular building, meaning they are well placed to promote circular solutions in design, planning, local advocacy and implementation. In other geographies, such as in England and Wales, hubs exist to support multiple CLTs across a city or rural area.</td>
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1.3. Our methodology

The development of the circular CLT characteristics specified above were tested, validated and further understood through qualitative research. This includes research into the social and environmental sustainability of CLTs, validated through a survey with 29 CLT initiatives across Europe (European CLT Network and And The People, 2022), and interviews with seven exemplary circular CLT projects and organisations across Europe and the United States (research undertaken by the European CLT Network and And The People for this project).

The in-depth interviews focused on understanding the CLTs’ circular strategies, the conditions that impacted implementation and the feasibility of implementation (Chapter 4). The case studies for interview were selected using principles of ‘circular design’ and ‘circularity in use’ (see Appendix B), based on existing circular frameworks (e.g. Metabolic, 2022) and following consultation with the Center for CLT Innovation and the England & Wales CLT Network. Appendix C summarises how the identified CLT characteristics are demonstrated in practice in the seven CLT case studies that were interviewed as part of this research.

1.4. Circular Community Land Trusts in practice

The seven CLTs interviewed for this research were chosen due to their circular strategies adopted across the ‘circular design’ and ‘circularity in use’ phases. They are: Bridport Cohousing CLT (Bridport, England); Cornwall CLT (Cornwall, England); NW3 Community Land Trust (London, England); Community Land Trust Brussels (Brussels, Belgium); La Borda (Barcelona, Spain); One Roof Community Housing (Minnesota, US); and Lopez Community Land Trust (Washington, US). Brief descriptions of these cases are provided throughout this whitepaper.

The findings from the interviews yielded many circular strategies and interventions that have been applied by CLTs in practice. To map out these findings, we used an adaptation of the shearing layers model by Brand (1994). We include the ‘system layer’, proposed by Arup (2016), which addresses the physical embeddedness in a neighbourhood/city, and the ‘social layer’ by Li et al., (2019), which emphasises the importance of the people and their lifestyles and consumption behaviours as an intricate part of building design, and relate this to how the other layers are designed and implemented. Our adaptation of the model is shown in Figure 2.
<table>
<thead>
<tr>
<th>Layer</th>
<th>Applied measures</th>
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<tr>
<td>1. System</td>
<td>● Shared transportation systems on a neighbourhood scale, such as EV and bike-sharing, and changing legislation to realise a reduction of parking spaces</td>
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<tr>
<td>2. Site</td>
<td>● Anti-speculation clauses based on community ownership of the land</td>
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</table>
| 3. Structure | ● Buildings renovated, therefore not needing new structures or infrastructure  
● Structure built to last 200 years, using high-quality materials  
● Built with the ability to de-/reconstruct, modularity  
● Parametric design used to maximise reuse of resources |
| 4. Skin   | ● Reused facades  
● Use of local, biobased materials                                                                                                                                 |
| 5. Services | ● Shared or gas-free heating systems  
● Shared solar PV systems  
● Shared mobility schemes                                                                                                                                 |
| 6. Space  | ● Shared living, cooking, washing, storage, workshop and visitors’ spaces  
● Shared green spaces and food production facilities  
● Ability to adapt the internal layout to future needs                                                                                                                                 |
| 7. Stuff  | ● Reused furniture and appliances  
● A collaboration with a local reuse centre  
● Working groups to continuously maintain and improve living quality and sustainability  
● Open-source carbon emissions calculator  
● Shared appliances and services  
● Tool-sharing                                                                                                                                             |
| 8. Social | ● Community-based governance structures focused on long-term affordability and sustainability  
● Neighbourhood co-ops on site, such as an energy co-op with neighbours or a supermarket co-op  
● Environmental awareness campaigns and education  
● Onboarding and education programmes related to energy and material use – for residents as well as the wider neighbourhood |

*Table 1: CLTs’ circular strategies mapped to the shearing layers of Brand (1994) (adapted to include systems and social layers)*

Table 1 above provides a summary of the main circular strategies employed by the seven case studies that were interviewed, merged and distributed over the extended eight shearing layers. The findings demonstrate the ways CLTs implement circularity on the ground as a result of their unique characteristics. A more in-depth description of the findings that underlie Table 1 is provided in Appendix D.
Lopez Community Land Trust (Washington, United States), incorporated in 1989, when the cost of housing rose by 190% in a single year. LCLT is a nonprofit that builds a diverse, sustainable Lopez Island community through affordable housing, sustainable agriculture and other dynamic rural development programmes.

The circular potential of CLTs is also borne out by some wider research in England and Wales. In England, 60% of community-led groups provide or intend to provide non-housing amenities including green spaces (e.g. allotments and community orchards), renewable energy, workspaces and spaces for community groups (Capital Economics, 2020). This was supported by further research in 2022, which asked CLTs in the UK about their efforts and actions with regard to reducing direct and indirect greenhouse gas emissions, enhancing the local biodiversity, efficient use of land and space, sustainable innovation and political action. Another study, which took a random sample of CLT projects that had gained planning permission and assessed their planned energy performance, concluded that community-led houses outperform both the national minimum standards and higher local authority standards where they exist (Hoyle Dean, 2021).

2. Why – The challenge of a just transition

Community Land Trusts respond to many of the challenges we face in achieving a just transition to the circular economy, and they can be a driver for circular change in the built environment. This section offers further context on the challenges that CLTs can address.

Access to adequate, secure and affordable housing is an essential human right. Yet across Europe the cost of housing is rising at a much higher rate than incomes. At the same time, the built environment consumes 40% of energy and contributes to 36% of greenhouse gas emissions in Europe. In 2019, residential buildings accounted for 22% of total energy consumption (UNEP, 2020). There is a lack of agency available to lower-income people in the operation of their housing and the governance of their living environment to tackle these challenges.

Capital Economics, Housing by the community, for the community, www.communityledhomes.org.uk/resource/housing-community-community
9 https://www.cbpp.org/blog/census-income-rent-gap-grew-in-2018
2.1. Homes that people can afford

There is international consensus that access to adequate, affordable and secure housing is a human right (United Nations, 1948), and yet the increased demand for urban land, combined with the financialisation of housing as a vehicle for profitable investment, is causing escalating land and property values around the world (Mazzucato & Farha, 2023). Housing is increasingly unaffordable for low- and middle-income people, with housing costs growing faster than incomes (UN-Habitat, 2022).

In addition to classic demand drivers, such as an increasing average income per head, a growing population and an ageing population, the deregulation of mortgage finance, lower mortgage interest rates, reductions in property taxes and demand by foreign investors have resulted in land and housing financialisation (Ryan-Collins et al., 2017). Banks have increasingly switched lending from relationship banking to collateral-based lending, with property as the preferred form of collateral. The result is that while 100 years ago, houses were mostly regarded as simply somewhere to live, today, home ownership is promoted as an investment opportunity - an asset that offers long-term financial security (Ryan-Collins et al., 2017).

Residential real estate has become an investment of choice for institutional investors, who have acquired vast portfolios of apartments and houses and converted the flows of income into financial instruments traded on global markets (Farha et al., 2022). Ongoing financialisation of housing by actors such as real-estate investment trusts is driving up house prices all over the world (Banti and Phylaktis, 2022:1).

Research suggests that house price increases are primarily driven by land value (Ryan-Collins et al., 2017). The unique characteristics of land - it is immobile, inelastic and eternal - make it highly favoured as an investment class and asset for speculation. The contradiction of housing as a home (captured in its use value) and housing as a commodity or an investment (captured in its exchange value) powers a constant social debate and leads to diverging interests between different parts of society in places with market-based housing provision.

Chapter I described how CLTs focus on this intervention point of land and offer a vehicle, within the current realities of land markets, to create permanently affordable homes through the separation of the land, where the market value accrues from the house itself, which is more reflective of its use value. For example, in London, the sales prices of CLT homes are between 27% and 56% of market value (London CLT, 2022). This is typical of CLTs across Europe.

2.2. A just transition

In the face of the global challenge of affordable housing provision, we also face the rising ecological impact of the built environment (Wang et al., 2022). To achieve the Paris Agreement targets of limiting global warming to well below 2°C, a collective effort is needed to dramatically and rapidly reduce emissions released in connection with housing, but real climate action demands that real-estate actors and cities must scale up the development of zero-carbon buildings that neutralise embodied carbon. Embodied carbon contributes about 11% of all global carbon emissions, and as a consequence of urbanisation, practically all of it is caused by the demand in cities. Unless the construction sector’s embodied carbon intensity is dramatically cut, embodied carbon from new buildings, renovations and infrastructure until 2060 could exceed 230 gigatons (CNCA, 2021).

Research in the UK shows that if we continue to build using business-as-usual practices, reaching our house-building targets between now and 2050 will blow through 104% of the nation’s carbon budget on housing alone. An estimated 97% of the current EU building stock must be upgraded to achieve high-efficiency standards (BPIE, 2017).
The decisions we make to build, use, demolish and invest in our housing must be guided by their potential impact on both human rights and our planet’s climate. Climate change can exacerbate existing inequalities. To ensure a just transition, decarbonisation must also have the explicit aim of reducing inequality by prioritising the needs of marginalised, low-income communities, as is the primary motive of CLTs.

### 2.3. Aligning incentives

The current dominant business model for housing is driving short-term use of materials and failing to prioritise long-term sustainability and a circular economy. This creates an urgent need for new solutions that change the way we construct new housing and retrofit older housing in order to reduce carbon emissions.

The Circular Buildings Coalition (2023) explains that the construction sector continues to be hindered by outdated rules and regulations that fail to address circularity in the built environment, perpetuating traditional construction models with little consideration for their environmental impact. It adds that there is a lack of a track record of financially sustainable ownership models that align the interests of building investors, users and developers with long-term climate and circularity goals.

In the construction industry, the ownership of buildings and infrastructure (and the products and materials they are made of), does not generally lie with the organisation that has designed and developed them in the first place. This leads to a split incentive, making sustainable and circular design difficult and financially less attractive (Circular Buildings Coalition, 2023). Chapter 1 described how CLTs’ characteristics – through their alignment of incentives – can tackle this.

### 2.4. Empowered communities

There is a lack of agency available to lower-income people in the operation of their housing and the governance of their living environment to tackle these challenges. CLTs counter this challenge by aligning ownership with community control and interests. In so doing, they adopt a ‘commons’ philosophy, where land is owned and stewarded for the common good of a local community. CLTs are not only highly de-commodified, but also highly democratised (Balmer and Bernet, 2015).

Research demonstrates that CLTs have a positive impact on resilience and cohesion on a neighbourhood scale. They provide long-term affordable housing and offer a range of mechanisms that can improve the health and well-being of low-income households (Rose et al., 2023). CLTs are also important community and economic development actors and regularly engage in community planning and policy advocacy.

According to a 2022 census of CLTs in the US, 10-40% engage in activities such as commercial development, community organising, community gardens, and employment and business services (Wang et al., 2023). Of the 113 responding organisations in this census, 80% are taking action or planning to take action to reduce carbon emissions and/or vulnerability to climate-related hazards, which shows that CLTs can be vehicles, also for governments, to take action on climate change and the transition to resilient communities and sustainable neighbourhoods. In a survey of 29 British CLT organisations, 88% of CLTs report increased environmental awareness among residents and 86% report having increased political awareness and support for environmental sustainability (And The People and European CLT Network, 2022).
3. Impact objective: to enable and promote Community Land Trusts as regional drivers of a circular built environment

The vision of the European CLT Network is that CLTs become recognised as a mainstream option for affordable, inclusive and sustainable land use and housing across Europe. To do this, the Network’s mission is to both enable the growth of CLTs across Europe (a scaling objective) and to support them to maximise their long-term social and environmental impact (a deepening objective).

Although they still face systemic barriers to scale, we expect CLTs to play a larger role in real-estate development and land use across Europe. They have been recognised by the UN and the European Union as a solution for the community-led delivery of permanently affordable homes (and other land-based assets). CLTs in Puerto Rico, Belgium and the US have won the Gold World Habitat Award, proving the concept’s adaptability to different geographic contexts. With the launch of the European CLT Network, the prominence of national networks in the Netherlands and the UK and the establishment of over 350 CLTs across the UK, Ireland, Belgium, the Netherlands, France, Spain and Germany, now is the time to accelerate the growth of new CLTs.

Alongside this growth, we want to support CLTs in deepening their impact, in line with the European CLT Network’s mission: supporting the delivery not just of community-led and affordable homes, but of circular homes, too.

In 2022/2023, the Laudes Foundation and Dark Matter Labs engaged in a collaborative research project exploring the challenges and opportunities presented by an equitable decarbonisation of Europe’s land and buildings. They focused on transition strategies, deep trends and innovative organisations working in the field, including Community Land Trusts. In the report summarising their work, they suggested: “There is an opportunity to focus on core organisations who are centred on the inclusivity of ownership (for example CLTs and shared equity models) and support them in making the pathways for their operations and scaling more (...) regenerative” (Laudes Foundation and Dark Matter Labs, 2023). Our impact goal is in line with this proposed focus.

Bridport Cohousing CLT (England) has 53 affordable eco-homes to rent or buy. The homes are built to Passivhaus standards. Power from photovoltaic solar panels is distributed to residents via a high-capacity shared battery and microgrid.

https://world-habitat.org/world-habitat-awards
In aiming to achieve our impact objective, we have two main audience groups:

(1) **Community Land Trust organisations across Europe** - to *enable* them to deepen their impact on the ground by leveraging their unique role and structure to scale circular building design, construction and operations in future projects as well as becoming regional drivers of circular innovation. This includes the European CLT Network’s 12 founding members, which include CLTs, national networks and enabling organisations across England and Wales, Scotland, Ireland, Belgium, the Netherlands, Germany, France and Barcelona. We can leverage the convening power of the European CLT Network, its partners and connections to other international CLT networks to support the implementation of circular strategies on the ground and see what works across a range of contexts via the Network's members.

(2) **Other industry actors, such as developers of land and housing, municipalities and financial actors** - to *promote* the circular impact of CLTs, demonstrating their potential as providers of permanently affordable, community-led and circular homes. We will build further evidence concerning the circular impact of CLTs to help increase their legitimacy, overcome scepticism about alternative business models and showcase the manifold benefits CLTs can bring.

In the following sections, we discuss the feasibility of achieving our impact objective, focusing on three main pillars (Chapter 4), and present a diffusion strategy for each of these three pillars, demonstrating how we will achieve the impact objective (Chapter 5).

It is not the objective of this work to raise the profile of CLTs generally or tackle the wider barriers to scaling CLTs that exist, such as accessing land. This is a much wider scope which involves a suite of interventions – including policy advocacy – led by the European CLT Network, the Center for CLT Innovation and other national networks.

La Borda, Barcelona, is a self-organised housing cooperative offering sustainable, non-speculative housing. The project is located on municipally owned land with a leasehold of 75 years. Here you can see La Borda’s collective living spaces and timber framing, built by its own timber framing construction cooperative.
4. Feasibility assessment

In the sections above, we have demonstrated why CLTs hold the potential to lead to circular outcomes, and how CLTs can do this based on real, best-practice examples across different projects, geographies and phases of development.

However, there are barriers that prevent our ability to achieve the impact objective of enabling and promoting Community Land Trusts across Europe to become regional drivers in the transition to a circular built environment. This chapter considers the feasibility of achieving our impact objective and the role of the European CLT Network and its partners to facilitate its adoption.

The feasibility assessment is based on findings from our qualitative research with representatives from seven exemplary CLT organisations and projects. Below, we discuss our findings on feasibility, which are focused on organisational, social and economic issues. Based on the findings, we established three main strategic pillars supporting our impact objective, to enable and promote CLTs as drivers of a circular built environment. For each of the pillars, we present barriers and opportunities, the pillar’s objective, and the role of the Network in delivering the pillar. The diffusion strategy is expanded upon in Section 5.

4.1. The organisational capacity to enable and promote circular CLTs regionally

A primary objective in our interviews was to find out more about the organisational feasibility of CLT initiatives and organisations to implement circular strategies and their role in promoting these practices in their regions. The Circular Buildings Coalition (2023) explains how housing cooperatives “are often not yet perceived as viable investment partners, and this reduces their access to finance”. Because we interviewed CLT organisations who varied in size and geographic scope, we found differences not only in organisation but also in terms of regional acceptance or legitimacy. Some CLTs we interviewed, such as NW3 (London, England), though exemplary in terms of social and environmental innovation, were focused on realising one project. The risk of failure is relatively high, as are the demands of the people involved in the project. Making the project successful – as NW3 has – requires a lot of personal dedication, knowledge and time (often given voluntarily). The project is often reliant on bespoke financing and policy arrangements. Together these factors can make scaling and replicating the approach challenging and create scepticism amongst incumbents in the housing sector or local councils about the operational and financial resilience of such organisations to deliver circular CLTs at scale.

In contrast, there are professional CLT organisations and hubs that have developed experience and expertise in delivering multiple affordable housing projects across a city. It is more efficient for these CLTs to scale circular CLTs, given their greater organisational and financial leverage and resilience, as well as their accumulated expertise, track record, networks and policy influence. Examples of these CLT organisations include the Community Land Trust Brussels (Belgium), which has provided housing for 107 families in different projects across the city and receives an operating subsidy from Brussels Capital Region; Cornwall CLT (England), which has developed ambitious sustainable construction standards to be used across all their projects; Middlemarch CLT Hub (England), which has developed 12 CLT projects and has seen local government officials and MPs choose CLTs as a known and proven method; OneRoof Community Housing in Minnesota (USA), which has been active for five years and is seen by regional stakeholders as the go-to organisation to deliver on affordable and sustainable housing (and which is an effective lobbyist: since 2023, half of all social-housing funds in Minnesota are allocated for CLTs); and Lopez CLT in Washington (USA), which has been active for over three decades and delivers entire neighbourhoods of housing. Even
single CLTs can change into an organisation with local influence and impact; La Borda, for example, has transitioned from a cooperative housing initiative into a local movement and hub linking academic, political and grassroots organisations, and has even been the driver behind the emergence of a local timber industry for construction. Some CLTs, such as Bridport CLT, work with larger housing associations or developers to increase feasibility.

The strength of such organisations is often increased by the ecosystem of their partnerships, networks, and connections, for example to the construction sector, innovative industry players, communities of practice, academic institutions and politicians – these conditions all influence the likelihood of successful delivery of a circular CLT. In the UK, at least two thirds of completed schemes have been achieved in partnership with existing industry actors (private/social-housing developers).

We therefore propose that our first strategic pillar is to support CLT organisations, which can deliver multiple projects across a city or place, in developing into circular hubs of expertise. This helps overcome the barrier of organisational resilience and enables the build-up of expertise and legitimacy necessary to scale the implementation of circular CLTs. Such organisations can act as a regional connector between policy, theory, industry and civic society in quadruple-helix collaborations that push the standards of building forward, as several examples in our research show.

### Pillow I: Enable CLT organisations to become regional hubs of circular expertise

<table>
<thead>
<tr>
<th>Barriers</th>
<th>Organisational resilience, expertise and legitimacy and access to finance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Aim</strong></td>
<td>Develop CLT organisations into regional hubs of circular expertise; increase capacity and expertise in CLT organisations so they can become regional drivers for circularity across multiple projects in a city or place.</td>
</tr>
<tr>
<td><strong>Network role</strong></td>
<td>The creation of CLT hub organisations responsible for the delivery of multiple circular CLTs requires operating revenue (for example a government subsidy) for each organisation, which is beyond the scope and capacity of the Network to provide, and the ease of access to this depends on the geographic context. However, where CLT organisations do exist, the Network can support their development of circular expertise. The Network will establish a Circular CLT Working Group with CLTs across Europe. This group will provide a governance mechanism and central point for knowledge exchange and expert input to support organisational development of circular expertise.</td>
</tr>
</tbody>
</table>

#### 4.2. Circular strategies and opportunities for CLT projects

The previous section, leading to Pillar I, focused on exploring the resilience and capacity of CLT organisations to become hubs of circular expertise, in support of our overall impact objective. A second objective in our interviews was to explore the actual implementation of circular strategies on the ground, moving from a regional scale to a project scale. Which circular strategies were adopted and which conditions affected implementation? This resulted in the strategic Pillar II, aimed at supporting implementation of circular strategies at the project level. Moreover, we identified two elements that require particular attention: (a) enabling collective organisation to maximise the circular capacity of CLT projects and (b) enabling smart financing and design, improving the ability of CLTs to finance their circular projects. These are discussed below.

Earlier research (ECLTN, 2022) suggests that the community aspect – the ‘C’ in CLT – holds significant potential for collective circular solutions that go beyond just building material and move into the social layer, as explained in Section 1.4. Our research confirmed this. Where CLTs maximise their collective organisation to support collective living and sharing arrangements, this leads to the inclusion of multifunctional spaces or collective energy systems in designing buildings,
as well as realising ‘circularity in use’, e.g. shared mobility solutions and cooperative food production and distribution (see Appendix D for examples). Collective living and sharing arrangements often go hand in hand with capacity building to increase self-management of the building and to reduce costs for residents, because resources are used more efficiently and effectively.

However, these approaches can be challenging to realise. CLTs that work with collectives to maximise their social and environmental impact require careful, contextualised governance structures, which are reflected in many of the best-practice CLT examples we spoke to. These models must be revisited in parallel with business and ownership models. For example, Bridport Cohousing CLT is organised around working circles and a director’s circle, which also incorporates representatives from the local building industry, a housing association and local residents, as well as the council. It expects every adult member of the CLT to be part of at least one circle. They have adopted a sociocratic governance system, where decisions are made by consent (“good enough for now, safe enough to try”), rather than consensus. They strongly believe their organisational structure is part of their success and enables them to make better use of available talent, resources and budgets.

Another organisation, the Community Land Trust Brussels, whose main target group comprises low-income people eligible for social housing, utilises similar participatory design and governance approaches and has adapted its processes to experiment and learn from project to project. Involving future residents at an early stage and onboarding them so they are familiar with the CLT’s core principles creates awareness and acceptance that may not arise in regular approaches in development and housing. Our interviews suggested that strong involvement of future residents and early CLT support through educational or onboarding programmes also translates to circular solutions.

Co-housing and collaborative philosophies require deliberate and consistent involvement of people during the planning and design phase, which, during the long process of real-estate development, can be challenging and might not always be possible. Vulnerable people, or people with a low income, whose main concern is to have a roof over their head, may not have the capacity or time to invest in these processes.

One route to scaling for CLTs is partnering with existing industry actors, such as private and social-housing providers. In the UK, over two thirds of completed schemes were achieved in partnership with such actors, including Bridport CLT. In partnership with Dark Matter Labs and the England & Wales Community Land Trust Network, the European CLT Network is researching the role for CLT stewardship approaches at large sites (of over 150 housing units), which often involve such partnership approaches. There is a question of whether it is more difficult to achieve collective organisation and circular approaches in these large site schemes – future research can consider the extent to which innovation can be achieved across a sizeable pipeline of schemes, and how CLTs can bring collective, circular innovation to such partnership approaches.

This pillar is therefore focused on enabling CLTs to emphasise the benefits of collective approaches in CLT developments to reach circular solutions.

As well as exploring the potential that the ‘C’ of CLT holds for designing and delivering circular solutions on the ground, we looked at the economic feasibility of circular solutions. Financing access to land and the development of land and buildings is a consistent challenge for CLTs. The viability of any CLT project is determined by its ability to realise housing for mostly low-income people. As part of the EU INTERREG project Sustainable Housing for Inclusive and Cohesive Cities, the Global Fund for Cities Development (FMDV) (2020) developed a financial guide, which details the challenges CLTs face in financing projects and opportunities to overcome these (also found in the
Taking a life-cycle approach and long-term (cost) perspective – which CLTs do – can result in circular measures being taken, such as investing in durable solutions and materials, maintainability (ideally locally available) and the sharing of appliances, cars and spaces. When these present higher upfront costs, CLTs sometimes come up with creative solutions that enable the investment. Examples are ‘building small’ (Lopez CLT), building in stages (La Borda) or removing parking spaces from the plans or adding an extra unit in the basement (NW3). Longer established CLTs can also leverage their experience to reduce long-term costs, for example by working with technologies that local services can easily maintain, or making parts that need regular service/replacement easily accessible (e.g. Lopez CLT instals filters that can be replaced easily). They can also leverage a higher capital availability to prioritise long-term over short-term affordability. Often, CLTs and organisations seek collaboration with existing private developers and social-housing associations to make projects financially feasible. This demonstrates the relationship between the way a project is financed and the eventual social and material design of buildings, and the relevance of social/organisational conditions that need to be present in order to be able to realise these solutions.

<table>
<thead>
<tr>
<th>Phase</th>
<th>Financial barrier identified</th>
<th>Instrument presented</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROUP</td>
<td>Lack of readily available financial support</td>
<td>Start-up fund</td>
</tr>
<tr>
<td>Creation</td>
<td>Lack of technical and professional assistance</td>
<td>Local hubs</td>
</tr>
<tr>
<td>SITE</td>
<td>Land not available</td>
<td>Call for projects</td>
</tr>
<tr>
<td>Access to land</td>
<td>High initial land cost</td>
<td>Long-term land loans</td>
</tr>
<tr>
<td>PLAN</td>
<td>High costs associated with a risky planning phase</td>
<td>Municipal funds</td>
</tr>
<tr>
<td>Planning</td>
<td>Difficulty in accessing affordable financing for construction</td>
<td>Real-estate crowdlending</td>
</tr>
<tr>
<td>BUILD</td>
<td>Challenging to ensure the quality and energy efficiency of the building</td>
<td>Energy cooperatives</td>
</tr>
<tr>
<td>Construction</td>
<td>Difficulty in accessing affordable financing for construction</td>
<td>Real-estate crowdlending</td>
</tr>
<tr>
<td>LIVE</td>
<td>Low household creditworthiness</td>
<td>State-subsidised loans</td>
</tr>
<tr>
<td>Access to housing</td>
<td>Lack of structural income for CLT operation</td>
<td>Capital raising</td>
</tr>
<tr>
<td>LIV</td>
<td>Lack of structural income for CLT operation</td>
<td>Ground rent</td>
</tr>
<tr>
<td>Operation</td>
<td>Lack of cross-cutting programmes covering the entire financing chain</td>
<td>Sharing capital gain</td>
</tr>
<tr>
<td>ALL</td>
<td>Lack of cross-cutting programmes covering the entire financing chain</td>
<td>National programmes</td>
</tr>
<tr>
<td>Cross-cutting</td>
<td>Difficulty in ensuring funding sustainability</td>
<td>Revolving funds</td>
</tr>
</tbody>
</table>

**Table 2: Summary of financial barriers and instruments analysed presented in research by FMDV (2020)**

Pioneering CLTs and co-housing communities such as De Nieuwe Meent and De Warren in Amsterdam, and La Borda in Barcelona, have developed financing schemes that enable upfront investments in circular measures and manage the cash flow from planning through delivery to use

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and end-of-life. They have received participatory loans (from a co-operative bank) that are to be paid back only after the housing loan has been repaid. There are also specific funding options available for extra measures (e.g. Ecology Building Society mortgages in the UK or financial incentives on energy-saving technology in the US). Moreover, we have seen how design (decisions and philosophies) can provide financial leverage to invest in circular solutions. For example, the ‘build small’ mantra of Lopez CLT allows it to make more upfront and long-term investments in buildings and installations, which in turn requires a more participatory approach, in which current and future residents collectively think and work towards a sustainable and equitable environment for themselves and the neighbourhood.

There is an opportunity to enable CLTs to become drivers for circular change, but the conditions to do so need to be created. An important condition is that project leaders, architects and initiators become aware of circular solutions and strategies that can be implemented, and in particular those that are most relevant to the CLT. Another condition is to increase the financial leverage of CLTs to invest in these strategies. This brings us to the second pillar, explained in the table below.

### Pillar II: Enable the implementation of practical, circular interventions in CLT projects through (a) collective organisation and (b) smart financing and design

<table>
<thead>
<tr>
<th>Barriers</th>
<th>Aim</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lack of awareness and knowledge of (collective) circular strategies, financial barriers to making upfront investments</td>
<td>Increase adoption of circular interventions in CLT projects through collective organisation and smart financing arrangements (in parallel to existing work on new circular financing models).</td>
</tr>
</tbody>
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<table>
<thead>
<tr>
<th>Network role</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coordinate input from external experts and exemplary CLTs to develop an online portfolio/repository of circular strategies with particular focus on collective organisation and smart financing methods, including as part of CLT partnership and large-site approaches. Input can be gathered from the Circular Working Group (Pillar I) and the results will feed back into the working group, so that the circular hubs of expertise CLTs are equipped to support the projects in their area.</td>
</tr>
</tbody>
</table>

#### 4.3. Demonstrating the impact of circular CLT strategies

The previous two sections and pillars addressed barriers and opportunities related to our impact objective of enabling and promoting CLTs to become regional drivers of circular change, by discussing social, economic and organisational aspects that affect the ability to act on a regional scale, as well as conditions facilitating implementation on the ground.

In this section, we move beyond CLT initiatives and organisations and recognise the interdependencies between CLTs and other stakeholders in the built environment. An important condition for making the case for circular CLTs is to provide evidence that CLTs in fact have the potential to significantly reduce greenhouse gas emissions, land use and other factors that negatively impact the environment and society, in addition to the social value they bring. Research that seeks to evidence, understand or quantify the relationship between the described CLT characteristics and circularity has been scarce. The work of Hirschberg et al. (2022) has explored social innovations for supporting regenerative lifestyles in Austria through an exploration of three pioneering co-housing projects. Focusing specifically on CLTs, the Co-Operate impact study, begun in 2021, included a business model for a neighbourhood with seven generations in mind. It outlined how CLT principles in Amsterdam’s H-Buurt CLT initiative resulted in both social and environmental benefits (Co-Operate, 2021). This research continued as part of the establishment of the European CLT network throughout 2021 and 2022 and focused in part on pathways between CLT principles and
environmental sustainability, including material use, insulation, shared resources and utilities, shared spaces akin to co-housing arrangements, and civic participation activities such as cycling training programmes to support sustainable mobility (ECLTN, 2022).

We found that there is a need for data and evidence that demonstrate that CLTs are vehicles for a circular built environment and indicate the directions and measures to be taken that have the most environmental impact. This resulted in the pillar introduced below, which aims to evidence and communicate the circular impact of CLTs. This can help CLT organisations to unlock funding and create interest from impact investors and from wider developers of land and housing in integrating CLT principles into their development projects. Interestingly, these insights may also spill over into other areas of housing and project development, from housing cooperatives to housing associations and progressive real-estate developers. This research will utilise insights gathered in Pillars I and II to support the quantification of impact, e.g. through impact analysis of collective circular strategies, and will ultimately be communicated and disseminated in a ‘State of the sector’ European CLT impact report.

<table>
<thead>
<tr>
<th>Pillar III: Promote impact of circular CLT strategies</th>
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</thead>
<tbody>
<tr>
<td><strong>Main barriers</strong></td>
</tr>
<tr>
<td><strong>Aim</strong></td>
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<tr>
<td><strong>Network role</strong></td>
</tr>
</tbody>
</table>

4.4. The European CLT Network - enabler of circular CLTs in Europe

The vision of the European Community Land Trust Network is that CLTs become recognised as a mainstream option for affordable, inclusive and sustainable land use and housing across Europe. To do this, the Network's mission is to both enable the growth of CLTs across Europe and support them to maximise their long-term social and environmental impact.

Chapter 4 has articulated three strategic pillars through which the European CLT Network can deliver the impact objective of this work – to become regional drivers in the transition to a circular built environment. In delivering this impact objective, the Network's role is primarily focused on the collation and communication of evidence and best practice; the coordination and dissemination of research; and the organisation and implementation of strategies across different contexts and projects. These capabilities fall within the core activities and capabilities of the Network. This work
can further build on and benefit from other core activities delivered by the European CLT Network and its members, such as policy and advocacy (at regional, national and European level).

The expertise and capacity of Network staff will be complimented by partnering with And The People, a social innovation firm based in the Netherlands. Further, as will be described in Chapter 5, the Network will work with further external partners to bring specific financial and circular expertise to the work.

4.5. Remaining challenges

CLTs can act as incubators for innovation in sustainability, demonstrating the sharp end of where industry should be focused. By removing the pressure of profit maximisation, new ideas can be trialled and tested. However, CLTs face similar challenges to other building projects in Europe: rising costs of building materials, access to expertise and labour, low availability of land to build on and counter-effective regulations, to name a few.

We have to remain realistic: for example, the proposed action of developing and implementing strategies that provide financial leverage to invest in circular solutions will not entirely resolve the issue of lack of finance or land for all CLTs. Also, the possibility to develop regional CLT hubs of expertise will rely to an extent on the funding and capacity of these organisations to devote time and energy to it, which is not always available, especially in volunteer-based contexts.

Moreover, the factors that contribute to CLTs being uniquely placed for achieving the transition to a circular built environment can also present a challenge: rooted in a specific context, a CLT develops places and buildings with and for people, with more interdependencies in the planning stage than in traditional developments, and in co-creation with future users and residents. A top-down approach may seem to be more scalable, but has its own challenges. In parallel work, the European CLT Network is undertaking action learning research into the role CLTs can play in the development of large sites, involving partnerships with housing associations and other developers, combining the strengths of both parties.
5. Diffusion strategy

The final chapter provides an outline of the practical details and steps required to deliver the three strategic pillars and achieve our impact objective: to enable and promote Community Land Trusts across Europe to become regional drivers in the transition to a circular built environment. These pillars were selected as they respond to the main barriers and opportunities in relation to our impact objective (identified in Chapter 4).

The European CLT Network launched in 2023, funded by the Laudes Foundation and World Habitat. The Network can leverage its co-ordinating and convening power, its membership base across Europe and its external network to deliver on the three strategic pillars. The Network has built a strong consortium of organisations to deliver the diffusion strategy. This includes its membership base across Europe; And The People, a social innovation consultancy based in the Netherlands; and organisations with expertise in financing and impact quantification of community-led housing projects. Furthermore, the Network’s external connections, and those of its members (for example to Housing Europe, World Habitat, UrbaMonde, The Shift and many other organisations through Laudes’ Community of Policy [e.g. C40, IHBR]) mean it is well placed to amplify and drive awareness about circular CLTs at a European, national and city scale.

Coordination of the execution of the strategic pillars as well as communication activities will be undertaken by the European CLT Network and And The People. Other involved stakeholders and partners are described per pillar.

5.1. Pillar I – Enable CLT organisations to become regional hubs of circular expertise

Following the feasibility study and our findings, we envision the following steps to enabling CLT organisations to become regional hubs of circular expertise:

1. Establish a Circular Working Group (through an open call in the Network and direct invitation of progressive CLT hubs). This working group will be the central point for the development of expertise and knowledge exchange on circularity within CLTs. The membership for this working group includes CLTs across Europe and in particular CLT hubs and initiatives that aspire to have a regional role in developing (circular) CLTs.

2. Co-design a Circular CLT Hub framework with guidance on:
   a. What it means to become a regional hub of circular expertise, including policies, guidelines and local conditions
   b. How to become a regional hub, including organisational policies and a monitoring and evaluation framework to assess progress in implementing circular CLTs in a defined geography
   c. What role the network can play in supporting regional hubs
5.2. Pillar II - Enable CLT projects to implement circular strategies

As a new organisation, the European CLT Network has not yet published information for its members on how to adopt circular strategies and principles at a project level. Our next step is to provide this information to the membership to support CLT organisations and their future projects. This pillar is about building an online portfolio of circular strategies and interventions, with a specific focus on collective organisation strategies and smart financing and design strategies, revisiting business and ownership models – as is also part of the wider goals of the Circular Buildings Coalition. Our steps would be as follows:

- Establish an online portfolio with circular interventions and strategies, implemented by CLTs across the world and including information about the organisations involved and conditions required for implementation, with the aim of inspiring and informing other CLT projects
- Invite and collaborate with two CLT projects that are at the planning and design phase of construction to support the in-practice implementation of circular strategies and improve the practical and communicative value of the portfolio (e.g. through co-creative workshops or design sessions)

There are specific opportunities for CLTs to create environmental (and social) impact by maximising the ‘C’ in CLT through collective organisational strategies. To address this potential, and add collective circular approaches to the portfolio, we propose the following steps:

- Scope and define the collective CLT approach (in co-creation with members of the Circular Working Group, see Pillar I): conditions, relevant co-creation processes, governance framework and expertise required to co-create and implement circular collective solutions and achieve collective self-provisioning for different levels and areas (food, energy, mobility, tools).
- Through a series of interviews with relevant real-estate actors in the UK (including private/social-housing developers), we establish a focus on collective circular approaches and explore if there is scope to push for innovative collaborative approaches in large-scale CLT project pipelines and in partnership arrangements with other industry actors, e.g. regarding the levers for influence, the improvement of standards, the financing implications and how partners managing assets deal with ‘non-standard’ features.
Our second focal point of this pillar is making circular CLT projects economically feasible and enabling new kinds of financing arrangements for CLTs. The development of new financial models and mechanisms is also part of the wider effort of the Circular Building Coalition, which can be included in the portfolio. Our effort in providing better financing possibilities for circular CLTs is to enable smart financing and design strategies in collaboration with experts in this field, following these steps:

- Establish an action-research framework aimed at developing smart integral financing strategies for CLTs to enable investing in circular solutions;
- Work with an academic partner to execute the research and develop actionable insights and strategies. This will include an exploration of both literature and case studies to systematically examine the alignment between financing strategies and circular building strategies to identify instances where successful matches have already occurred. Among other things, this will lead to an overview of enablers that have played a pivotal role in these projects, and showcase this analysis as empowering examples for future CLTs. These strategies will be included in the online portfolio;
- For external validation, complement this research with pro-bono conversations with financial experts, for example focused on co-housing in the Netherlands, e.g. financial experts within the Dutch CLT Network, such as the TBI group, a large developer, and Rabobank, a bank with expertise in financing cooperative and community-led housing initiatives;
- Develop a list of organisations and contacts relevant to the context of different countries to practically support the arrangement of financing.

**Stakeholders**

<table>
<thead>
<tr>
<th>Stakeholders</th>
<th>CLT organisations and initiatives: Members of the Circular Working Group</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Circular finance researchers: Waldo Galle and Margaux Lespangard (VUB University Architectural Engineering)</td>
</tr>
<tr>
<td></td>
<td>Financial experts: Various experts including Rabobank and TBI group, a major Dutch developer.</td>
</tr>
</tbody>
</table>

**Results**

- An online repository of circular strategies and interventions, with a particular focus on collective organisation and smart financing techniques
- A contact list of organisations able to lend support and arrange finance
- An inventory of finance gaps and successful matches between financing strategies and circular building strategies (to be captured in an online repository)

**Audience**

CLT hubs and their future projects

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One Roof Community Housing (Minnesota, United States) is a nonprofit organisation committed to providing housing services and affordable homes and healthy neighbourhoods. It has its own construction organisation, Common Ground Construction, which supports the acquisition, rehab and new construction.
5.3. **Pillar III – Promote the impact of circular CLT strategies**

Our final pillar is to create awareness of the environmental impact of circular CLT projects and specify and promote the impact for different strategies. The execution of this strategic pillar follows the following steps:

1. Researchers conduct a quantitative analysis of three exemplary finished CLT projects to demonstrate their environmental impact using both (i) whole-life-cycle carbon footprint screening assessment and (ii) the impact of circular and collective strategies, such as those described in Appendix D
2. Share templates and tools to enable other CLTs to assess their environmental impact and to create awareness of the effectiveness and impact of different circular interventions
3. Discussions with impact investors to understand what they look for when supporting projects and ensure our impact analysis and presentation aligns with expectations
4. External communication of the results to wider developers, potential investors and funders, banks, and local councils utilising the network and membership of the European CLT Network

This work would complement and form the first step towards an 18-month project being scoped between Martin Röck (RISE LAB Spatial Systems Science) and the Laudes Foundation, which will develop tools and templates for life-cycle assessment and whole life carbon analysis of community-led housing. Ultimately this work will be disseminated in a ‘State of the sector’ European CLT impact report, which is to be published by 2024 and which will be co-funded by the Laudes Foundation.

| Stakeholders | CLT organisations and initiatives: three exemplary CLTs from the Circular Working Group to be included in quantification of impact exercise  
Researchers: Martin Röck (RISE Lab Spatial Systems Science); Angelika Hinterbrandner (architect, Berlin)  
Broader network to support dissemination: Housing Europe, World Habitat, UrbaMonde, The Shift, strategic partners via Laudes Community of Policy (e.g. World Green Building Council, C40 Cities, IHBR). |
| Results | ● Quantitative circularity assessment of three exemplary CLT projects  
● Input for the ‘State of the sector’ European CLT Impact Report (completion in 2025) |
| Audience | CLT organisations and their future projects  
Wider developers of land and housing  
Funders and impact investors |

This diffusion strategy is complimented by a €3.7-million, 60-month North-West Europe EU INTERREG project, Upcycling Trust, awarded to a consortium of CLTs in the European CLT Network researching and investing in actual projects focused on different circular renovation strategies in Cork (Ireland), Brussels (Belgium), Ghent (Belgium), Rennes (France) and Lille.
6. Conclusion

The consequences of climate change may intensify or worsen existing disparities. The choices we make in the built environment and the use of land should be driven by their potential effects on both human rights and the environment. To ensure a fair and equitable transition, the process of decarbonisation must explicitly be aimed at reducing inequality by prioritising the needs of marginalised and low-income communities, aligning with the core objective of Community Land Trusts (CLTs). As suggested by Alice Haugh (Laudes Foundation), “when you look at that governance model or the ‘G’ in ESG, as CLTs do by giving communities a stake in the development, often the ‘E’ and ‘S’ follow, because the incentives are aligned”.

This paper illustrates how Community Land Trusts (CLTs) possess circular potential and outlines definitive pathways to overcoming barriers to adoption, facilitating and endorsing CLT hubs as regional catalysts for circular transformation. Anticipating an expanded role for CLTs in European real-estate development and land use, we aim to bolster their growth and support them in enhancing their impact. Our goal is to empower CLTs not only to provide community-led and affordable homes, but also to contribute to the creation of circular homes.

The Cornwall Community Land Trust (England) has delivered nearly 300 affordable homes on 27 developments across Cornwall and the Isles of Scilly since it was set up 15 years ago. Its projects include co-housing approaches, energy generation, district heating and a focus on biodiversity.
References


Banti, C. and Phylaktis, K. (2021). Financialization of Housing Markets: Can REITs be the Culprit of Rising House Prices?


Hirschberg, R et al. (2022) IOP Conf. Ser.: Earth Environ. Sci. 1078 012111


Appendix A. Introduction to Community Land Trusts

Davis (2021), co-chair of the Center for CLT Innovation, describes the three central characteristics of Community Land Trusts as:

1. **Community, referring to a collaborative model of organisation** – CLTs are responsive organisations that give voice, agency and accountability to residents and wider community. CLTs adopt governance structures that stipulate collective ownership and democratic decision-making, to ensure a balance of individual and collective interest. Many CLTs operate using a tripartite governance system where each of the following three groups holds one third of decision-making power: residents; wider community (local NGOs, shop owners, local entrepreneurs); public interest (government representatives, housing agencies, social service providers).

2. **Land, referring to collective ownership of land** – CLTs offer an innovative approach to land ownership. They acquire land to manage in the interests of the community and legally commit never to sell this land. CLTs disrupt traditional ownership structures by making a distinction between homes and the land on which they are built. The homes belong (rental, ownership, co-operative structures) to the residents and the land beneath them is collectively owned and held in trust, with a legal mechanism which ensures the land will never be returned to the market. This protects against increasing land values and ensures that homes can remain affordable in perpetuity. As the household needs to purchase/rent only the building and not the land, a CLT home is more affordable than a conventional home. For example, in London in 2021-22, the sales prices of homes on the St. Clements project are as low as 27% of market value (London CLT, 2022).

3. **Trust, referring to operational mechanisms to ensure perpetual control of assets.** CLTs acquire land to manage in the interests of the community. CLTs have a legal obligation to have an ‘asset lock’, which prevents their assets from being used or sold in a way that contravenes objectives in their legal constitution. This asset lock acts in a way that ensures that housing remains affordable in perpetuity, by attaching covenants to the future use, resale and letting of homes that restrict its use for private profit and capital gains.

To date, CLTs have mostly been used as a mechanism to deliver affordable housing; however, their principles can also be applied to other land-based assets. Research has found that in England, 60% of community-led groups provide, or intend to provide, non-housing amenities including green spaces (e.g. allotments and community orchards), renewable energy, workspaces and spaces for community groups (Capital Economics, 2020). In some projects, commercial real-estate (e.g. shops, restaurants) is owned and managed through CLTs, which can add value to the economic development of the area in which the CLT is active and provide space for social ventures (Moore, 2016).
Appendix B. Case study selection mapped against circular design and use-phase principles

The case selection of the qualitative research was based on eight design principles and eight use-phase principles. The table below shows the principles and which ones apply to which case study in a longlist of CLTs.

<table>
<thead>
<tr>
<th>Design principles</th>
<th>Project</th>
<th>Use-phase principles</th>
<th>Project</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Design using a minimum amount of materials</strong></td>
<td>La Borda, La Chalmeta, One Roof</td>
<td><strong>Sharing of spaces</strong></td>
<td>La Borda, La Chalmeta, Arc-en-Ciel</td>
</tr>
<tr>
<td><strong>Design to maximise the functional lifespan</strong></td>
<td>Rooted Homes, One Roof, Lopez Community Land Trust, Kennett CLT</td>
<td><strong>Sharing of resources and facilities</strong></td>
<td>Kennett CLT, La Borda, La Chalmeta, Rooted Homes, Lopez Community Land Trust</td>
</tr>
<tr>
<td><strong>Design for optimal management and maintenance</strong></td>
<td>Petersfield CLT, Kennett CLT, NW3, La Chalmeta, Rooted Homes, One Roof, Lopez Community Land Trust</td>
<td><strong>Shared-mobility solutions</strong></td>
<td>Arc-en-Ciel, Rooted Homes, Lopez Community Land Trust</td>
</tr>
<tr>
<td><strong>Design for multiple life cycles</strong></td>
<td></td>
<td><strong>Sustainable living/behaviour</strong></td>
<td>NW3, La Borda, La Chalmeta, Rooted Homes, Lopez Community Land Trust</td>
</tr>
<tr>
<td><strong>Minimise the use of new or virgin materials</strong></td>
<td>Rooted Homes, One Roof, Lopez Community Land Trust</td>
<td><strong>Collective action</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Maximise the amount of recycled materials used</strong></td>
<td>La Borda, La Chalmeta, One Roof</td>
<td><strong>Outreach &amp; lobby</strong></td>
<td>NW3</td>
</tr>
<tr>
<td><strong>Maximise the use of sustainable, biobased materials</strong></td>
<td>NW3 Kennett CLT, La Borda, La Chalmeta</td>
<td><strong>Food-related</strong></td>
<td>Bradley Big CLT, Lopez Community Land Trust</td>
</tr>
<tr>
<td><strong>Maximise the potential for high-value reuse</strong></td>
<td>One Roof</td>
<td><strong>Knowledge sharing &amp; education</strong></td>
<td>Action in Rural Sussex</td>
</tr>
</tbody>
</table>
Appendix C. Validating how CLT characteristics lead to circularity

The table below explains how the identified CLT characteristics are demonstrated in the seven CLT case studies that were carried out as part of this research.

<table>
<thead>
<tr>
<th>CLT characteristic</th>
<th>Relevant outcomes (interviews)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent owners, and therefore long-term stewards, of the land</td>
<td>A long-term view on buildings and building design and current and future users of the buildings is central to all of the CLTs that were part of this research. For example, NW3 chooses materials and solutions based on a life-cycle impact assessment, and the project management invests upfront in solutions that have no direct benefit, but will have an impact in the longer run, such as high-quality ventilation systems and the integration of external boxes where blinds could be installed in the future. None of the CLT projects or organisations was prepared to compromise on quality, and all had the ambition to choose the most durable materials, solutions and systems, with a strong inclination towards minimising energy and maintenance costs. Moreover, legal arrangements were often made for a very long period, and non-speculative measures were in place for periods up to 1,000 years.</td>
</tr>
<tr>
<td>Collective governance structures</td>
<td>In all CLTs, designs of the buildings (or areas) were made in close collaboration with residents as well as non-residents with a variety of circular measures being introduced as a result of that. The bottom line: providing affordable housing clearly results in buildings that minimise operational and energy costs for its users. In exemplary projects like La Borda and Bridport, we see advanced governance structures around strong foundational principles of social and environmental justice. CLTs are often able to attract support or collaborate with a local government, which in turn can use the governance structure to introduce policy goals and interventions like shared mobility solutions (e.g. CLTB). In the interviews, CLTs were also referred to as incubator of ideas, often around environmental topics and goals, and it was mentioned that CLTs often function in a network of other organisations.</td>
</tr>
<tr>
<td>The social foundation created by the collective governance structure</td>
<td>We found many examples of how the social foundation of a CLT was utilised for introducing circular interventions, measures and solutions. Beyond shared mobility in different forms, the sharing of utilities, spaces, tools, energy and cooperative food production and selling, we found CLT organisations offering training that empowers people to make sustainable lifestyle choices or to maintain a building or green areas.</td>
</tr>
<tr>
<td>Organisational capacity and expertise</td>
<td>In fact, all projects in this research were either completely implemented/developed by a CLT organisation or hub, or at least supported in one way or the other by such an organisation. Often the CLT hub or organisation received funding, expertise and operational support from a (local) government. This included financial support (e.g. getting help with loans or insurance), expertise, support with project management and the like. We have also seen that established CLT organisations such as OneRoof, CLTB and Cornwall CLT are a go-to organisation if a local government wants to achieve social or environmental goals. They are trustworthy because they are well organised, deliver affordable housing and can help with accessing communities. Beyond collaborating with governmental institutions, they often entertain good relationships with academics, civic organisations, and progressive industry players, which they argue to be instrumental in transitioning to a circular built environment.</td>
</tr>
</tbody>
</table>
Appendix D. Findings overview

To present the findings, we use three methods. Firstly, we have crossed the strategies and interventions from the findings with the circular principles of design and circular principles of use (Table D1). Secondly, we have crossed the findings with different phases of development, from planning to end of life (Table D2). Thirdly, we provide a link to a raw data excel sheet with summarised answers, transposed conclusions and an overview of the strategies/interventions per case.

**Table D1. Circular strategies per circular design/use principle**

<table>
<thead>
<tr>
<th>9 principles of circular design</th>
<th>Count</th>
<th>Measure</th>
</tr>
</thead>
</table>
| Minimise **amount of materials** | 4     | - Gradual design
- Parametric design
- Building small
- Renovation instead of demolition and building new |
| Maximise the functional lifespan | 4     | - Long-lasting, high-quality materials
- Build for 200 years |
| Optimise **management and maintenance** | 4     | - Low-maintenance design
- Design for adaptation |
| Multiple life cycles           | 1     | - Possible to de/reconstruct the entire building |
| Minimise use of **new or virgin materials** in construction | 3     | - Reused façades
- Reused facilities such as toilets or furniture
- Reduce the need for plastics |
| Minimise **use of energy, water or materials** during use phase | 6     | - Energy co-op
- PV
- Solar water heating
- Heat pumps
- Strict metering and monitoring
- No gas use
- Building small |
| Maximise amount of **recycled materials** | 3     | - Recycled materials in the construction
- Collaboration with local reuse centre |
| Maximise use of **sustainable, biobased, healthy materials** | 4     | - Use of local materials
- Timber, straw, clay |
| Maximise potential for **high-value reuse** | 2     | - Progressive recycling at construction
- Recyclable metal roofs |

<table>
<thead>
<tr>
<th>8 principles of circularity in use</th>
<th>Count</th>
<th>Measure</th>
</tr>
</thead>
</table>
| Sharing of spaces                 | 5     | - Shared outdoor spaces
- Shared rooms for storage, bedrooms, recreation spaces
- Shared kitchen
- Shared spaces for residents and neighbourhood
- Shared living spaces |
<table>
<thead>
<tr>
<th>Category</th>
<th>Count</th>
<th>Activities</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sharing of resources &amp; facilities</td>
<td>6</td>
<td>● Shared laundry&lt;br&gt;● Shared tools&lt;br&gt;● Shared workshops&lt;br&gt;● Shared energy system&lt;br&gt;● Shared personal services</td>
</tr>
<tr>
<td>Mobility sharing</td>
<td>5</td>
<td>● Centrally organised shared (EV) car systems&lt;br&gt;● Self-organised car sharing among residents&lt;br&gt;● Shared (EV) bike parking&lt;br&gt;● Eliminate parking spaces</td>
</tr>
<tr>
<td>Sustainable living</td>
<td>3</td>
<td>● Active committees/working circles&lt;br&gt;● Onboarding processes to familiarise newcomers with knowledge/principles&lt;br&gt;● Learning from each other</td>
</tr>
<tr>
<td>Collective action</td>
<td>2</td>
<td>● Installed solar panels together with external neighbours&lt;br&gt;● Part of local action groups</td>
</tr>
<tr>
<td>Outreach and lobby</td>
<td>3</td>
<td>● Lobbying for not needing parking spots leading to city-wide regulation changes&lt;br&gt;● Contributing to development of local timber production&lt;br&gt;● Stimulating car sharing within other initiatives&lt;br&gt;● Showcasing and showing around: government officials, developer/construction companies etc.</td>
</tr>
<tr>
<td>Local food production and consumption</td>
<td>3</td>
<td>● Self-organised, local food co-op&lt;br&gt;● Preserve land for growing food for the community&lt;br&gt;● Greenhouses&lt;br&gt;● Shared permaculture project&lt;br&gt;● Food growing spaces for all residents</td>
</tr>
<tr>
<td>Knowledge sharing &amp; education</td>
<td>3</td>
<td>● Sharing an open-source carbon emissions calculator&lt;br&gt;● Sharing skills and knowledge with other initiatives&lt;br&gt;● Education group on efficient building use and maintenance</td>
</tr>
</tbody>
</table>
### General circular guidelines

<table>
<thead>
<tr>
<th>1. <strong>CLT hubs build circular knowledge, networks and expertise</strong></th>
<th>CLT hubs and organisations build up circular expertise over time, often in quadruple helix networks (with progressive industry actors, civic organisations, local governments and researchers). As a de-facto real estate developer and landowner, this creates opportunities to implement and monitor circular solutions and to progress across different projects. Some CLTs have founded their own contracting organisation, or keep a very close relationship with local or regional building companies to be able to co-develop circular practices and reduce costs.</th>
</tr>
</thead>
<tbody>
<tr>
<td>2. <strong>Enable and empower (or even promote) co-housing communities</strong></td>
<td>Co-housing groups and communities hold ‘circular potential’ throughout different phases, e.g. for implementing educational programmes, collective maintenance schemes, sharing solutions etc.</td>
</tr>
</tbody>
</table>

### Land acquisition, planning and design phases

| 3. **Involvement of future residents** | Involving future residents in design and planning ensures a holistic and whole-life-cycle approach without compromising on quality and durability and a focus on reducing operational costs. This includes thinking beyond the upfront costs and ease of maintenance, the complexity of components and ease of repair. |
| 4. **Build small & at scale** | Build small units to enable higher upfront investments that have long term benefit (requires involvement of future residents). At the same time, economies of scale can be created by adopting a regional perspective where the CLT has a strategic role. |
| 5. **Share, share, share** | Sharing of spaces, utilities, appliances, items and cars/bikes as a foundational guideline in each project. This can be introduced in the planning and design stage, but should also be considered a strategy in use phase. |
| 6. **Smart financing** | Establish smart financing schemes and agreements, possibly with expert cost consultants, to unlock financial capacity for upfront investments and mapping different types of financing for different phases of the investment. Many CLTs also set up some kind of foundation (e.g. a Community Benefit Society in the UK) to have access to additional funds and subsidies. |

### Construction phase

| 7. **Create awareness of building design and use** | A part of the onboarding programme for future CLT residents can focus on self-management and maintenance, and an understanding of the building and various installations. This allows a higher level of self-management (lower costs) and increased sense of ownership and stewardship. Some CLTs promote ‘sweat equity’ (residents helping in construction) to reduce unit price. |
### Operation phase

| 8. **Co-create ‘circular in use’ solutions with residents and neighbours** | CLT organisations or projects (often involving co-housing communities) make use of the existing CLT organisation and governance to implement and co-create new solutions, based on local needs and external demands and opportunities. These range from shared mobility and cooperative energy use to food production and tool sharing. |

### End-of-life phase

| 9. **Empower local communities to convert derelict buildings into houses and community spaces** | CLTs across Europe are also starting to use the CLT structure as the basis for the renovation of derelict buildings. Some CLTs arise from community members organising themselves around the repurposing of these buildings and action research is underway to further build circular renovation practices using the Community Land Trust model.13 |

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13 A consortium of CLTs was recently successful in receiving €3.7 million in public funding from the North-West Europe EU INTERREG programme researching and investing in different circular renovation strategies in Cork (Ireland), Brussels (Belgium), Ghent (Belgium), Rennes (France) and Lille (France).
Whitepaper: ‘A social foundation for a material impact. Community Land Trusts (CLTs) as a pathway for a circular built environment.’