

THE GLOBAL  
URBAN ECONOMIC  
DIALOGUE SERIES

The image features five blue silhouettes of people of various ages and ethnicities. They are arranged around a large white rectangular sign that they are all holding together. The sign is the central focus and contains the main title and subtitle. The background is a light blue color with a subtle pattern of vertical lines.

# COMMUNITY LAND TRUSTS

AFFORDABLE ACCESS TO LAND AND HOUSING

**UN**  **HABITAT**  
FOR A BETTER URBAN FUTURE

**THE GLOBAL  
URBAN ECONOMIC  
DIALOGUE SERIES**

**THE  
COMMUNITY  
LAND TRUSTS**  
AFFORDABLE ACCESS TO LAND AND HOUSING

United Nations Human Settlements Programme  
Nairobi 2012

**UN  HABITAT**

## **The Global Urban Economic Dialogue Series**

Community Land Trusts: Affordable Access to Land and Housing

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## FOREWORD



Urbanization is one of the most powerful, irreversible forces in the world. It is estimated that 93 percent of the future urban population growth will occur in the cities of Asia and

Africa, and to a lesser extent, Latin America and the Caribbean.

We live in a new urban era with most of humanity now living in towns and cities.

Global poverty is moving into cities, mostly in developing countries, in a process we call the *urbanisation of poverty*.

The world's slums are growing and growing as are the global urban populations. Indeed, this is one of the greatest challenges we face in the new millennium.

The persistent problems of poverty and slums are in large part due to weak urban economies. Urban economic development is fundamental to UN-HABITAT's mandate. Cities act as engines of national economic development. Strong urban economies are essential for poverty reduction and the provision of adequate housing, infrastructure, education, health, safety, and basic services.

*The Global Urban Economic Dialogue series* presented here is a platform for all sectors of the society to address urban economic development and particularly its contribution to addressing housing issues. This work carries many new ideas, solutions and innovative best practices from some of the world's leading urban thinkers and practitioners from international organisations, national governments, local authorities, the private sector, and civil society.

This series also gives us an interesting insight and deeper understanding of the wide range of urban economic development and human settlements development issues. It will serve UN member States well in their quest for better policies and strategies to address increasing global challenges in these areas

A handwritten signature in black ink, appearing to read 'Joan Clos', with a long horizontal flourish extending to the right.

**Joan Clos**

Under-Secretary-General, United Nations  
Executive Director, UN-HABITAT

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# INTRODUCTION

A new system of fair, affordable allocation of land and housing has been developing in the United States (U.S.) over the last 50 years. The federal government has spent more than

\$1 trillion on housing programs during that same period to address a chronic problem of housing affordability, yet it continues to show a legacy of marginal success or outright failure to provide decent housing for those in greatest need. In this relatively affluent society, more than 15 million American households spend more than half of their income on housing – almost half of whom are homeowners -- severely limiting their ability to meet other basic needs. (Schwartz, 2006) Median incomes in the U.S. have not kept pace with median housing prices.

*It has become clear that new solutions are needed to move beyond this legacy. The Community Land Trust is fast emerging as an exciting strategy for lower income communities to gain control of the development process and promote healthful, affordable living environments in urban or rural areas.*

The Community Land Trust (CLT) concept

By removing the cost of land from the equation, and providing safe, affordable access to housing and land for thousands of Americans, CLT's are demonstrating that societal demand should take precedence over individual profit or misguided government subsidies.

In its most basic form, the Community Land Trust is a community-based, non-governmental organization (NGO) with non-profit tax-exempt status, chartered to own land in a given community so that low-income or middle-income local residents can afford to own or rent decent housing, establish small businesses, practice sustainable agriculture or forestry, or other ecologically-sound uses of the land *without having to own the land or pay an unreasonable rent for the land.* In place of owning land, residents enter into an affordable, long-term (often 99-year) land lease with the CLT which can be renewed, or passed on to their heirs. A land stewardship plan administered by the CLT governs the overall use of the land for the long term, no matter who owns the homes or businesses. The CLT ensures that the housing remains affordable

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