



TRANSFERT  
29/10

REPORT

IMPACT

"We" is used in this report. Sometimes it refers to the workers, sometimes to the community of members (residents, candidate-owners, administrators, etc.) involved in different ways in the structure and with whom we move.

# INTRODUCTION

Brussels has a rich history of innovative and utopian housing projects. These include projects such as Godin's 19th-century Familistère, or the garden cities that celebrated their centenary last year, aimed to offer more than just affordable housing. These projects experimented with collective housing and community living. Their ambition was to form a basis for the emancipation of residents and contribute to a more equitable city.

Community Land Trust Brussels (CLTB) is part of this tradition. We, as residents, candidates, board members or team members, wish to develop housing projects that respond to the challenges of today and tomorrow: the housing crisis, growing inequalities and climate change.

Making the right choices is essential for the future. Since Community Land Trust Brussels' inception in 2012, we've continuously been looking for the right way to implement the best possible projects. To evaluate our work and improve our operations, we need to regularly measure our results. This is what we have done in this impact report. It is based, on the one hand, on a survey of our residents and, on the other, on monitoring of our action.

A number of results stand out: the diversity of the residents and their high level of satisfaction. 82% say they feel more fulfilled since moving into a Community Land Trust Brussels home. The impressive number of community activities organized by residents and volunteers is remarkable. A total of 325 activities have been organized in two years (homework school, bike workshops, conversation tables, etc.).

Since our previous impact report in 2020, the number of occupied CLT homes in Brussels has more than doubled, from 49 to 107 today. What's more, we've played an important role in spreading the CLT model to the rest of Europe. All this has not gone unnoticed, as evidenced by the United Nations World Habitat Award in 2021.

For the future, progress is also possible. For example, because of the economic situation, we will be able to deliver fewer new homes than planned. We would also like to go even further in terms of sustainable construction.

This report will help us adjust our operations if necessary. We hope that the positive results will convince the donors and public authorities who support us to continue and amplify their funding, so that we can pursue our mission for a fair and sustainable city with even greater vigor.

# A NEED FOR AFFORDABLE HOUSING

**11.5%**

of social housing and/or housing for social purposes in the Brussels housing stock.

The right to housing is a fundamental right. Having decent, affordable housing is one of the prerequisites for leading a dignified life. Yet for many people in Brussels, this right is not guaranteed.

On the private market, people on low incomes are no longer able to find decent rental or purchase accommodation. The supply of social housing is insufficient.

Of the total housing stock in Brussels, 88.5% is privately owned, while 11.5% is social housing<sup>1</sup>.

Between 2010 and 2020, rents have risen by 83% (5 times more than inflation and 3 times more than the average wage)<sup>2</sup>.

Between 2009 and 2019, the acquisition market grew by more than 30%<sup>3</sup>.

At September 30, 2020, 49,135 households were on the waiting list for social housing. On the same date, almost 50% of households in Brussels were eligible for social housing<sup>4</sup>.

**38.8%**

of the Brussels population lives below the poverty line.

The housing crisis in Brussels is taking place against a backdrop of inflation and impoverishment. In addition to the waiting list for social housing, the socio-economic characteristics of Brussels households confirm the need for affordable housing.

38.8% of the Brussels population lives below the poverty line<sup>5</sup>.

26.5% of households will be living in fuel poverty in Brussels in 2022. Annual gas and electricity bills in Brussels rose by 215% between November 2020 and November 2022<sup>6</sup>.

In 2020, the average household in Brussels will spend 34.6% of its income on housing<sup>7</sup>. But for the poorest 25% of households in Brussels, the share of income devoted to housing reaches 41.4%<sup>8</sup>.

<sup>1</sup> Plan d'Urgence Logement, Government of the Brussels-Capital Region, 2020.  
<sup>2</sup> La crise du logement à Bruxelles : la comprendre et en sortir, RBHD, December 2022.  
<sup>3</sup> La crise du logement à Bruxelles : la comprendre et en sortir, RBHD, December 2022.  
<sup>4</sup> Plan d'Urgence Logement, Government of the Brussels-Capital Region, 2020.  
<sup>5</sup> Risk of poverty or social exclusion, Statbel, February 2023.  
<sup>6</sup> Barometers of fuel and water poverty, King Baudoin Foundation, 2022.  
<sup>7</sup> Household budget survey, perspective.brussels, 2022.  
<sup>8</sup> Plan d'Urgence Logement, Government of the Brussels-Capital Region, 2020.



## COMMUNITY LAND TRUST BRUSSELS

In response to the housing crisis, Community Land Trust Brussels (CLTB) is developing **permanently affordable housing for people on low incomes**, based on the Community Land Trust (CLT) model that has proved its worth over several decades.

We give residents a central role in the development and management of their homes. In this way, we encourage residents' autonomy and work to create resilient, multicultural communities.

As pioneers of the European CLT movement, we also play an active role in spreading this model in Brussels, Belgium and Europe, to build fairer, more inclusive and sustainable cities.

### How does the CLT model work?

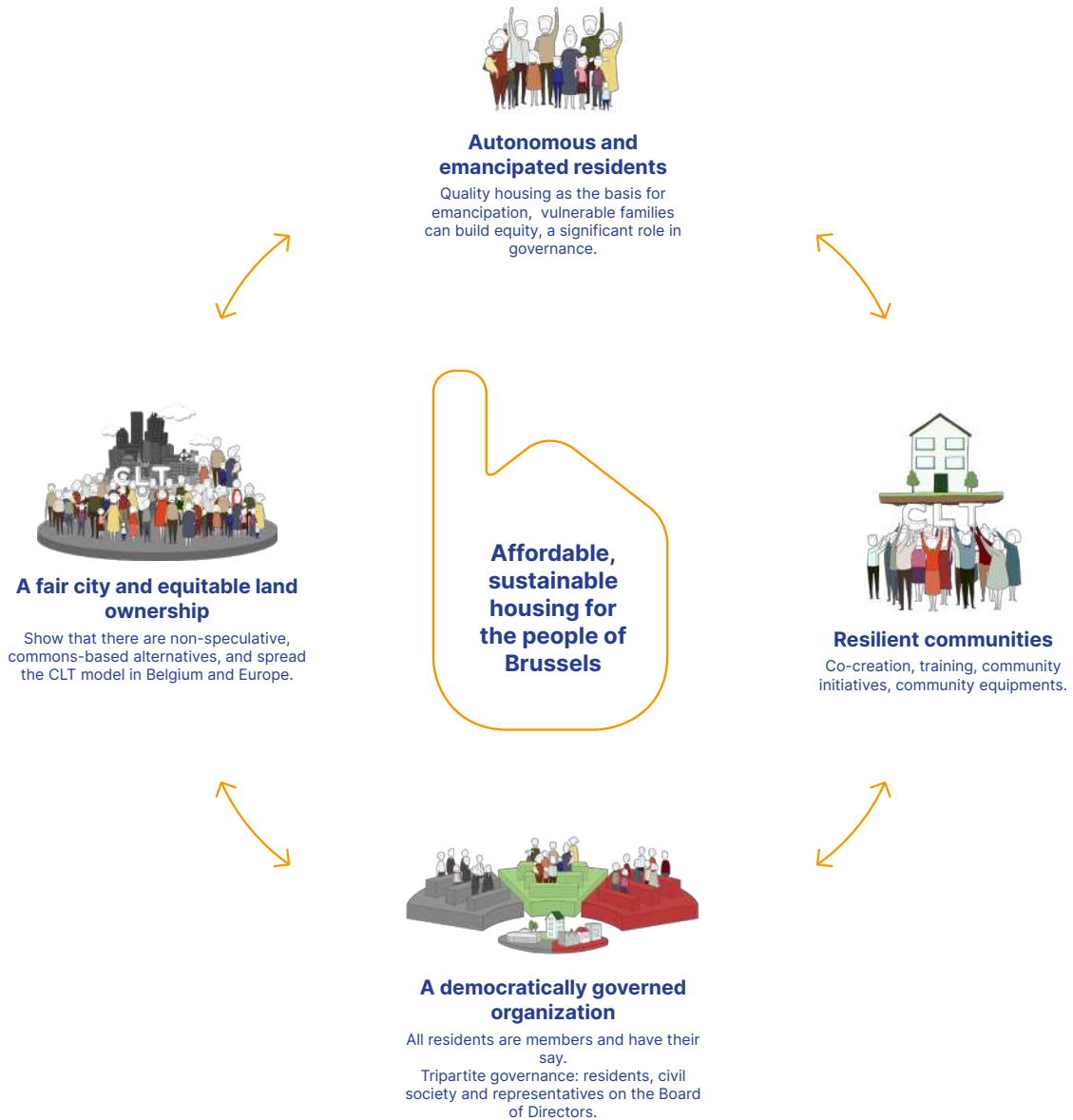
In all major cities, house prices are rising not because the value of the buildings is increasing, but because the land underneath them is being speculated on and is becoming more and more expensive.

Community Land Trust Brussels acquires land, withdraws it from the speculative market and undertakes never to sell it by placing it in a Foundation (FCLT). On this land, CLTB builds

housing and manages it in the interests of the community. CLTB owns the land, and the housing built on it is individually owned by the residents.

Since residents don't have to pay for the land, they can buy their homes at an affordable price. If they decide to sell their home, owners can only realize a limited capital gain (up to 25% of the estimated capital gain). They get back what they have invested, as well as this additional amount. This limitation on the sale price ensures that successive buyers will be able to afford the property, resale after resale, generation after generation.

# THEORY OF CHANGE



## A proven concept for sustainable, affordable housing in Brussels

There are currently 107 inhabited homes on Community Land Trust Brussels land, spread over five projects in Molenbeek, Anderlecht and Forest. 84 homes are currently under construction.

People who buy a CLTB home are eligible for social housing and have limited incomes. A system of selling prices adapted to income categories enables even people on very low incomes to acquire a CLTB home.

Investment subsidies from the Brussels-Capital Region enable us to acquire land to develop

our housing projects and to sell the units at an affordable price. Thanks to the CLT formula, homes are not only affordable for first-time buyers, but remain so forever.

Residents own their own homes and are therefore responsible for the management and maintenance of their property and condominiums. As owner of the land, Community Land Trust Brussels remains responsible for the long-term success of the projects. To this end, we invest in training our residents and strengthening their communities.

CLTB invests in sustainable housing that takes future generations into account. We integrate

sustainable and circular building solutions wherever possible, organize training to help our residents make efficient use of their energy-efficient homes, facilitate resource sharing and promote sustainable mobility solutions.

Arc-en-Ciel project, Molenbeek



## Residents emancipated

Empowering residents is at the forefront of our activities. Residents are active partners in the development and management of our homes. As co-owners, they must themselves be responsible for the management and maintenance of their homes.

As many of them have no experience, we prepare them thoroughly through training in the efficient use of energy-efficient buildings, energy consumption, non-violent communication, the legal aspects of home ownership, and by involving them in the design and management of the units.

Residents also have an important voice in the management of our organization, enabling them to become autonomous citizens in other areas too.

Finally, as homeowners, people who have often started out with no financial reserves can build up capital that they can pass on to their children.



Arc-en-Ciel resident Massandjé and her children



## Resilient communities

CLTB housing is multi-family housing. CLTB projects are often located in disadvantaged neighborhoods. The residents come from a wide variety of backgrounds: 78 different nationalities, different religious beliefs. In our projects, they live together and make decisions together.

It's not just a challenge, we see it as an opportunity to contribute to resilient communities and strengthen the social fabric through our projects. That's why residents are involved in our housing design process from the outset. During this process, we develop a project management model together. We offer training courses to help them make collective decisions.

We also help residents to take initiatives that improve their lives and strengthen their bonds. Our projects have included homework schools, community gardens and conversation tables. As part of the Roue Libre project, residents (mostly women) teach other residents how to ride a bike, and bicycles are made available to those who don't yet own one.

We always work in collaboration with local associations. These associations bring another dimension to CLTB's work: they are rooted in the neighborhoods, they bring other skills to the residents, and so on. Wherever possible, we integrate spaces open to the neighborhood into our projects: a women's center, a meeting room, a medical space, etc.



World Community Land Trust Day 2022



## A democratically governed organization

Our association was founded by associations and citizens who wanted to develop a sustainable solution to the housing crisis. The founders are still members of the association. All residents and future residents are also members.

These two groups each occupy a third of the seats on our Board of Directors. The final third is held by representatives of the Brussels Region, our main source of funding. This management model ensures that the interests of residents and general interest are represented in a balanced way.

At the level of our housing projects, it is the residents themselves who are responsible for management. We see our organization as a "common good". The land belongs to the community and is managed in the interests of that community, not just for this generation, but for generations to come.

General Assembly 2017



into practice in Brussels, we show that the model works and inspire others.

In Brussels, we have also set up the Fair Ground Brussels social real estate cooperative with other players in the housing, social economy and temporary occupation sectors. The cooperative complements our actions by developing social rental housing and spaces for the social economy or associative sector in Brussels, based on the Community Land Trust model. It also promotes land as a common good.



L'Ecluse, the first CLT project in continental Europe ©Marc Detiffe



## A fair city and equitable land ownership

We believe that the Community Land Trust model is a solid alternative to the real estate system as we know it today. In the conventional market, housing is seen as a commodity rather than a social good. This is why prices have risen so much in recent years, not only in Brussels but in cities all over the world.

We believe that if we are to tackle this crisis in a sustainable way, we need to improve the system itself. By returning land ownership to the community and limiting profits from the sale of homes, Community Land Trusts have developed a model where the right to housing takes precedence over financial interests.

To have a real impact, more Community Land Trusts need to be created, and their scale needs to be increased. That's why we're strongly committed to spreading the CLT model.

As a pioneer in continental Europe, CLTB is an example for many new initiatives throughout Europe. We play a leading role in the European CLT movement. We support new CLTs by word and deed, work hard to raise awareness of the model and influence policy to promote the recognition and spread of CLTs in Europe. By putting the principles



# OUR IMPACT

## **Methodology**

This is the second time Community Land Trust Brussels has published impact report. For this exercise, we used a measurement tool developed as part of the European Sustainable Housing for Inclusive and Cohesive Cities (SHICC) project aimed at disseminating the CLT model. The indicators were determined in 2019 by the Board of Directors and CLTB team.

We measure the impact of our actions over the period 2021-2022 through a number of internal indicators, the previous

impact report and three surveys conducted among residents (56 responses out of 107 households), candidate-owners (87 responses out of 1393 candidates) and the Board of Directors (10 responses out of 20 directors) between February and April 2023.

This impact report was written by Community Land Trust Brussels team between January and December 2023.

# WHO DO WE REACH?

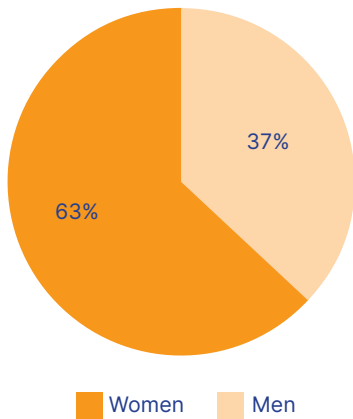
At December 31, 2022, Community Land Trust Brussels had 1812 members. Of these, 108 are owners, 4 are tenants, 1393 are candidate-owners, 38 are selected for a project under construction and 269 are supporter members.

	Total (number of people)
Candidate-owners waiting for a home	1393
Candidate-owners already selected for a project under construction	38
Owners	108
Sympathizers	269

Our members come from a wide variety of backgrounds. We count 78 different countries of birth. The most represented countries of birth are Guinea (31%) and Morocco (26%).

## Candidate-owners

Candidate-owners are people who have registered with CLTB with a view to acquiring a home.

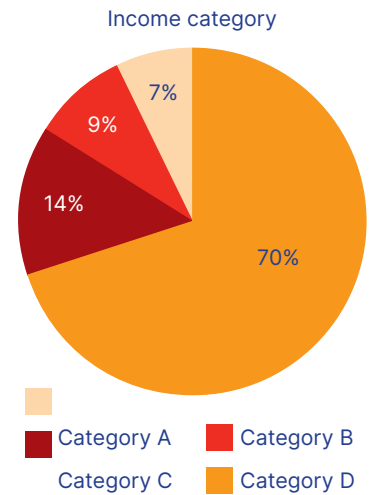


**63%** of candidate-owners are single-parent families. And in 77% of cases, these single-parent families are headed by women.

**€16,963**  
Average gross annual income.

**16%** of candidate-owners are single people with no children.

**42 years**  
The average age of candidates

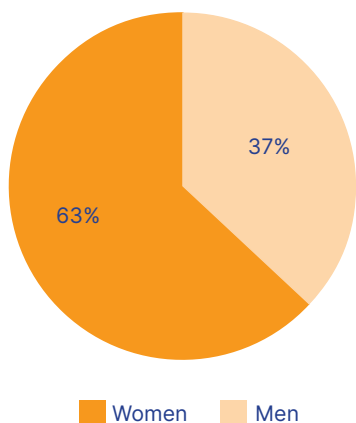


**81%** of households in category D are single-parent households.

Candidate-owners are divided into four categories according to their income. Category D corresponds to the lowest income bracket (living wage) and category A to the highest bracket (social housing access ceiling). The sale price of CLTB homes is calculated on the basis of the average household income in each category. In each CLTB project, units are divided into these 4 categories.

### Residents

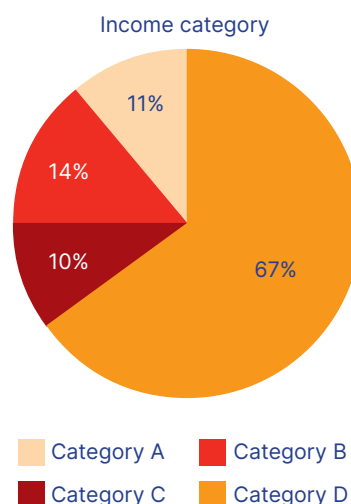
Residents are people who live in a flat located on Community Land Trust Brussels land. 78 of these households are homeowners.



**60%** of owner households are single-parent families. 77% of these families are headed by women.

**€17,134**  
Average annual income.

**19%** of owner households are single people.



**This information demonstrates our ability to reach Brussels' most modest households and demonstrates the diversity of our community.**

# AFFORDABLE AND QUALITY HOUSING

## Obtaining land

Community Land Trust Brussels owns **11 plots of land**: Verheyden, Vanderpeereboom, Mariemont, Ransfort, Delta, Indépendance, Révision, Anvers, Transvaal, Tivoli, Abbé Cuylits, Navez.

All the properties are located in the Brussels-Capital Region, in the following municipalities: Brussels, Anderlecht, Molenbeek, Forest, Ixelles and Schaerbeek, areas under pressure from gentrification.

Finding and acquiring land in the Brussels Region remains, as it was in 2020, a challenge for CLTB. The challenge is all the more complex because the need for social housing is great, but Brussels is a densely populated city, empty land is scarce and the construction of new housing on such land is increasingly contested. This is why CLTB is looking for other alternatives, such as renovating properties considered to be poorly insulated house. Action research into this possibility was launched in 2023.

## A growing number of residents

At December 31, 2022, there were **107 households living in housing on Community Land Trust Brussels land**. Of these 107 households, 78 own a CLTB home. 29 are tenants of apartments located on CLTB land but belonging to partners such as the Fair Ground Brussels cooperative or the Pass-âges cooperative.

Since our last impact report, we have almost doubled the number of occupied homes. Two new projects were inaugurated in 2021 and 2022 respectively: CALICO in Forest (34 homes) and Indépendance-Ransfort in Molenbeek (22 homes).

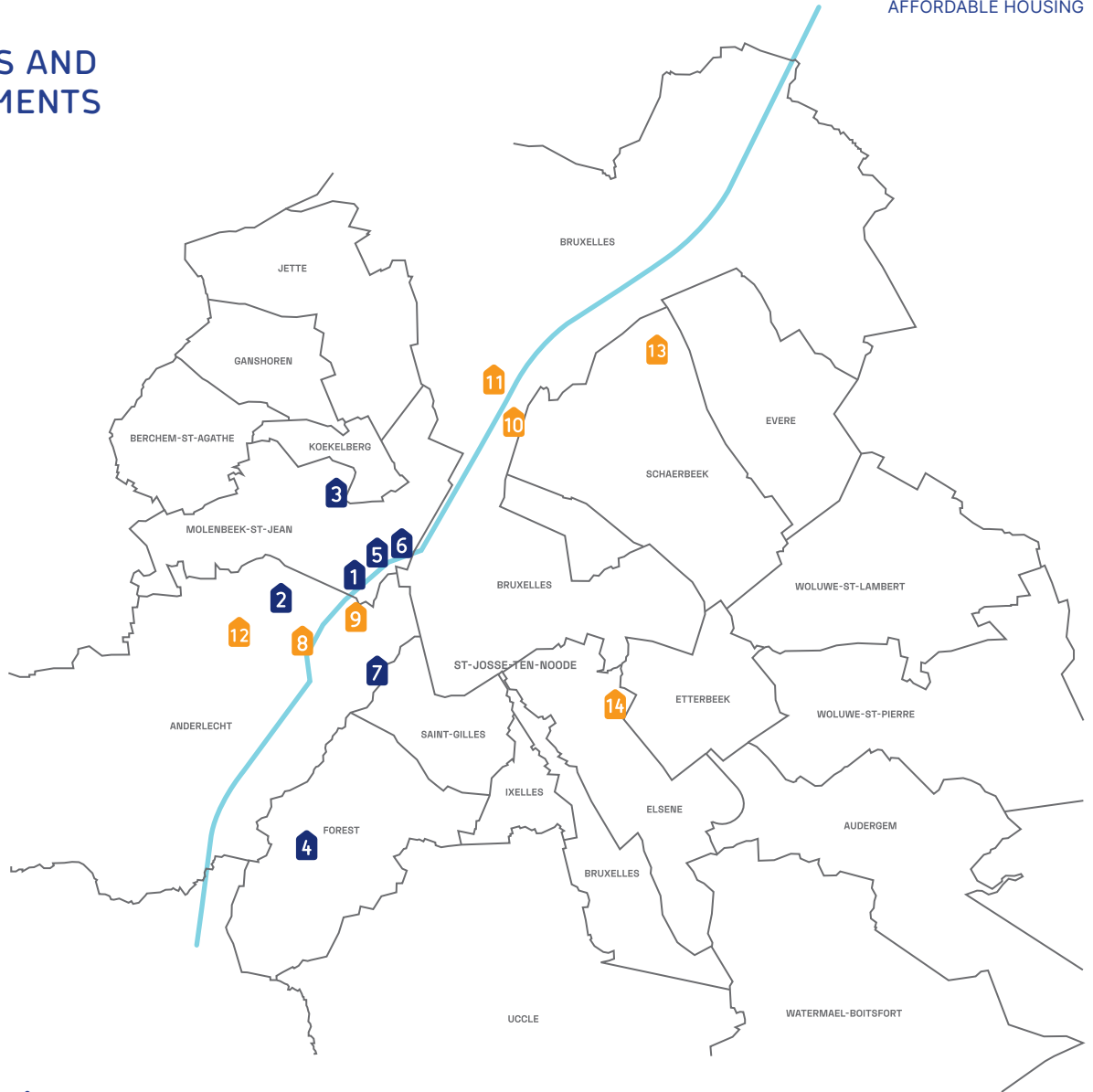
The objective for Community Land Trust Brussels is still to produce 30 homes a year.

## Numerous projects in the pipeline

We have **84 homes in the pipeline**:

- 8 new homeowners will move into their Navez homes in 2023.
- 1 project is currently under construction: the Transvaal project in Anderlecht (14 housing units).
- The other 56 units are still in preparation or under study.

# PROJECTS AND ACHIEVEMENTS



## Inhabited projects

- 1 L'Écluse**  
9 housing units
- 2 Le Nid**  
7 housing units  
1 community garden  
1 community equipment
- 3 Arc-en-Ciel**  
32 housing units  
1 community garden  
1 community equipment
- 4 CALICO**  
34 housing units  
1 community garden  
2 community equipments
- 5 Indépendance**  
21 housing units  
1 community equipment
- 6 Ransfort**  
1 housing unit
- 7 Révision**  
3 housing units  
1 community equipment

## Projects in the pipeline

- 8 Transvaal**  
15 housing units  
1 community equipment
- 9 Abbé Cuyllits**  
9 housing units  
1 community garden
- 10 Anvers**  
14 housing units  
1 community garden  
1 community equipment
- 11 Tivoli**  
22 housing units  
1 community equipment
- 12 Demosthène**  
In the pipeline.
- 13 Navez**  
8 housing units
- 14 Gray**  
10 housing units  
1 community equipment

### The challenge: rising construction costs

One of the major challenges facing Community Land Trust Brussels over the next few years will be to offset the considerable rise in construction costs. Finding additional funding to stabilize current projects is now a priority. What's more, the current debate on construction prices will certainly have an effect on both the time needed to prepare housing projects and on architectural projects in the future.

As an indication, we are now seeing a 25% increase in construction prices compared with our 2022 estimates, which already took into account the health crisis, the shortage of materials and the rise in energy prices. This represents an increase of 55% compared with estimates made when projects were set up in 2015, 2016 or 2017, based on average market prices.

### A process that is increasingly well controlled

The average time between the granting of subsidies for all our projects and residents moving in is 3 years.

This average duration was 5 years in 2020. This difference can be explained by the construction process. Some projects are the subject of an architectural competition, while others are purchased off-plan from a developer before the building is constructed. The CALICO and Indépendance projects, for which residents moved in in 2020, were purchased off-plan. Their preparation times influence the process times for all the housing projects. The Ransfort and Révision projects are donations to Community Land Trust Brussels.

The time between allocation of a flat to a household and moving in has also decreased. This is due to a change in the way we organize the participation of future residents. For our first projects, we allocated housing from the outset of the project, sometimes even before we became the owner of the land. Today, we allocate housing once planning permission has been obtained or construction has begun. In this way, we can still involve future residents in the preparation of the project in a qualitative way, while reducing the duration of this preparation to a more reasonable period and lowering the risks for future owners.



↗  
CALICO project,  
Forest

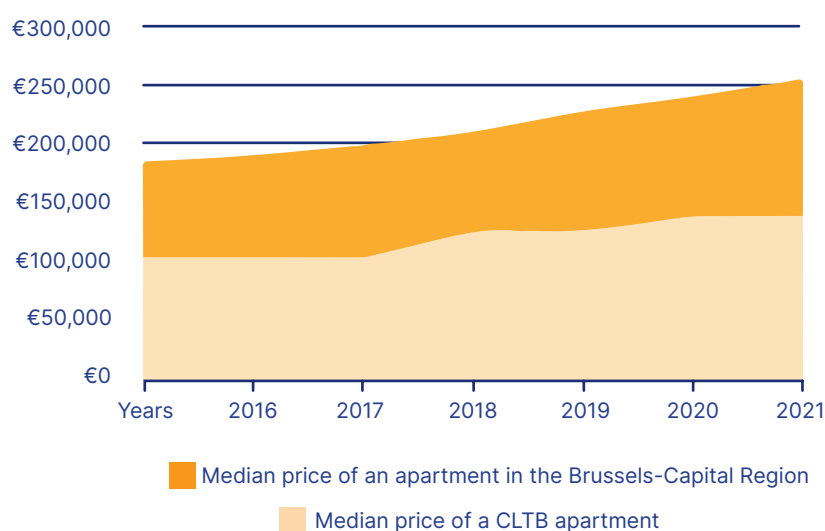
## Housing that's permanently affordable

Affordable sales prices

The sales prices of Community Land Trust Brussels homes are as follows<sup>10</sup>:

		Studio	1 bedroom	2 bedrooms	3 bedrooms	4 bedrooms
Income category	Price per m <sup>2</sup>	47,5m <sup>2</sup>	73m <sup>2</sup>	93m <sup>2</sup>	119m <sup>2</sup>	137m <sup>2</sup>
A	€2,238	€130,041	€165,842	€210,593	€268,769	€293,718
B	€1,944	€113,297	€144,398	€183,274	€233,813	€255,486
C	€1,650	€96,553	€122,954	€155,955	€198,857	€217,255
D	€1,221	€72,091	€91,626	€116,044	€147,787	€161 401

To demonstrate the affordability of our homes, we have compared the median selling price of a CLTB apartment with the median selling price of an apartment in the Brussels-Capital Region<sup>11</sup>. We note that a CLTB home that meets current energy standards is considerably less expensive than a home on the private property market, regardless of its energy performance.



To date, no credit defaults have been recorded. All households are honouring their mortgage repayments.

Affordable, forever

The affordability of CLTB housing can also be demonstrated through resale. Two resales took place in 2021 and 2022. In both cases, the resales were motivated by a need for larger accommodation (growing families). In both cases, the residents were able to acquire another CLTB apartment suited to their new household composition.

Resale price =  
initial investment + 25% (discounted theoretical market value + initial theoretical market value) + value of  
work carried out by the owner - restoration costs

<sup>10</sup> Maximum sales price per category and unit size as per approval, excluding fees and indexed to 01/01/2023.  
<sup>11</sup> <https://ibsa.brussels/themes/amenagement-du-territoire-et-immobilier/parc-de-batiments-residentiels-et-non-residentiels>

Example: 2-bedroom apartment in category B.

Initial investment	€128,862
Initial appraised market value	€163,500
Updated appraised market value	€225,000
Capital gain capped at 25%	€14,125
Justified work	€3200
Value of the owner work	€1,920
Amount recovered by the seller	€149,157
<b>Resale price excluding costs</b>	<b>€157,707</b>

The resale price corresponds to category B. Despite a substantial capital gain for the seller, the objective is achieved: the apartment remains in the original price category.

**These two resales demonstrate that, on the one hand, our model enables families to acquire adequate, quality housing, and on the other, maintain the affordability of the housing offered for sale.**

Testimonials from residents confirm the importance for these families of owning their own home. Being a homeowner provides stability and builds capital for financial and social emancipation.

## Quality housing

Participatory architecture

**One element that sets us apart from other housing players is the way in which residents are involved in the design and management of housing.** For CLTB, it's essential that housing be built in an inclusive and qualitative way. To this end, we organize Archilabs: participatory architecture workshops where some of our members and other interested parties reflect together on the site, the needs of future residents and the neighborhood.

Each Archilabs event brings together around 15 people from a variety of backgrounds: candidate-owners, residents of other CLTB projects, neighbors and the project's architects.

In 2021 and 2022, 7 ArchiLabs were organized for the Tivoli, Transvaal, Antwerp and Gray projects, with a total of 81 participants.



↖

Archilab, 2018



**“** CLT has enabled me to have a quality home and feel secure. Before, the owner didn't care about anything. Now, I don't mind people coming to visit me.

Mariam, resident of the Indépendance project.



### Residents satisfied with housing quality

Overall, residents are very satisfied with the quality of their homes, with 95% of those surveyed responding positively. For the CALICO, Le Nid and Mariemont projects, the responses were all positive.

**95%**  
of residents are very satisfied with the quality of their homes.

**83%**  
of residents consider their neighborhood pleasant.

The state of maintenance of the building is considered “good” by 64% of our residents and “very good” by 21%. The Arc-en-Ciel and Le Nid projects stand out with 100% positive responses.

In response to the question “Do you find your neighborhood pleasant?”, the trend is also positive, with 83% of households considering their neighborhood pleasant, including 27% “very pleasant”. L’Ecluse is the project where residents consider their neighborhood to be the least pleasant, with almost 40% answering “not very pleasant”. L’Ecluse is located at the intersection of two particularly busy streets in Molenbeek. Conversely, Le Nid and CALICO received no negative responses.

82% of residents consider the public services available in their neighborhoods to be “satisfactory”, including 23% who are “very satisfied”.

Finally, the neighborhoods where our households live give them an 83% impression of safety, with 21% feeling “very safe”. These positive results are all the more important given that the neighborhoods in which CLTB builds are often devalued. The positive assessment by our residents testifies to the potential of CLTB projects to bring a positive dynamic to neighborhoods.

As for candidate-owners, those not yet living in CLT housing, 98% of them also confirm the importance of having landscaped green spaces designed for residents, i.e. shared gardens, communal portages, accessible roof gardens and so on.



Aissa is one of the first residents of Community Land Trust Brussels. In 2015, he moved into an apartment in the L'Écluse project.

**I dream of a city with solutions for social and environmental problems, including housing.**

I got to know CLTB through what were known at the time as GECS (groupes d'épargne collective et solidaire). The CLT model was in its infancy in Brussels. I was one of the first to sign up and became one of the first buyers.

In 2021, I moved to a new home. The apartment I had bought at the beginning had become unsuitable: my family had grown; I now have 3 children. Since October, I've been living in a larger CLTB apartment on Rue de l'Indépendance.

Becoming a homeowner changes a lot in a person's life. It brings stability. It allows you to plan ahead, to envisage other life projects and to get involved in the city and the neighborhood. CLTB offers housing

for low-income families, but it also brings a new philosophy of what it means to "live". It's living in a community project. When we say "community", we mean participation in neighborhood life, activities and CLTB bodies. As an owner, you can be a member of the Board of Directors, and you are included in the decisions that are taken.

The most memorable moment? I think it was the day we signed the deed of sale for our first apartment. That moment played a role in the transition from one life to another in Brussels for us.



**Awards and honours**

Community Land Trust Brussels projects are regularly cited as examples in architectural publications.

The Tivoli project, currently under preparation, was featured in the book "Stedenbouw kan ook zo" in 2022. This book presents various urban planning and architectural initiatives at environmental and social level in Flanders and Brussels.

The Arc-en-Ciel project was featured in "L'Architectures Wallonie-Bruxelles Inventaires #Inventories", published by the Institut Culturel d'Architecture Wallonie-Bruxelles. Every 3 years, this inventory draws up a portrait of contemporary architectural projects that contribute to the improvement of the living environment.

The architectural quality of the CALICO project, as well as its inclusive and collective dimensions, were highlighted in an Archi Urbain report on the Fair Ground Brussels cooperative (founded by CLTB, among others) in November 2022.

Last but not least, Community Land Trust Brussels was awarded the gold medal in the World Habitat Award in 2021 for the quality of its housing projects.

## Sustainable housing

Community Land Trust Brussels homes are all energy-efficient. In 2021 and 2022, CLTB has taken a series of other initiatives to strengthen the sustainability of housing projects.

There are 3 sheds on the Abbé Cuyllits project site. The architects carried out an inventory of materials. Some of these materials (e.g. cladding wood) will be reused in the project. Other materials, such as electrical installations and sanitary facilities, will be recovered and reused elsewhere.

The Antwerp project calls for the integration of an exemplary and innovative architectural approach throughout the design and implementation process, notably through the reuse of materials.

For the Tivoli project, we have been working with the design offices to review the heating and hot water production systems. The aim of this process is to adapt the project before it is implemented, in anticipation of environmental issues such as reduced energy consumption and decarbonation.

For the Gray project, Community Land Trust Brussels is planning a major renovation rather than demolition and reconstruction of part of the existing buildings, as initially planned in the commune's specifications.

For the Indépendance project, insulation materials were recycled to fit out the community space. The non-profit organization La Rue also organized a participative painting project, to share materials and reduce waste. La Rue also organizes energy monitoring with residents.

Finally, CLTB raises residents' awareness of good building management during training sessions given to co-ownerships 2 years before and 2 years after they move in. Energy tips are also passed on to them in our communications or via our partners who organize individual follow-up for owners. We work closely with our Habitat Network partners, who support our residents in learning how to use energy-efficient buildings over the long term.



Tivoli project, Laeken





**82%**

of residents surveyed feel more fulfilled in their lives since moving into CLTB housing.

## Satisfied and proud residents

To the question “Are you currently satisfied with your accommodation?”, we obtained 88% positive responses, including 34% “very satisfied” and 54% “satisfied”. The Indépendance and Arc-en-Ciel projects are the only ones where residents consider themselves “not very satisfied”, at 18% and 29% respectively. Conversely, CALICO, Le Nid and l’Ecluse received 100% positive responses.

85% of our residents consider that their housing situation has improved since they moved into a CLTB project, with 53% considering it “much improved”. 9% feel that their situation has remained the same. 6%, or 3 households questioned exclusively in the Arc-en-Ciel project, feel that their situation has worsened. This could be due to technical problems in some apartments after the development. These have since been resolved. On the other hand, there has been a clear improvement in the Le Nid project since the previous impact report: 100% of residents surveyed gave a positive response. We can also explain Le Nid’s results by the resolution of technical problems.

**85%**

of residents consider that their housing situation has improved.

**57%**

of residents feel that their economic situation has improved.

To gauge residents’ pride, we asked them if they would consider inviting friends and family into their homes on a regular basis. The response was positive, with 45% saying “sometimes” and 34% “often”. Only 21% of our households plan to invite guests to their homes only “infrequently”, with no one answering “never”. Once again, the results are very similar to those of the previous impact report, in 2020.

The support provided by CLTB and its partners to residents 2 years before and 2 years after the project is particularly well received. 94% of residents are “satisfied”, including 49% who are “very satisfied”.

To gauge residents’ satisfaction, we asked them if they had ever advised a friend or family member to join CLTB. 86% of residents said they had.

They were asked to evaluate the functioning of the co-ownership. Overall, residents were «satisfied» (80%).

57% of residents feel that their economic situation has improved since they moved to a CLTB site.

# A STRONG, RESILIENT AND INCLUSIVE COMMUNITY

## A broader contribution to the neighborhood, beyond housing

Community Land Trust Brussels creates as many links as possible between residents within a project and their neighbors. This can be achieved by making sites available to neighbors or local associations for temporary or long-term use.

Discussions with the neighborhood about future projects

For the Tivoli and Anvers projects, CLTB team organized 4 drop-in sessions close to the sites concerned. The purpose of these meetings was to inform neighbors about the projects and the application for planning permission.

Temporary occupancy

To avoid buildings or land remaining empty, to create links with the neighborhoods in which we are going to develop new projects, to help project owners who don't have the means to rent something on the market, CLTB always tries to make its properties available while waiting for work to start.

For 4 years, Communa and its "AbC" project took up residence in the sheds on the grounds of the Abbé Cuyllits project in Anderlecht. For the duration of the occupation, "AbC" hosted numerous social, cultural and experimental initiatives, including modular housing for homeless people with "l'Îlot" and "Collectif Baya", activities for local young people with "Samen Voor Morgen", the "Gilbard" materials recycling library, the "Foyer Féminin" with its Guinean canteen, and activities by CLTB members.



AbC, Anderlecht



“ For these initiatives, temporary occupation has been an important springboard for getting started or testing new things in a permissive, collective setting.

Maxime, Communa, 2022.

The "AbC" project has enabled the Communa and CLTB teams to work together and forge links that will last well beyond the temporary occupation, as demonstrated by the partnership with the Fair Ground Brussels cooperative.

On the site of the Tivoli project in Laeken, GAG, a neighbors' association supported by GC Nekkersdal, was running a meeting place, play area and place of expression open to all until 2022.

78 activities (festive events, workshops, sports classes, etc.) were organized and 1270 neighbors or members of neighborhood associations were present at these activities in 2021.



GAG, Laeken



Neighborhood facilities

Where feasible, CLTB provides for neighborhood facilities within housing projects to enable activities between residents and with the neighborhood.

We asked candidate-owners for their views on the importance of choosing to locate community facilities within CLTB projects. 88% of them believe that community spaces within housing projects are a real added value.



Cooking workshop in CALICO's collective space



planned. It's also the case for the Transvaal project: the communal room will be occupied by a local association.

Lastly, in the Gray project, a 100 m2 facility will be integrated into the 10-housing project. The land is currently occupied by La Serre (temporary occupation) and a number of other initiatives, and a working group was set up in December 2022 to consider the use of the future community facility.

**Providing residents and local players with community facilities and support is a key factor in helping them to organize and establish themselves in their neighborhoods. The many initiatives undertaken by our members and the success of these initiatives bears witness to the importance of community work and collective spaces.**

Today, 4 community facilities are integrated into housing projects. Associations and services occupy these premises. Speech therapists occupy the collective premises at Le Nid. The Vie Féminine association occupies the collective premises at Arc-en-Ciel. The Rézone association has created a "place of connection" at CALICO and works with the neighborhood committee and residents to organize activities open to the neighborhood. At Indépendance, the opening of the future collective space to the project's neighbors is still under consideration.

These community infrastructures are also used by residents to organize activities such as homework schools, general assemblies or condominium meetings. They can also be used by residents for private purposes.

The community gardens are in addition to the 4 neighborhood facilities. In the Le Nid, CALICO, Indépendance and Arc-en-Ciel projects, residents share a communal garden. The Le Nid garden is occasionally open to the neighborhood. The CALICO garden will also soon be open to the neighborhood.

Community facilities are planned in projects currently under preparation or construction. This is the case at Tivoli, where a common room is



**“ I hope that in the coming months we’ll have more links with the residents, to enable us to create things together and move society forward.**

In Arc-en-Ciel, Vie Féminine, a feminist continuing education movement, has set up a branch for local women in the community space. Louise Metrich is Vie Féminine’s regional manager.

We started from the observation that it was very difficult to find reasonably-priced premises that were healthy or in good condition, with a landlord who was not a problem in Brussels, to accommodate women and organize activities.

We work with women in precarious situations, victims of violence or on their own, who face a variety of difficulties and want to fight for their rights and against social inequalities. We mainly attract women who live in the neighborhood or who move around the city. We also create links with neighborhood associations and institutions.

The particularity of the Arc-en-Ciel project is that we’re located in a condominium. The advantage is that we have a place (a room and a kitchen) that can be made available to the condominium or to the residents in a private setting, but also a place that enables us to create links with the women of the condominium and to work with them on subjects that concern them or that they wish to discuss. It requires a completely different approach, but it’s also very interesting. I hope that in the coming months we’ll be able to forge more links with the residents, create things together and move society forward.”



Digital training given to residents in the space occupied by Vie Féminine at Arc-en-Ciel

## Social cohesion in and around our housing projects

A large part of our audience is made up of people on low incomes. CLTB wants to create a framework to enable them to take initiatives to improve their situation and that of other members. This desire has given rise to a number of projects.



### Green cantine

The Green Cantine collective is a group of women who cook together and are considering the possibility of turning it into a professional activity. They occasionally set up in a convivial space in the Marolles district of Brussels to serve meals on Tuesdays at lunchtime at an affordable price.

**14** tables d'hôtes organized by Green Cantine in 2021 and 2022.



### Tutoring at Arc-en-Ciel

Initiated by a resident and the Members' Committee in 2021, tutoring brings together a dozen children from the Arc-en-Ciel project every Thursday.

**43** sessions organized and supervised by 4 volunteers in 2021 and 2022.



### Conversation tables to learn Dutch

Also on the initiative of a resident and with the support of a volunteer, conversation tables to learn Dutch are organized every Wednesday at Arc-en-Ciel.

**34** conversation tables in 2021 and 2022, around 10 participants and 2 volunteers per activity.



### Roue Libre

After the right to housing, the right to mobility is an issue around which more and more of our members are mobilising and wishing to take action. Improving mobility means above all enhancing the quality of life in Brussels. That's why CLTB has been investing for several years in a mobility policy tailored to our housing projects. Cycling is at the heart of this approach through the Roue Libre project.

Roue Libre enables us to test methods and tools to promote sustainable and accessible mobility (also financially) in connection with social housing projects anchored in their neighborhoods. The project takes the form of training courses to learn how to ride a bike, familiarize oneself with traffic or ride with a bike trailer, as well as mechanics training, bike rides, the provision of bike repair toolkits and the creation of bike parking facilities in housing projects.

This initiative creates links between CLTB members, reinforcing group dynamics and conviviality. The project has been so successful that some of the experts in the field have become coaches: some of those who learned to ride in previous years with CLTB have become coaches in subsequent years. These experts have a particularly significant impact on the trainees.

The ambition is also to inspire other projects, in Brussels and elsewhere.

**51** were accompanied by some 15 volunteer coaches through 32 training courses and 7 walks in 2021 et 2022.

### Alone Together at CALICO

In 2022, a new community project was launched at CALICO to meet the needs of single-parent families.

Based on the needs expressed by residents, and more specifically by CALICO's single-parent families, we have set up two activities starting in September 2022. These activities are led by numerous volunteers and organized in CALICO's two community spaces: the communal apartment and the lieu de lien (associative space on the first floor of the project). Every Thursday, a meeting is held at the shared apartment between 6pm and 8pm. During this time, children and their parents are welcomed for tutoring, childcare and creative workshops. And every other Wednesday, a group of volunteers meets to cook with unsold food. A meal is then served for all CALICO residents. It's an opportunity for residents of all ages to get together and enjoy a convivial meal.



The long-term impact of these projects can be measured by the well-being of residents, their increased autonomy and their ability to build a better future for themselves and their children. By promoting self-help, skill-sharing and social ties, this type of project makes a significant contribution to improving social cohesion, self-help and the well-being of residents, as well as being an inspiration for other housing projects.

**10** kitchen activities in 2022.



### Members' Committee

The Members' Committee is made up of CLTB members (sympathizers, candidates or residents) who wish to support initiatives taken by members.

**20** members' Committee meetings attended by around **15** people in 2021 and 2022.



### Pre-purchase workshop

In order to prepare would-be homeowners for a future purchase, we regularly organize group meetings on topics related to money and savings. These meetings cover a wide range of topics, such as the digitalization of banks, preparing for retirement, calculating financial capacity for a purchase, managing a monthly budget, tips and tricks for saving, money and the family, etc.

**33** sessions organized for a total of **288** participants in 2021 and 2022.

## A possible change

With its 1,812 members, including 269 supporters, CLTB can count on a large community of individuals and institutions who have joined out of conviction for the project.

Among its various missions, Community Land Trust Brussels aims to empower its residents. In the survey we carried out among our residents, we focused on how they felt about their empowerment. We can see that 82% of residents agree with the statement "I am in control of my housing situation", with 43% "strongly agreeing" and 39% "somewhat agreeing".

In order to narrow down the assessment of the impression that being a CLTB member can give, we asked them whether, as CLTB members, they felt able to contribute to improving the housing situation of other Brussels residents. It is very satisfying for CLTB to note that 57% "strongly agree", 36% "somewhat agree" and only 7% "somewhat disagree", with no respondent choosing the "strongly disagree" option.



Thiam family, Arc-en-Ciel residents



# A RECOGNIZED AND REPLICABLE MODEL

## CLTB in the press

In 2021 and 2022, CLTB benefited from the publication of 40 articles or features presenting its work. Most of these articles mention the World Habitat Award and the CALICO project.

Community Land Trust Brussels is regularly cited as an example by foreign media. For example, the Ukrainian media outlet Podrobnosti reported on CLTB.

In 2021 and 2022, we had 30 online articles, 3 radio reports, 3 TV reports and 4 articles in the print media.

**“** [CALICO] A new kind of housing has just been inaugurated in Forest. It's cheap, shared, intergenerational and partly aimed at single-parent families. It is designed to meet the social challenges facing the capital.

Jean Christophe de Wasseige for Le Soir, 9 septembre 2021.

**“** There is no social housing in Ukraine. Reconstruction could make it possible to consider this type of solution [Community Land Trusts] to solve housing problems.

Podrobnosti, Ukrainian TV channel, Augustus 22 2022.

## Promoting our practices

As Community Land Trust Brussels was originally an experiment, a totally new and innovative approach, it is intended to be continually evaluated, in particular to see if and how it can be replicated elsewhere.

### In-house

During the survey period, Community Land Trust Brussels contributed to the publication “Community Matters” by the Center for CLT Innovation. This book details the “C” in CLT, the participatory element of the CLT model. In it, CLTB recounts its experience alongside Community Land Trusts in Boston, Houston, London and San Juan.

The article “What if we made land ownership collective?”, written by Geert de Pauw and published in The Progressive Post, presents the CLT model as a useful tool for public policy in response to the housing crisis and climate challenges.

### External

Community Land Trust Brussels was mentioned and presented in 5 scientific articles or publications in 2021 and 8 scientific articles or publications in 2022.

In addition, there are 4 reports from the Vrij Universiteit Brussel (VUB) on the CALICO project in Forest. These reports were written between 2019 and 2022. Based on an in-depth evaluation of the project and its results, these reports aim to make recommendations on the replicability and scaling-up of the project, and to disseminate the CALICO experience. They detail the profiles of the residents, the creation of collective dynamics, and the financial and structural set-up of the project.



CLTB presentation at the International Social Housing Festival in Helsinki in 2022



## Exchange in Brussels, Belgium and beyond

### CLTB at a number of events

We have presented CLTB at 10 events in 2021 and 8 events in 2022 in Belgium and abroad. Among these events, we took part in “Project Together” in Delft, the “World Urban Forum” in Katowice, and the “International Social Housing Festival” in Helsinki.

The many contributions made by CLTB, its team and its members to housing and related events testify to the interest shown in the CLT model and its application in Brussels.

Towards the creation of a European network Community Land Trust Brussels, continental Europe’s first CLT, was the driving force behind the creation of a European CLT Network. At the end of the EU-funded SHICC project in 2022, we established with our European partners and the financial support of the Laudes Foundation, a formal structure that would become the voice of CLTs in Europe. This network will be launched in 2023.

From 33 in 2017, when Sustainable Housing for Inclusive and Cohesive Cities (SHICC) was launched, to around 350 by the end of 2022, the number of urban and rural CLTs has continued to grow. CLTB has undoubtedly played an important role in the growth of CLTs in Europe.

Brussels institutions adopt the CLT model  
When, in Brussels in 2012, CLTB introduced the idea of using property rights such as long term lease contract to separate ownership of land from ownership of buildings, as a way of making housing sustainably affordable, it was greeted with a great deal of skepticism.

In the meantime, we have succeeded in putting this issue on the political agenda. In our previous impact report, we noted that the Plan Régional d'Urgence Logement and the recommendations of the Comité Scientifique du Logement called for wider adoption of the methods used by Community Land Trust Brussels.

Today, we're seeing the CLT model come to fruition. The management contract of Citydev, Société de Développement pour la Région de Bruxelles-Capitale, provides for the use of this method for at least 20% of the new housing it builds. In 2022, Citydev completed its first housing project based on a long term lease contract in Woluwe-Saint-Lambert. It has announced its intention to eventually sell 100% of its new housing units using a long term lease contract.

Other players support the CLT model  
In civil society, too, the idea of keeping public land off the private market through the use of real rights is now widely supported.

The Housing Deal, a proposal launched by Sohonet in 2022, is a key example. Sohonet is a vast network of housing players ranging from property developers to government agencies and social associations. CLTB is one of its members. Its proposal is to allocate public land to social developers, such as cooperatives and associations, who can then develop permanently affordable housing on it, using long term lease contract. The example put forward by Sohonet is our CALICO project.

In the run-up to the 2024 regional elections, players such as the Rassemblement Bruxellois pour le Droit à l'Habitat (RBDH) are also advocating no longer selling public land to private players, but applying formulas such as the one we have introduced to develop affordable housing on this land.

Our action has clearly changed attitudes in Brussels. Keeping land off the market and selling the housing on it through rights in rem, with non-speculative conditions, is no longer seen as a legal frivolity, but as an important weapon in the fight to create more affordable housing. If this trend continues, it could result in thousands of homes that will remain affordable for the people of Brussels forever.





Independence residents at World CLT Day 2022



## Gold World Habitat Award: a prestigious prize

In December 2021, Community Land Trust Brussels was awarded the gold medal in the World Habitat Award. This prize, awarded annually by UN-Habitat and World Habitat, recognizes innovative housing projects around the world.

The World Habitat Award is first and foremost a fine reward for our work in Brussels, but also for our active participation in spreading the CLT model. This award has been a real spotlight on our commitment and our practices. We received extensive press coverage on a regional and national scale, in both French and Dutch.

We took advantage of Community Land Trust World Day on October 29, 2022 to celebrate 10 years of CLTB and the World Habitat Award. The event was attended by some 350 people, and once again gave us the opportunity to showcase our work, particularly to peers and foundations. We were delighted to welcome the Burlington and Puerto Rico CLTs to the event.

“ This project enables low-income families, who are normally excluded from the housing market, to acquire their own home at an affordable price. The project offers these families not only security, but also intergenerational stability. The work of Community Land Trust Brussels sends an important message: to enable low-income families to access secure housing, we need to develop innovative alternatives, not based on the private market.

Leilani Farha, Managing Director of The Shift and member of the World Habitat Award final jury.

“ COVID-19 highlighted the importance of building resilience and promoting fairer, more inclusive societies. Reducing urban inequalities is the best way to prepare for future crises. The actions of Community Land Trust Brussels are fully in line with our work in 2021 on housing affordability. We appreciate the emphasis on tackling unaffordable housing. The housing crisis already existed before COVID-19 and only exacerbated the devastating consequences of the pandemic. Furthermore, the need to develop solutions promoting access to adapted and affordable housing has been highlighted by the increase in income instability caused by the economic crisis resulting from the pandemic. This project is an effective and adaptable solution to providing adequate housing for all.

Maimunah Mohd Sharif, Executive Director of UN-Habitat and member of the World Habitat final jury.



Inauguration du projet Indépendance lors de World CLT Day 2022



Studio 1BIS live from World CLT Day 2022



Brenda Torpy (Champlain Housing Trust, Burlington) at World CLT Day 2022



CLTB workers receive World Habitat Award



## CLTB in a broader movement for social justice

CLTB is active in a wider network of associations defending the right to housing, social justice and sustainable development. 30 associations are members of our organization: BAITA, BRAL, Wijkhuis Chambéry, CIRÉ, CLT Gent, Comité de Quartier Jacques Brel, Convivence/Samenleven, CPAS de Molenbeek, Crédal, L'Espoir, EVA bxl, Fédération bruxelloise unie pour le logement, FEFA, Habitat & Humanisme, Habitat & Rénovation, L'Échappée, La Rue, LivingStones, Logement pour Tous, Maison de Quartier Bonnevie, Pass-ages, Periferia, PRO RENOVASSISTANCE, Rassemblement Bruxellois pour le Droit à l'Habitat, SAAMO Brussel, Sohonet, Une Maison en Plus, Union des Locataires de Forest and Vie Féminine.

A number of them also actively contribute to the development of our projects. Associations such as Maison de Quartier Bonnevie, Convivence, Habitat et Rénovation, La Rue, Une Maison en Plus and CIRÉ help us to support our (future) residents. Their role is essential in setting up our projects, and particularly in ensuring their smooth integration into the neighborhood. Organizations that promote ethical financing, such as the Crédal cooperative, are also members and help us finance our projects.

In turn, we are active in various networks. We are members of Sohonet (a network of social real estate players in Brussels), the Molenbeek Housing Advisory Council and the Rassemblement Bruxellois pour le Droit au Logement. Finally, in 2021 and 2022, team members represented CLTB on the Board of Directors of Convivence, the Board of Directors of the Center for CLT Innovation, the General Assemblies of Crédal and Forum Bruxelles Contre les Inégalités, the Molenbeek Housing Consultative Commission (CCL) and the Regional Bicycle Commission.

During the first lockdown, CLTB, along with partners such as Communa, was one of the driving forces behind the "Conseil Régional de Transition", a group of associations advocating a transition to a more social and sustainable economy.

CLTB has also been involved in the "Brussels Donut", an initiative to promote the "doughnut economy", a concept introduced by economist Kate Raworth, which also aims at the transition to a new economic system. Supported by the Brussels Donut team, we analyzed the Arc-en-Ciel project from this angle.

“When you have a decent roof over your head, you’re in a position to tackle the other parts of your life.”

To carry out its housing projects, CLTB works with neighborhood associations. These partnerships are essential to the success of our projects. Caroline Nsenda is coordinator of one of these partners, CIRÉ's housing department, and provides support to future buyers of the Transvaal project.

“What I love about my job is seeing the journey that takes place. Buying affects so many other aspects of their lives. When you manage to save, for example, you change the way you live, the way you project yourself into the future, and you also increase your chances of becoming a homeowner. We see these people becoming more aware of their abilities. When we did the first Transvaal project workshops, it was great to see them take on their first responsibilities and get involved in the group. They themselves sometimes have the opportunity to rediscover themselves and gain confidence.

The right to housing is difficult to enforce. I think it's the basis for everything else. When you have a decent roof over your head, you're in a position to tackle the other aspects of your life: you're in a position to assert your administrative rights, you have less of a mental burden, you're in a position to raise your family in decent conditions, and so on. So being able to contribute to or help stabilize these aspects is what motivates me.

Another great thing about the projects I work on is that people realize that they have rights and that they need to assert them. It's the idea of "empowerment". And I like that aspect a lot.



Visit of CLTB projects with the Housing Commission of the Brussels Parliament © Robin Cuvillier



### Political support

Thanks to the support of the Brussels-Capital Region, CLTB has evolved from an experimental player to a partner in regional policy. Growing financial support, the conclusion of an Agrément and a Management Contract have given it a solid base from which to pursue its work.

Together with the Groupes d'Épargne Collective et Solidaire, Community Land Trust Brussels is one of the few producers of acquisitive social housing in the Brussels Region. We therefore occupy a unique position in the Brussels housing sector. What's more, thanks to our integrated, participatory approach, our impact extends beyond the creation of housing. CLTB contributes to social cohesion in neighborhoods, to the emancipation of residents and to the image of the Region as a forerunner in the field of social innovation. In this way, Community Land Trust Brussels completes the range of tools that make up the quality of regional housing policy.

# FROM AN ACTION GROUP TO A HOUSING POLICY PARTNER IN 5 STEPS

## 1. Citizens and associations come together

In 2009, a group of associations and citizens concerned about the housing crisis in Brussels came together to find alternatives. They wanted to find a solution where residents themselves could play an active role, that would help people take ownership of their housing and that would make optimal use of public resources. They found this solution in the United States, in the form of the Community Land Trust model. So they founded an association to introduce this model, previously unknown in Europe, in Brussels.

## 2. Regional feasibility study

In 2011, the group formed by citizens and associations convinced the Brussels Region to carry out a feasibility study based on the Community Land Trust model. The study demonstrated that Belgium had the legal tools necessary to transpose the model into our legal system, but also that it is a good solution for many many excluded Brussels citizens and that the model has added value for the regional institutions that invest in it.

## 3. Initial subventions and inclusion in the Housing Code

The feasibility study recommended that the Region fund the creation of a Community Land Trust and the implementation of two pilot projects. The Public Utility Foundation and CLTB ASBL were created. Since then, the Region has been represented on the Board of Directors, along with residents and representatives of the founding associations.

CLTB received subventions for the purchase and conversion of a former parish hall in Anderlecht into 7 homes and a community equipment, and for the construction of 32 homes and a community equipment in Molenbeek. At the same time, Community Land Trusts were included in the new Housing Code, as an instrument for social housing for sale. The government also decided to make CLTB a partner in the Housing Alliance and later in the Housing Emergency Plan. This allowed CLTB to call on regional grants each year to implement new projects.

## 4. A framework for regional recognition

Between 2012 and 2022, CLTB realized 107 new homes and 4 community equipments, and there are still 84 homes and 6 community equipments in the pipeline. All these projects were financed by the Brussels Region (+/- 40%) and contributions from households (+/- 60%). To give this collaboration a structural character, the Region decided to create a recognition framework for this new model. This recognition took the form of a government decision in 2021. In the same year, Community Land Trust Brussels was officially recognized on the basis of this decree.

## 5. A management contract

To complete this process, in 2023 the Region and CLTB signed a management contract in which both parties committed to each other for the next three years.

# DEMOCRATIC, INDEPENDENT AND SUSTAINABLE GOVERNANCE

## A competent and diversified Board of Directors

Community Land Trust Brussels is committed to ensuring that the interests of all stakeholders in its development are represented on its Board of Directors. This is why it is composed equally of residents, local residents and civil society, and representatives of public authorities.



It's important for Community Land Trust Brussels not only to have a competent Board of Directors, but also one that resembles the people of Brussels. Indeed, one of CLTB's objectives is to give the city back to its citizens; we could hardly claim to fulfil this objective if our Board of Directors itself were exclusively composed of a certain category of the dominant population.

The association's Board of Directors is made up of 10 women and 6 men. The FUP Board of Directors is made up of 3 women and 6 men.

The asbl Board of Directors is made up of 10 people born in Belgium and 6 people born outside Europe. The FUP Board of Directors is made up of 5 people born in Belgium, 1 in Europe and 3 outside Europe.

We took the opportunity of this impact report to question our directors about how the OA works.

All the directors surveyed agreed with the statement "Directors have access to information adapted to their needs and responsibilities", with 62% "strongly agreeing" and 38% "agreeing".

All directors agreed with the statement "Directors use their individual experience and skills to actively contribute to discussions", with 60% "strongly agreeing" and 40% "agreeing".

All directors agree with the statement "Decision-making is democratic".

56% of directors "strongly agree" and 44% "agree" with the following statement: "I feel valued in my role as a director".

## A passionate team

At December 31, 2022, CLTB team comprised 19 workers, 14 women and 5 men, or 13.5 full-time equivalents.

## Active volunteers

In 2021 and 2022, CLTB was able to count on the help of 26 volunteers in support of community work.

## Annual General Assembly

Annual General assemblies are key moments for the Community Land Trust.

In 2021, 67 members attended Community Land Trust Brussels assembly. This is fewer than previous General Assemblies. This number is explained by the health context. Exceptionally, the meeting was held online, and only effective members were invited.

In 2022, CLTB was once again able to organize a face-to-face General Assembly. 110 members took part.



General Assembly 2022

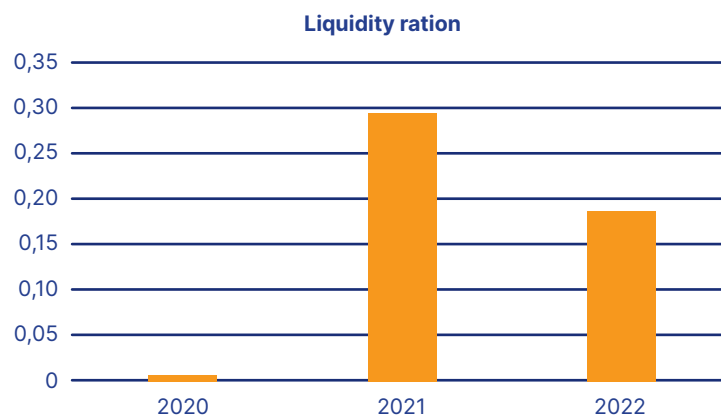


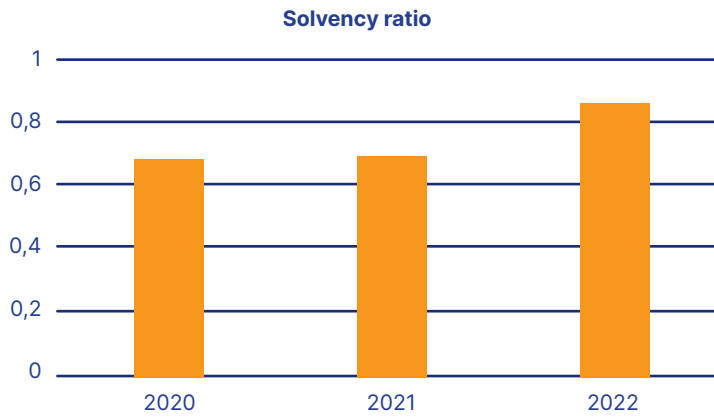
## A financially resilient organization

Despite the economic challenges and uncertainties that marked this period, Community Land Trust Brussels was able to consolidate its financial foundations between 2021 and 2023 and maintain a solid position to support its mission and growth.

### Financial stability

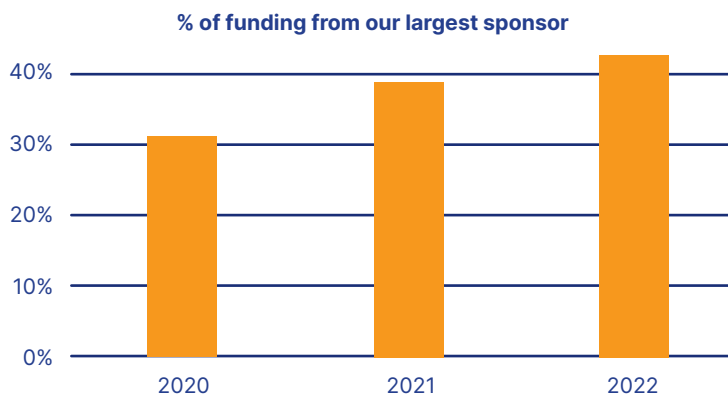
Community Land Trust Brussels has demonstrated prudent and effective financial management, ensuring its stability in a constantly changing economic environment. Thanks to vigilant risk management policies, CLTB has maintained adequate reserves to cope with any setbacks and guarantee the continuity of its operations.





#### Diversification of revenue sources

Diversification of revenue sources has long been an important issue for CLTB in strengthening its financial resilience. By broadening its activities and seeking out new funding opportunities, CLTB seeks to reduce its dependence on a single source of income, the Brussels-Capital Region, in order to better maintain its sustainability. Unfortunately, the end of several European projects in 2021 and 2022 means that the indicator of dependence on our largest supplier does not reflect these steps.



#### Strategic partnerships

CLTB has also strengthened its financial resilience through solid strategic partnerships. By working in collaboration with other financial and philanthropic organizations, CLTB has been able to access additional resources, strengthen its capabilities and broaden its impact. These partnerships have helped consolidate CLTB's financial position while creating new opportunities for growth.



Group dynamics,  
CALICO  
↘



CLTB inter-project  
party  
↘



# Support Community Land Trust Brussels

Community Land Trust Brussels depends on public funding. While it is essential for public authorities to support the development of affordable housing in order to guarantee the right to housing, philanthropic support is just as important to us.

Support from philanthropic organizations enables us to cover the costs associated with social innovation. We couldn't maintain our crucial community work without this financial support.

We also believe that the Community Land Trust model, which maintains housing affordability over the long term, is an appropriate model for a just transition. In the field of sustainable construction (circularity and energy production), we now have to choose between sustainability and affordability. We don't have the capacity to finance more ambitious housing projects from a sustainability point of view. Obtaining additional funding could help us in this respect.

Financial support in the form of donations is not the only option. Building homes is a capital-intensive operation, and we need loans, bonds, equity, etc., to finance our projects. However, as we support low-income families, the return on investment we can offer is very often too low, even for social impact investment.

We're keen to meet people who can help us move our projects forward.

Contact us:

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With a view to the regional elections in June 2024, Community Land Trust Brussels has published a memorandum. Find it on our website: [www.cltb.be](http://www.cltb.be)





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