



Fellowship report 2014 - Affordable housing by Lenka Thompson

Land Trusts for Affordable Housing in Local Governments

Identifying opportunities for Victorian local governments to implement a Community Land Trust model to address issues of homelessness, housing stress and housing affordability.

Acknowledgements

I would like to acknowledge the following people for helping me through this research project, for without their input, it would not have been possible.

Dr Andrea Sharam

Your encouragement towards this project was second to none and you gave me strength to see the project through to its end. I really appreciate all the information and connections you shared with me – I most certainly would have been lost for direction if you hadn't held out your hand. Many thanks.

Steve Cook

Thank you for looking after me while I was in England. You provide this project with a top class itinerary, which I will cherish forever. It gave me a very unique insight to the CLT movement in England as well as the political environment in which it grew. I appreciate everything you did for me while I was there during the 'heat wave' and 32 weeks pregnant!

I would also like to thank Catherine Harrington, all the CLTs, councillors, financiers, developers and sector workers who agreed to meet with me and share stories about their journeys. It was an enriching experience.

REAL AFFORDABLE HOUSING OPTIONS FOR ALL RESIDENTS

Land Trusts for Affordable Housing in Local Governments

1 INTRODUCTION

The McArthur Local Government Fellowship 2014 provided me with the opportunity, as a Councillor of Moreland City Council (MCC), to undertake a study tour of affordable housing models used in England, United Kingdom. The focus of this study tour was to investigate the Community Land Trust (CLT) model in both the rural and urban contexts.

1.1 Background

Councils recognise many residents are increasingly experiencing issues of homelessness, housing stress and housing affordability.

Social and affordable housing has long been provided by the State and Federal governments. They have provided funding and infrastructure across Australia, and each State and Territory has employed their own set of objectives and implementation plans. In Victoria, there has been an increase of State-owned social housing stock being sold off and transferred to other entities to manage, with no recurrent capital funding going towards more social housing projects. The new ALP Andrews State government has identified some housing initiatives in its 15/16 budget. This provides an increasing impetus for Local governments to step into this space and actively participate in providing affordable housing where they can for their constituents.

Local government has had a long relationship with affordable housing initiatives. It was instrumental in establishing housing associations, like the Port Phillip Housing Association and the Melbourne Affordable Housing (which subsequently became Housing Choices Australia). Local governments also provided valuable input to the Independent Living Units (ILU), which were a housing option for older people with relatively low assets and incomes. Moreland City Council has contributed land on a long term lease to an affordable housing project of 12 units, and a fully accessible home in Fawkner. Moreland was able to make commitments like these projects through the establishment its Moreland Housing Fund, which was started in 1996.

Moreland City Council recently launched its Affordable Housing Strategy 2014 – 2018. In this Strategy Council considered what it could do to help alleviate the housing stress and homelessness for its residents. Identified in the Strategy was the contribution, use and development of Council-owned land. The Land Trust mechanism appeared to be a potential model to use in order to execute this contribution, but no land based project for affordable housing had been realised in Australia to date. This became the motivation for my application for the Fellowship.

The Land Trust model has successfully been used in the United Kingdom and United States for decades. The model which is most successful in the UK is the CLT, which is a community managed, not-for-profit organisation. These have been particularly successful in rural areas, and just recently getting traction in urban areas. This study tour was seen as a great

opportunity for Victorian, and Australian, Local governments to realise their potential in providing affordable housing options to their most vulnerable residents.

1.2 Objective

The objective of this study tour was to identify opportunities for Victorian governments to implement a Community Land Trust model in addressing issues of homelessness, housing stress and housing affordability.

1.3 Itinerary

The itinerary for the Fellowship consisted of meetings with the following people and site visits to the following places.

Table 1: Study Tour Itinerary

Date	Person	Comments
17/07/2014	Steve Cook (Housing Consultant, Steve Cook Consulting)	Briefing about itinerary
18/07/2014	Catherine Harrington (Director, National Community Land Trust Network)	Tour of Granby 4 Streets CLT: a great project reforming the Toxteth area of Liverpool by bringing empty properties back into use. On-the-ground launch of three significant new programmes National CLT Network: 1. The Urban CLT Project, a two-year project supported by the Oak Foundation which will see CLTs thrive in our cities 2. The new phase of the CLT Fund, a five year grant and loan fund for CLTs, in conjunction with Charities Aid Foundation Venturesome 3. A CLT Social Impact Tool developed by Community Finance Solutions at the University of Salford to help CLTs demonstrate the far-reaching social and economic benefits they bring to their communities.
22/07/2014	Clarissa Corbisiero (Senior Policy Consultant – Housing, Planning, Waste and Energy, Local Government Association) Catherine Harrington (Director, National CLT Network)	Meeting with the Local Government Association (LGA). The LGA is a national level cross party organisation representing the interests of Local Authorities. Clarissa's work focused on Housing, Planning, Waste and Energy issues and helped develop policy to represent and advocate on behalf of local government.
23/07/2014	Andy Schofield (Director, East London CLT)	Observer at the East London CLT Board meeting. Precursor to a meeting with CLT and Local Authority Representatives.

Table 1: Study Tour Itinerary

Date	Person	Comments
24/07/2014	Various – Citizens UK Summit	Civil Society Summit – Planning Ahead for a Generation. Linkages between politics, policy making and the empowerment of communities. A specific link between the East London CLT and Citizens UK on advocating to government about affordable housing options.
25/07/2014	Andy Schofield (Director, East London CLT) Cr Rachel Saunders (Councillor and Leader of the Labour Group, Tower Hamlets Council)	Discussions about the East London CLT and Council's support for it. See section 6.2.2.
28/07/2014	Mark Ogden (Relationship Manager, Triodos Bank)	Triodos is a Dutch Bank with an ethical approach to banking and a strong engagement in community, environmental and sustainability issues. They have funded a number of UK CLTs. Discussions revolved around financing CLTs.
29/07/2014	Fiona Brown (CLT Officer, Cherwell District Council) Cr Nigel Randall (Councillor, member of the Planning Committee and council representative on the CLT) Sheena Gow (Cherwell District Council CLT Chair)	Meeting at Cherwell District Council. Cherwell DC have provided £7 mill (approx. AUD \$12.5 million) to fund self-build CLTs in its municipal area. The meeting was followed by a site visit in the town of Bicester. See section 6.1.1.
1/08/2014	Ian Bailey (Chair, Brighton and Hove CLT) Helen Russell (Director, Brighton and Hove CLT) Cr Bill Randall (Deputy Mayor and Chair of Housing Committee, Brighton and Hove Council)	Meeting with Brighton and Hove CLT to discuss their current stage and gain an understanding on their set up and relationship to Council. The Council were looking at urban fringe sites for CLTs (30-40 units) and were developing a new housing strategy for next year (elections were in May 2015). See section 6.2.3.

Table 1: Study Tour Itinerary

Date	Person	Comments
4/08/2014	Debbie Wildridge (CLT Manager, East Cambridgeshire District Council)	East Cambridgeshire District Council is the first local authority in the UK to specifically include provision for CLTs in its Planning Policy and is supporting local communities in both rural and urban locations to create CLTs. Site visit included.
	Karen Freya (Principal Housing Officer - Strategy & Development, East Cambridgeshire District Council)	Convened at the Stretham Parish Rooms where information boards plans and models of the CLT proposals for both Stretham and Soham were displayed. A number of trustees from both CLTs were there also. An article in the local Ely Newspaper was produced from this meeting.
	John Hill (Chief Executive, East Cambridgeshire District Council)	
	Rosemary Aichison (Chair, Soham Thrift CLT)	
	Charles Roberts (Chair, Stretham and Wilburton CLT)	
	Cr Charles Roberts (Deputy leader of the Council and the leader of Conservative Group)	
5/08/2014	Brad Carroll (Director, Brixton Green Project)	Co-founder of Brixton Green and served on the National Community Land Trust Supervisory Board where he had a particular focus on proving the relevance of the CLT model in urban environments.

2 HOUSING IN AUSTRALIA

Housing is a human right for every person. Globally, the International Covenant on Economic, Social and Cultural Rights states that “Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including ... housing”. Australia has over 105,000 homeless people (49 out of every 10,000 people) which equates to approximately 0.5% of the Australian population. In Victoria, there are 22,789 (42.6 people per 10,000) homeless people which has seen a 20.7% increase since 2006. (Homelessness Australia). In Moreland there are just over 780 homeless people. (Moreland City Council, 2014).

2.1 Federal Responsibilities

The Australian Federal government assists with housing through the Department of Social Services which aims to make housing more available and to reduce homelessness, through programs and services, benefits and payments, and grants and funding for organisations providing such services.

The 15/16 Federal budget did not include any new programs or services for affordable housing, and it also reduced its funding to affordable housing and homelessness programs which amounted to \$674m over 4 years or the loss of 12,000 affordable housing dwellings (ACOSS, 2015).

2.2 State Responsibilities

The Victorian State government assists with housing through the Department of Health and Human Services that plans, funds and delivers community and housing services.

At the time of writing this report the new Andrews government released its 15/16 State budget, and in it were some housing initiatives, including \$40M over 4 years for Homelessness Innovation Action Projects, \$0.8M over 4 years to upgrade the rooming house Gatwick Hotel in St. Kilda, and acquisition or redevelopment of 56 public housing properties (VCOSS, 2015).

2.3 Local Responsibilities

Victorian Local governments implement housing assistance through different means; primarily though their planning powers as the Responsible Authority.

An initiative, Housing in Victoria, is an on-line, interactive tool which provides data on housing in various participating Councils around Victoria. This tool aims to provide member Councils with data that can assist in setting a strategic direction with housing in their municipality.

Moreland City Council endorsed their Moreland Affordable Housing Strategy 2014 - 2018 (the Strategy) which sets out an Implementation Plan of increasing the supply of affordable housing on Council owned land. The Strategy recognised the land trust model as a potential mechanism to realise this goal.

3 AFFORDABLE HOUSING MODEL – COMMUNITY LAND TRUST

The CLT model has been used extensively throughout the UK with over 180 projects, and was the focus of the Fellowship's study tour.

A CLT is a not-for-profit, community based organisation that provides housing, as well as other assets, for its local community. The CLT is owned and controlled by the community in which it serves. The 'Trust' aspect of a CLT appeals to the mechanism which ensures the land and its assets remain affordable, for any future members, in perpetuity.

Key features to a CLT consist:

- **Community owned and controlled** – people within the community make up CLTs, who control how the assets of the CLT will be used and developed which benefit the

local community. To ensure equity prevails; measures like asset locks are used to re-invest any money into the CLT for the benefit of the local community.

- **Not for profit** – no profits can be made from the CLT and therefore no dividends can be paid to individual members. All surplus money will be reinvested into the CLT for a decision on how to best use any money for the benefit of the local community.
- **Housing and assets to remain affordable permanently** – CLTs function and exist to provide low-income community members with access to housing in perpetuity. It is not just for the first home-owner, but for future owners as well.
- **Open membership and democratic structure** – every person who is living or working or has assets, in the CLT area has the right to be a part of the CLT. Longevity of CLTs ensures there is an active and engaged membership.
- **Long term management of housing and assets** – the entity of the CLT remains even as the membership changes or an asset is sold.

CLTs have a transformational impact on the local people and area, creating a more engaged and resilient community. As the CLT is set up to deliver the needs for the local people, developed by the local people, it creates a sense of empowerment from which more good can grow.

4 NATIONAL COMMUNITY LAND TRUST NETWORK

The UK has a CLT-specific charitable organisation, the National Community Land Trust Network (NCLTN) that wants *to see a Community Land Trust in every community that wants one*. The NCLTN works with and for CLTs. It helps with advice, training, funding and resources, and works with all levels of government, financiers and lenders to get a CLT up and running.

The NCLTN came out of the National Housing Federation, initially as a Housing Association, and formed as a charitable organisation through the demand for CLTs to have a representative peak body. NCLTN is a membership body that promotes CLTs through lobbying, raising awareness and ensuring CLTs have the appropriate resources available to them. Funding to the NCLTN comes from a variety of sources including the Tudor Trust, Esmee Fairbairn Foundation, Charities Aid Foundation and the Nationwide Foundation, which is then distributed to CLTs through different NCLTN programs.

- CLT Start-up Fund – expert advice and funding (AUD\$8,200) for particular activities like legal, financial, membership or procurement
- CLT Social Investment Fund – social investment of AUD\$102,000 (or AUD\$4,100 per stage) to prepare plans, commission architects, and prepare a full planning application.
- CLT Social Investment Fund – social investment of AUD\$720,000 to develop the site until completion. This is expected to be in conjunction with other sources of funding the CLT has accessed.

The social investment is expected to be repaid with a fee, and at each of the funding stages from the NCLTN, there are listed other sources of finance the CLT can apply to.

5 TRIODOS BANK – FINANCING A CLT

A key feature to the level of success for a CLT is the depth and breadth of financial assistance it accesses. As has been discussed previously; CLTs are unique, and therefore the financing model employed will also be specific to that CLT.

As part of the Fellowship, I met with the Relationship Manager and person responsible for developing the internal policy of funding CLTs for Triodos Bank, Mark Ogden. Triodos Bank is a Dutch bank which has a mission to *make money work for positive social, environmental and cultural change* (for example, it would not invest in fossil fuel or nuclear energy projects). It has developed its values based on sustainability, transparency, excellence and entrepreneurship. Most of the money for Triodos Bank comes from personal or business deposits, and some of it from its shareholders.

Triodos Bank has been investing in Housing Associations for many years and only started investing in CLTs from around 2000, when the first proposal came through. It took Triodos Bank six months to investigate the CLT proposal and then develop an internal policy about investing in such projects. Triodos Bank considers CLTs to be an extension to Housing Associations with the exception that CLTs have a greater buy-in to local community impact and greater environmentally sustainable design practices. At the time of this Fellowship, Triodos Bank was lending to five CLTs with about seven in the pipeline. A perfect fit to their mission.

Triodos Bank considers the following factors in underwriting CLT projects and minimising their risk in investment:

- Viability, including a succession plan;
- Matching with their values;
- Setting it up as a long term loan;
- Security in the project (including a mortgage repossession on properties, so that if the project falls through the properties can be offered to another CLT, a Housing Association or a local government, in the first instance, or be sold off to the market if all other avenues fail); and
- Affordability of lending and making sure the CLT can meet its repayments as and when they fall due. This particular consideration allows the CLT to be a bit creative with repayments, such as including a commercial space in the development, or charging a maintenance fee across the site.

Triodos Bank does not have triggers for CLTs failing to repay loans as they maintain close relationships with their customers, so can pre-empt any difficulties and work with them about any shortcomings.

At the time of the Fellowship, Triodos Bank had no issues with the CLTs they had invested in.

6 PROJECTS

The following projects were visited while undertaking the Fellowship. These provided me with valuable insight into how Local governments can work with their community and with a CLT.

6.1 Rural Community Land Trusts

6.1.1 Cherwell

Cherwell District Council was working in partnership with the Cherwell CLT on a housing project which looks at providing affordable housing to its members through a variety of models. The model being used for this particular project in Bicester was the self-build model.



Steve Cook (Housing Consultant, Steve Cook Consulting) and Fiona Brown (CLT Officer, Cherwell DC) at the Newton Close, Bicester, self-build project.

This project was Council-led and invested \$12m, with publicly-owned land

handed over for housing. In this case the Council was acting as the developer and the CLT would take over the ownership of the properties after completion. The builders engaged to construct the houses had an apprenticeship arm which assisted in developing the self-build program and training the home owners in a variety of trades, e.g. installing electricity, building walls, installing kitchens, painting, rendering, etc. Implementing this model assisted in reducing construction costs and up-skilled the community.

6.1.2 Stretham and Wilburton

The Stretham and Wilburton CLT was just being established at the time of the study tour and a call for land was being made. Residents were seeking to use the CLT model in their area because they realised that it was just as important to have local people living and working in the area. A number of local workers had to live elsewhere due to property prices being too high in the Stretham and Wilburton centres.

6.1.3 Thrift CLT for Soham

The Thrift CLT for Soham had just been formed and was on the recruitment drive. The CLT had the support of both the Town and District Councils, and by forming as a legal entity was then able to approach land holders and authorities about acquiring assets for the future benefit of their community.

6.2 Urban Community Land Trusts

6.2.1 Liverpool (Granby 4 Streets)

The Granby 4 Streets CLT was an amazing story of community spirit and resilience. One member remembers the promises from the government to turn his neighbourhood into a thriving place when he was a little boy; he is now in his 40's and integral for implementing the CLT.



An aerial view of Granby St (running north south) and the four streets which form the area of the Granby 4 Streets CLT, Liverpool.

This particular project aims to reform the area by bringing 100 vacant and near derelict houses back into occupancy. The four streets include; Beaconsfield, Cairns, Jermyn and Ducie – all tied together through Granby Street. This whole area had been designated as housing market renewal and demolition by the

government with promises of revitalisation from the 1980's. Many years past and the condition of the houses worsened, and it was in 2011 that the Granby 4 Streets CLT was formed. Erika (Chair, Granby 4 Streets) said the residents took matters in their own hands and went about making changes to their neighbourhood which they wanted. She pin-pointed it to three key actions:

1. **Painting the outsides of the houses** and replacing signs which said "Everything's been ripped out of this house" with pictures painted by the residents;
2. **Planting out the street** with flowers, herbs and vegetables in planter boxes (out of this blossomed a Planting Group for the neighbourhood); and
3. **Organising a Monthly Street Market** along Cairns Street, where there's bike fixing, coffee and cake, face-painting and a place of coming together. It has attracted up to 200 people per month.

At the time of the study tour the CLT was redeveloping 10 properties itself; a mutual home ownership co-operative was responsible for 5 properties and social housing providers were redeveloping 2 properties. The Chair of the CLT said that one of the banker's investing in the project was so enthralled by the project that they considered it a true investment because they could see the social impact it was having on the community – "now, that's investment!". The CLT had raised £1m, received in-kind support and utilised traineeship programs to develop the 10 houses.

6.2.2 East London

The East London CLT was the first London-based CLT and part of the redevelopment of the old St Clément's Hospital site. The CLT was instrumental in engaging with the surrounding residents about what they wanted to see happen at the site, and were ready for the consultation sessions when the developer called them. This engagement attracted over 1000 members to the CLT and they were able to form a partnership with a housing association (Poplar HARCA) in order to deliver part of the social housing section of the development.

Of the 252 housing units to be redeveloped and built, 23 of these will be owned by the East London CLT. They will consist of one, two and three bedroom units.

6.2.3 Brighton and Hove

At the time of the study tour, the Brighton and Hove CLT was in embryonic stages; however a select group of residents, who had strong interests in community-based housing, had formed a steering group to explore the possibility of developing a local CLT.

The steering committee was proposing an umbrella model that would be a steward of the land for various individual community-based projects, including co-operative housing.

The CLT model was viewed favourably by the Brighton and Hove District Council, but it was not committing any resources to the project at the time of the study tour.

6.2.4 Brixton

The Lambeth Council had planned to redevelop part of Brixton as part of a renewal program. The local residents formed a group because they wanted to be at the forefront of any redevelopment that was going to be in their neighbourhood. The Brixton Green was formed and it had over 1000 individual members and 40 local organisations.



Steve Cook (Housing Consultant, Steve Cook Consulting) sitting out the front of the Brixton Green HQ – the local Community House.

This is a grand development that has many professional advisors and is looking to include assets including houses, theatres and shops.

7 DEVELOPING A LAND TRUST WITH COUNCIL

The projects I visited during the study tour high-lighted the common element of land being available to each CLT. A core strength and valuable contribution Councils have, is access to land. Before CLTs can be developed, it's important that Council conduct preliminary work to identify what Council-owned land is available and where it is located. Appropriate land will be predicated on factors which encourage future residents to have access to as many services as possible, including employment, public transport, public amenities and social services. This land then needs to be secured for affordable housing developments – Councils have many projects and activities, so ensuring land is safeguarded for affordable housing projects is essential.

Moreland City Council is looking to implement a Moreland Land Trust to ensure land which is appropriate for affordable housing projects are protected in the trust. The development of this trust is in the early stages; however it is anticipated principles and guidelines will be established to secure land that is most appropriate for future affordable housing projects.

This groundwork is absolutely necessary when realising the progression of CLTs.

8 DEVELOPING A CLT WITH COUNCIL

Every CLT is different. Just like there are different communities with different wants and needs, each CLT which is formed moulds itself to the community in which it serves.

Most CLTs start out small, so creating a small CLT pilot project in one neighbourhood would be appropriate. The following outlines a potential process in which CLTs can be formed.

8.1 Gauge Community Interest

Council would have to gauge the community interest and appetite for their involvement in a CLT. Determining which part of the municipality to target would depend on:

- The level of need
- Locations available for development
- Accessibility to services and amenities
- Local Councillor / Officer involvement

This would enable the first stage of a community engagement process to take place. This could be realised through a series of community events, newsletters and social media, with follow-up surveys.

8.2 Develop a Steering Committee

Should there be sufficient interest from the engagement period then Council would have to facilitate the setting up of a Steering Committee with a Terms of Reference.

The Steering Committee would then set out its aims and key performance indicators for the future.

8.3 Set-up the CLT

The CLT must be a legal entity, with a bank account, to ensure it can attract funding and partners, and to also maintain credibility with Council. Governance structures must be robust and the CLT must have a Board which has the required skill set for a well-functioning organisation.

CLTs in England were membership organisations to get buy in from residents. They were usually set at a minimal cost (e.g. \$1) a share. This was primarily to maximise community participation, ensure parity and fairness – one member one vote, and to ensure accountability.

8.4 Increase the Membership Base

The membership needs to be strong in order to get the appropriate community buy-in and to increase it, the CLT would need to go out to the community again to garner their interest and participation. This is really an on-going step, as the CLT will require renewed membership as members move on from the CLT.

8.5 Set Funding Opportunities

Funding for a CLT can come from many sources. There would need to be concerted efforts in finding financiers to help get the projects off the ground. The CLT should always be creative in how it accesses funds, uses in-kind support and how it develops the land or assets.

A feasibility study, together with a business plan, will be necessary. It would be ideal to have construction finance from at this stage. Lenders such as Social Enterprise Finance Australia Ltd (SEFA) would be an example of construction financing if they were attracted to fund the development.

8.6 Housing Tenure Options

The CLT would need to decide the best way in which their development could be administered to its members. As previously stated each CLT is unique and the options open to it are for members to rent, sell, self-build or have a shared ownership of the development.

8.7 Succession

The CLTs success is tied up in its ability to sustain itself long after the construction. Longevity of the CLT must be part of the pre-planning phase to ensure it lives beyond the members who started it. The key elements to succession are:

- Maintaining and managing the assets
- Continued communication and involvement of the members
- Ensuring the CLT is sustainable as a social enterprise

9 CONCLUSIONS

The McArthur Local Government Fellowship 2014 provided me with the opportunity to undertake a study tour of affordable housing models used in England, United Kingdom. The focus of this study tour was to investigate the CLT model in both the rural and urban contexts.

The objective of this study tour was to identify opportunities for Victorian governments to implement a CLT model in addressing issues of homelessness, housing stress and housing affordability.

The projects visited while in England identified the necessary support from local governments in different forms, and depending on what the community wanted in its municipality determined what kind of support was required.

Local governments have the opportunity to provide for affordable housing through the mechanisms such as a Land Trust, and therefore a CLT. The necessary information pertaining to housing data can be found from government sources or on-line tools to give weight to where affordable housing would be required. Every Council would have a register of what land they own, but they might not have the strategic work behind that land to know which would be appropriate for allocation to affordable housing projects. That strategic direction is up to individual councils to consider and implement, nobody knows their council area better than the Council itself.

The CLT model speaks to the visions and policies of local governments, in general, about fostering community cohesion, providing for their residents and ensuring services are fair and equitable. Setting up a Land Trust committed to developing affordable housing projects and then supporting the establishment of a CLT is therefore seen as a very real contribution to increasing affordable housing in local governments, both within Victorian and Australia wide. The beneficial factor about the Land Trust and CLT model is that it does not require any legislative amendments to start and can be administered by Council at any time.

REFERENCES

Moreland City Council (2014) *Moreland's Affordable Housing Strategy*

ACOSS (2015) *Budget Analysis 15/16*

VCOSS (2015) *2015-16 Budget Snapshot: Tackle the Housing Crisis*

National CLT Network (2012) *The Community Land Trust Handbook*

Homelessness Australia <http://www.homelessnessaustralia.org.au/index.php/about-homelessness/homeless-statistics>

Map of UK CLTs <https://www.google.com/maps/d/viewer?ll=52.079506,-2.416992&source=embed&ie=UTF8&msa=0&spn=4.685912,9.338379&z=6&hl=en&mid=zND9uj3TgYPE.kX9ohoJJ1kak>

Office of the United Nations High Commissioner for Human Rights *The Right to Adequate Housing – Fact Sheet No 21*

<https://www.humanrights.gov.au/our-work/rights-and-freedoms/projects/housing-homelessness-and-human-rights#housing>

<http://www.housinginvictoria.com.au/Results.aspx>

http://www.aph.gov.au/Parliamentary_Business/Committees/Senate/Economics/Affordable_housing_2013

Cherwell

<http://www.communitylandtrusts.org.uk/upload/public/Events/Taster%20sessions%20-%20Supporting%20Community%20Housing/Why%20do%20community-led%20housing%20-%20March%202014%20%28Fiona%20Brown,%20Cherwell%20DC%29.pdf>

<http://www.cherwellclt.org.uk/wp-content/uploads/2013/09/CCLT-Annual-Report-and-Accounts-2012-Final.pdf>

Thrift Soham

<http://www.thriftsoham.org.uk/>

<http://clteast.org/@@search?Subject%3Alist=Soham>

Granby

<https://lenkathompson.wordpress.com/2014/07/24/four-streets-with-endless-spirit-day-2/>

<http://www.granby4streetsclt.co.uk/>

East London CLT

<http://www.theguardian.com/society/2014/jun/25/community-land-trusts-uk-housing-crisis-east-london-mile-end>

http://issuu.com/civic-magazine/docs/civic_march_2015/c/suoyo1e

Newspaper Articles

<http://www.ely-news.co.uk/Councillor-swaps-sands-Australia-soils-Cambridgeshire-community-land-trust-tour/story-22827028-detail/story.html#>