

COMMUNITY-LED HOUSING WEBINAR SERIES | SESSION 2



An Ghníomhaireacht
Tithíochta
The Housing Agency

COMMUNITY-LED HOUSING AS AFFORDABLE HOUSING



February 2025

WEBINAR



An Ghníomhaireacht
Tithíochta
The Housing Agency

WEBINAR SERIES COMMUNITY-LED HOUSING

1 INTRODUCING COMMUNITY-LED HOUSING

12th February 12 - 1pm

SPEAKERS:

- **Dr Sara Brysch** - Co-author of Together: Towards Collaborative Living
- **Tom O'Donnell** - Self Organised Architecture

2 COMMUNITY-LED HOUSING AS AFFORDABLE HOUSING

25th February 12 - 1pm

SPEAKERS:

- **Eduard Cabré Romans** - Barcelona Municipal Institute for Housing and Renovation
- **Ailbhe Cunningham** - Cork Community Land Trust
- **Eve Olney** - Cork Community Land Trust

3 COMMUNITY-LED HOUSING FOR AGE FRIENDLY LIVING

11th March 12 - 1pm

SPEAKERS:

- **Maria Brenton** - UK Cohousing Network
- **Anne Connolly** - Cohousing Communities Ireland

4 STATE SUPPORT FOR COMMUNITY-LED HOUSING

26th March 11.30 - 1pm

SPEAKERS:

- **Elke Seipp** - Hamburg Baugemeinschaften Agency
- **Éadaoin Ní Chléirigh** - Irish Council for Social Housing
- **Hugh Brennan** - Ó Cualann Cohousing Alliance
- TBC

TODAY'S SPEAKERS



An Ghníomhaireacht
Tithíochta
The Housing Agency



EDUARD CABRÉ ROMANS

International Relations
Consultant at the Barcelona
Municipal Institute for
Housing and Renovation
(IMHAB)



EVE OLNEY

Socially Engaged Creative
Producer, CCLT Steering
Committee member



AILBHE CUNNINGHAM

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Barcelona's Community-Led Housing Policy

Eduard Cabré, International Housing Policy Consultant

An aerial, black and white photograph of Barcelona, Spain, showing a dense urban grid. The city is built on a hillside, with a prominent grid pattern of streets and buildings. The Sagrada Família is visible in the center. The sea is visible in the distance on the left, and hills are on the right. A red number '1' is in the top left corner.

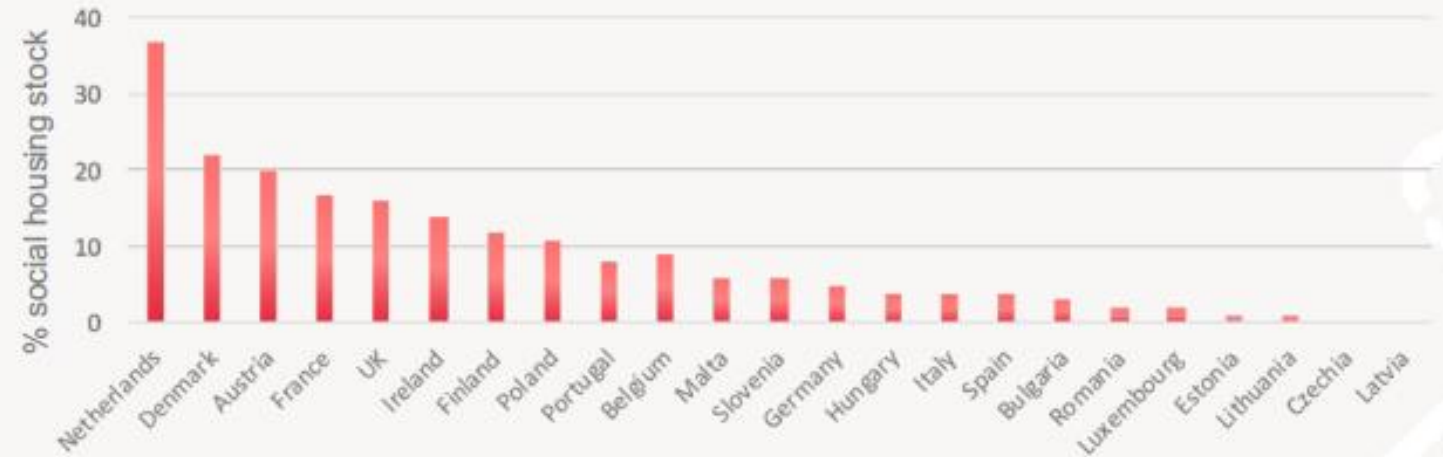
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Housing context in Barcelona

Housing Mission

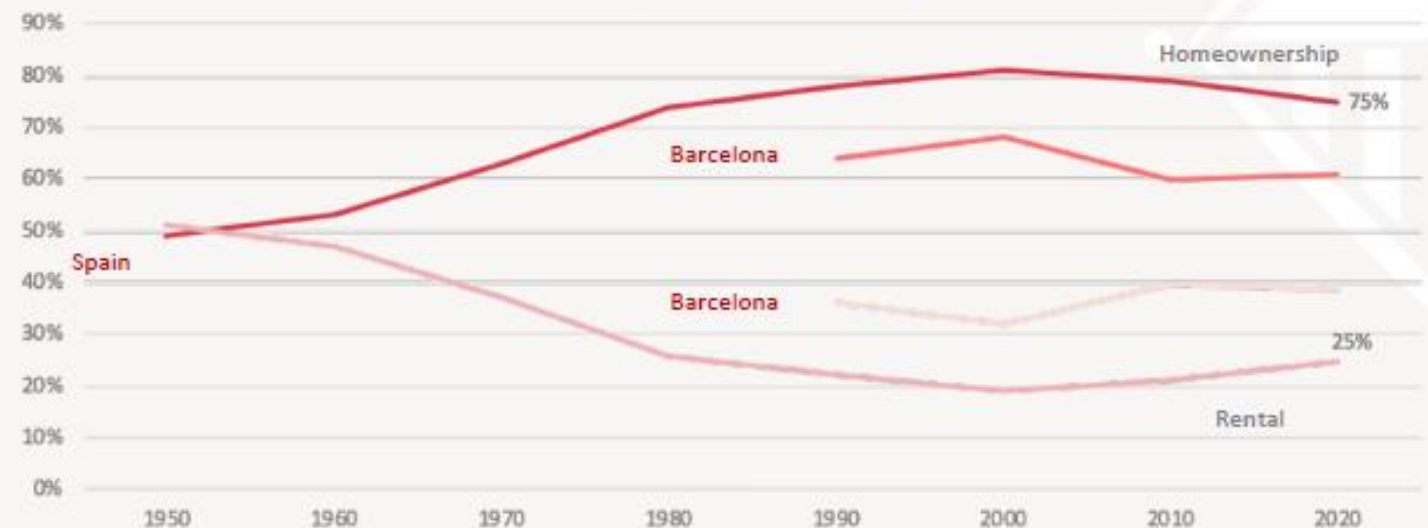
- Between 1940 and 2011 more than 12.8 million housing units were built in Spain. Half of them (around 6.4 million) were affordable (VPO). **Almost all affordable housing units have become market units.**
- Spain needs 2.6 million affordable housing units in rental (or other alternative tenures) in order to converge with the rest of Europe (15% of the housing stock). **In Barcelona there is a 90,000 unit deficit.**
- Public rental housing in Barcelona currently represents around **1.5% of the overall housing stock.**
- Policies that support homeownership have made it difficult for most of society to access housing. **We need to diversify housing tenures.**

Percentage of social housing in OECD countries



Source: OCDE Affordable Housing Database 2020

Population distribution across housing tenures in Spain and Barcelona (1950-2017)



Source: INE and Idescat's Population and Housing Census

Context: supply and affordability

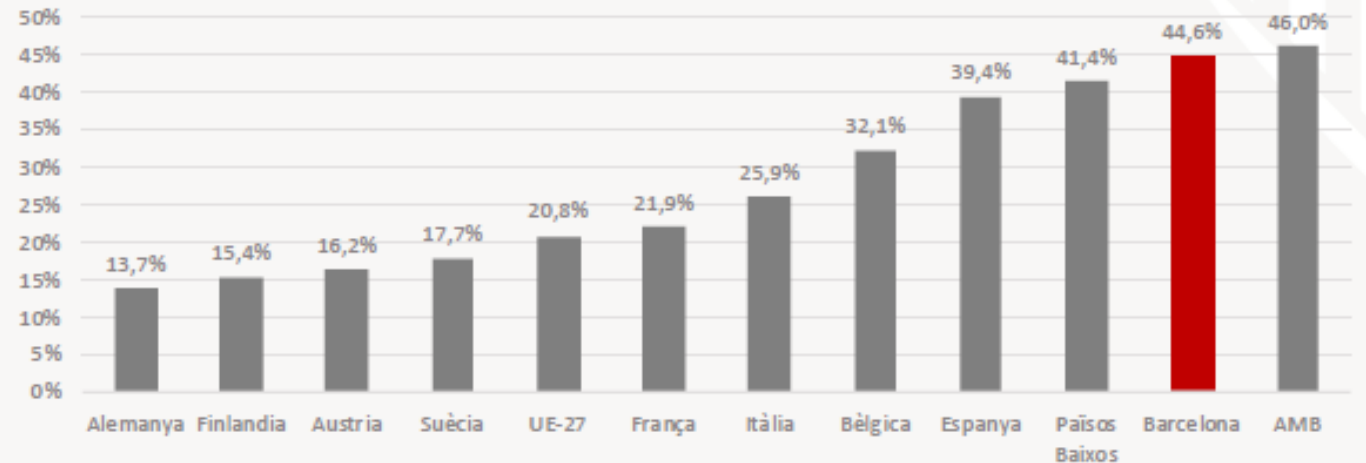
- ▶ Barcelona has experienced two housing crisis, first in the homeownership sector, now in rentals.
- ▶ Rents have risen 3 times faster than household incomes in the last 20 years in Catalonia.
- ▶ In 2020, 40.1% of households in the city lived in rentals and 55.8% in homeownership.
- ▶ 44.6% of renters in Barcelona devote more than 40% of their income to housing.

Evolution of rental prices in Barcelona



Source: Incasòl. 2024*: Average until 3rd trimesters.

Overburdened renter population in Barcelona (spending more than 40% of income on housing: rent + utilities), 2022

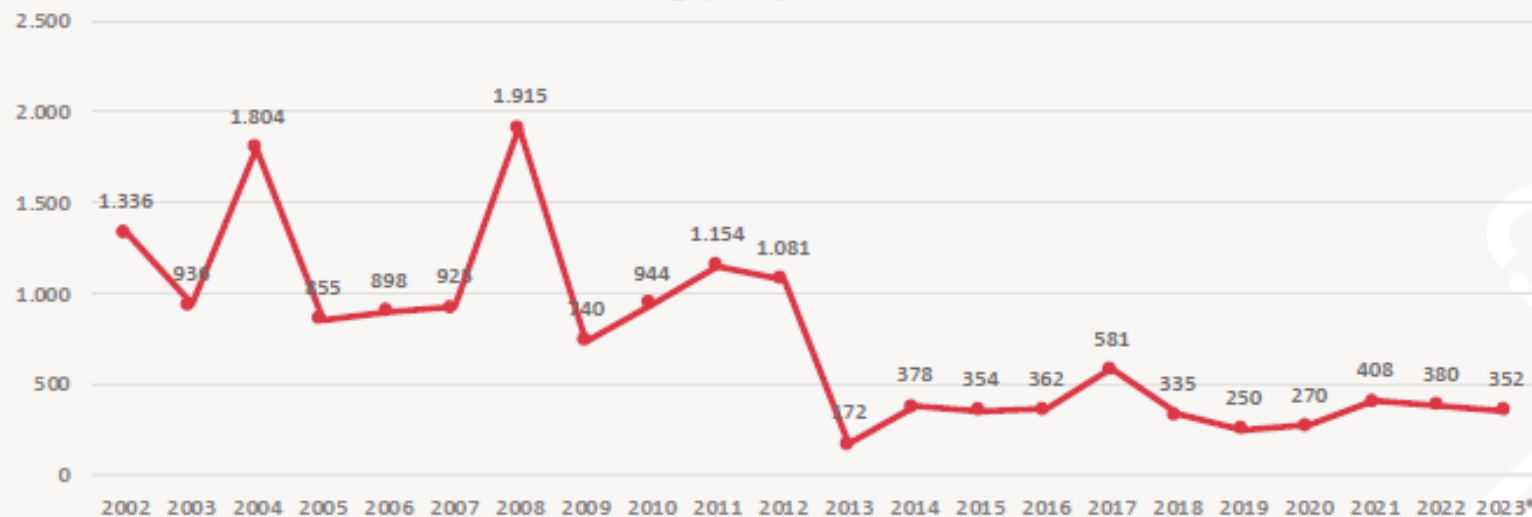


Fuente: Eurostat, EU-SILC, Idescat y Institut Metròpoli, Enquesta Metropolitana de Condicions de Vida

Context: affordable housing

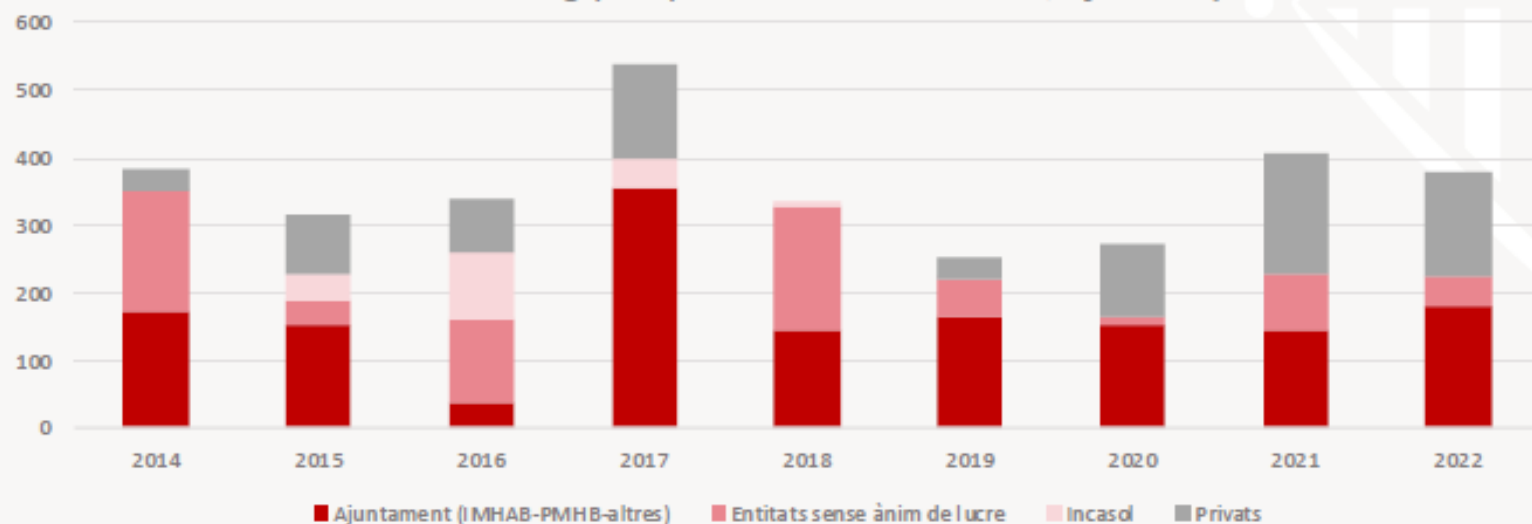
- Affordable housing (VPO) development has decreased overtime: currently **300-400 affordable units are built every year**, a lot less than the 1,915 units from 2008.
- **Management diversification in the provision of affordable housing:** new development – mobilization of market housing – acquisition.
- Affordable housing developers are diverse, with **Barcelona City Council at the forefront in housing production.**

Affordable housing (VPO) units built in Barcelona



Source: Barcelona City Council Statistical Annual Report

Affordable housing (VPO) units built in Barcelona, by developer



Source: Agència de l'Habitatge de Catalunya (AHC)

A comprehensive approach

A 3/3 provider system

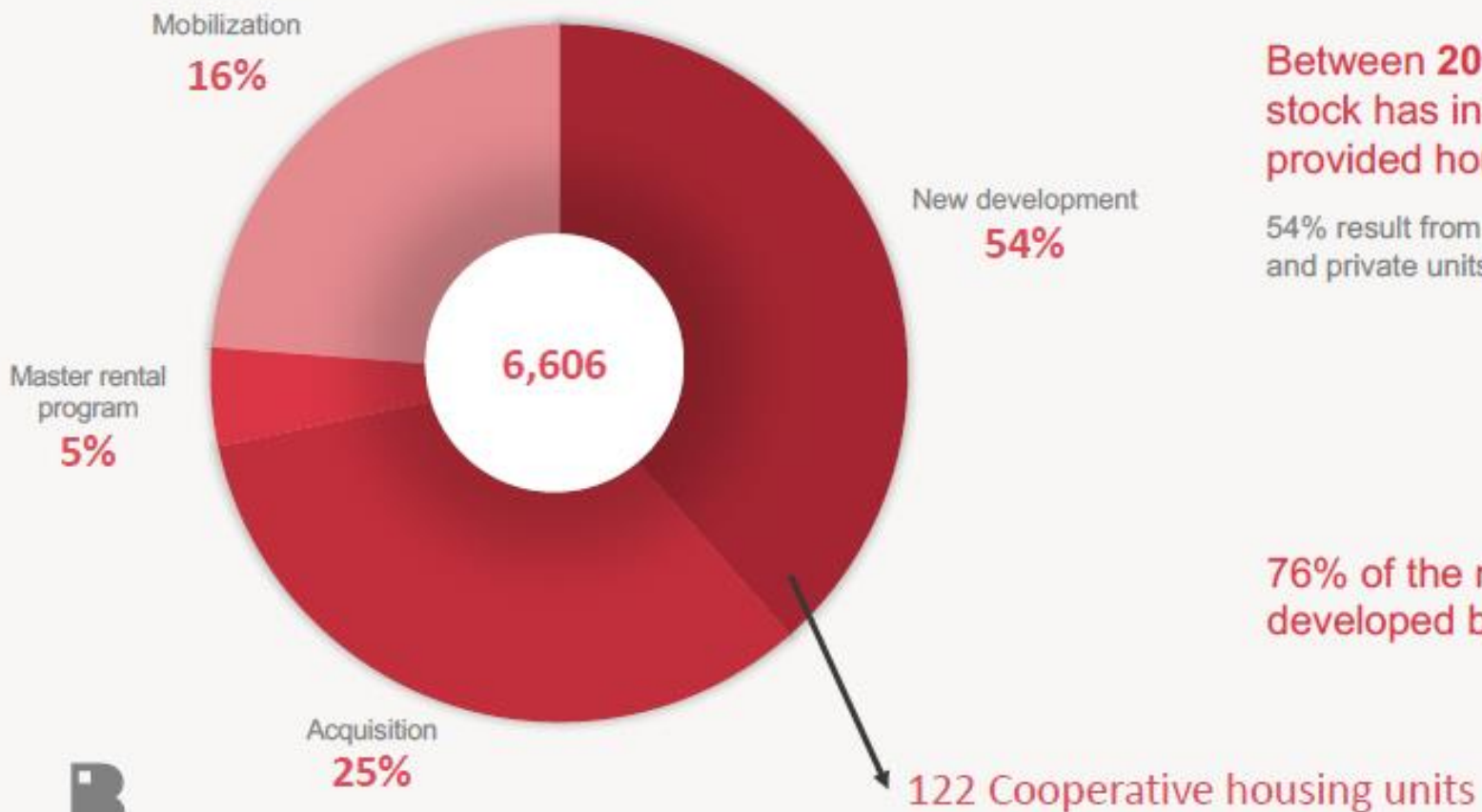
- ▶ **Private**
- ▶ **Public**
- ▶ **Communitarian** + **Commercial**
non-profit limited-profit

2 operational approaches

- ▶ **New development**
How to do it with a high percentage of public, social and affordable housing?
- ▶ **Urban regeneration**
How to intensify the availability of affordable housing in high-quality urban settings?

Right to Housing Plan 2016-2025

- › Strategies to increase the affordable housing stock (until 2024)



Between **2016 and 2023** the city's affordable housing stock has increased by **6,606 units**, which have provided housing to **16,500 people**.

54% result from new construction while 46% come from acquisitions and private units temporarily mobilized as affordable housing.

76% of the new affordable housing has been developed by the City Council.



2

Community-led housing in Barcelona

Legal context for Community-led housing

- › Shared competences:
 - › **National:** Baseline legal framework, rental law, budget allocation.
 - › **Regional:** Land management, urban planning, affordable housing policy.
 - › **Local:** Urban planning management, building licenses.
- › *Law 18/2007 for the Right to Housing (Catalonia)* > (art. 74 & 77) establishes **“right of use” cooperative model as an affordable housing model**, providing access to public support.
- › *Law 12/2015 of cooperatives (Catalonia)* > (art. 106 & 107) foresees the existence of **“right of use housing cooperatives” to provide housing to its members.**

Public-private-community partnerships

Phase 0: Community organising

- › Community-based movements
- › Emergence of the third sector as a new actor in affordable housing provision



Sectorial
**Habitatge cooperatiu
en cessió d'ús**



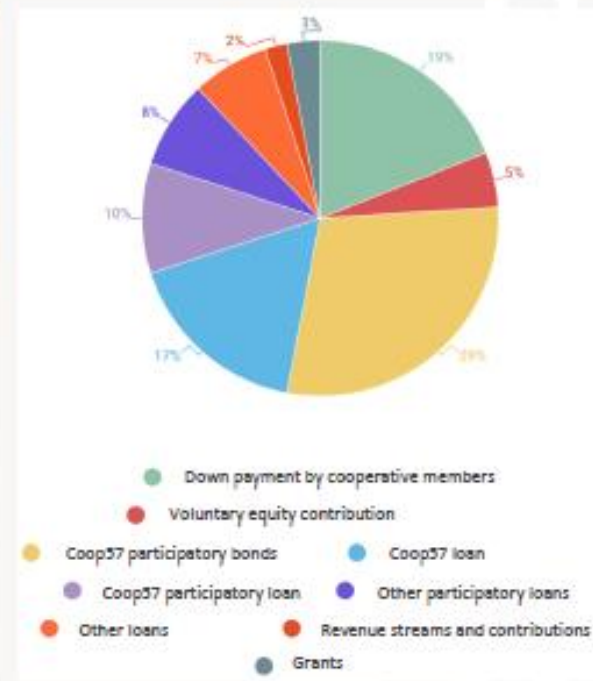
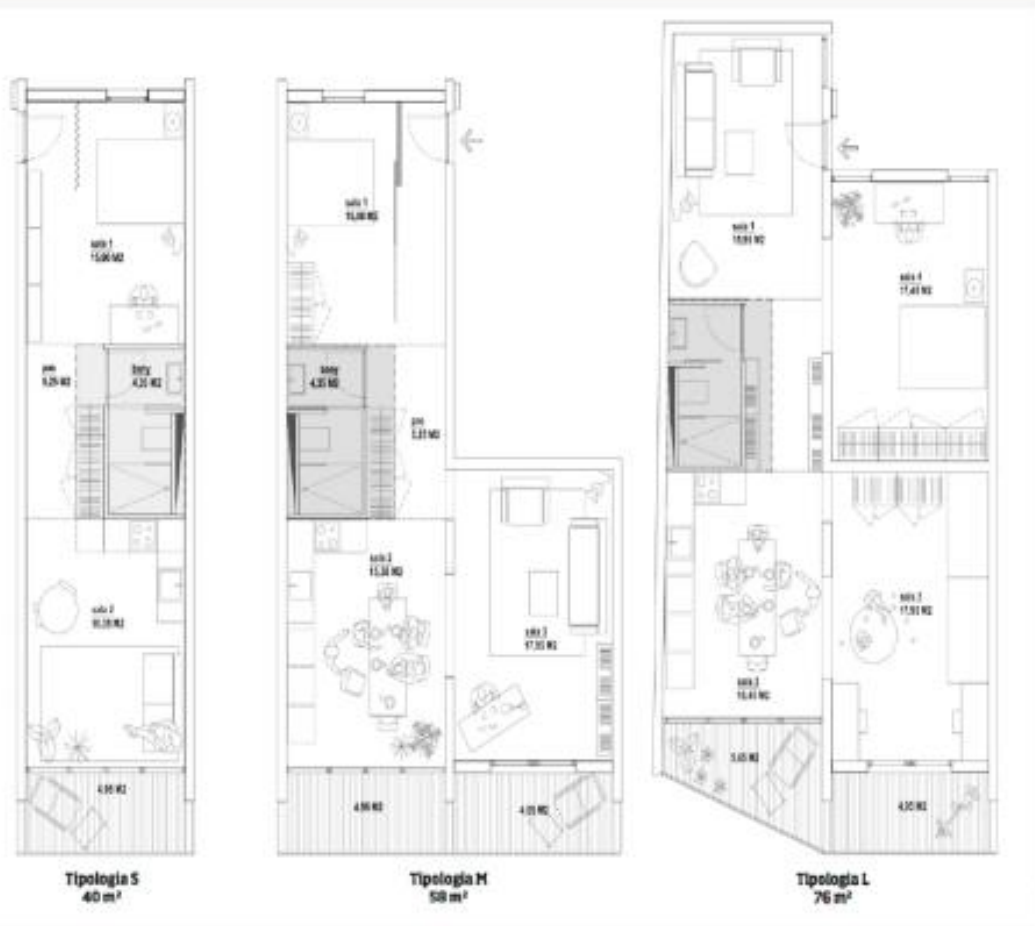
Public-private-community partnerships

Phase 1: Pilot projects

- › 2 **bilateral agreements** (2014 and 2015): 33 units.
- › Long-term lease on municipal land (75-90 years).
- › Right of use, zero-equity cooperative housing model.
 - Joint ownership of the building
 - Individual right of use of the housing units
 - Allocation criteria = affordable housing (VPO) + cooperative membership
- › **Innovative construction methods and financing tools.**



La Borda



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HOUSING AWARDS

EU
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award
22

Public-private-community partnerships

Phase 2: Competitive public land tenders

- › 2 rounds of **competitive land tenders** (2016 and 2019): 217 units.
- › Long-term lease on municipal land (75-90 years).
- › Right of use, zero-equity cooperative housing model.
 - Joint ownership of the building
 - Individual right of use of the housing units
 - Allocation criteria = affordable housing (VPO) + cooperative membership
- › **Scaling up of innovative construction methods and financing tools**



Public-private-community partnerships

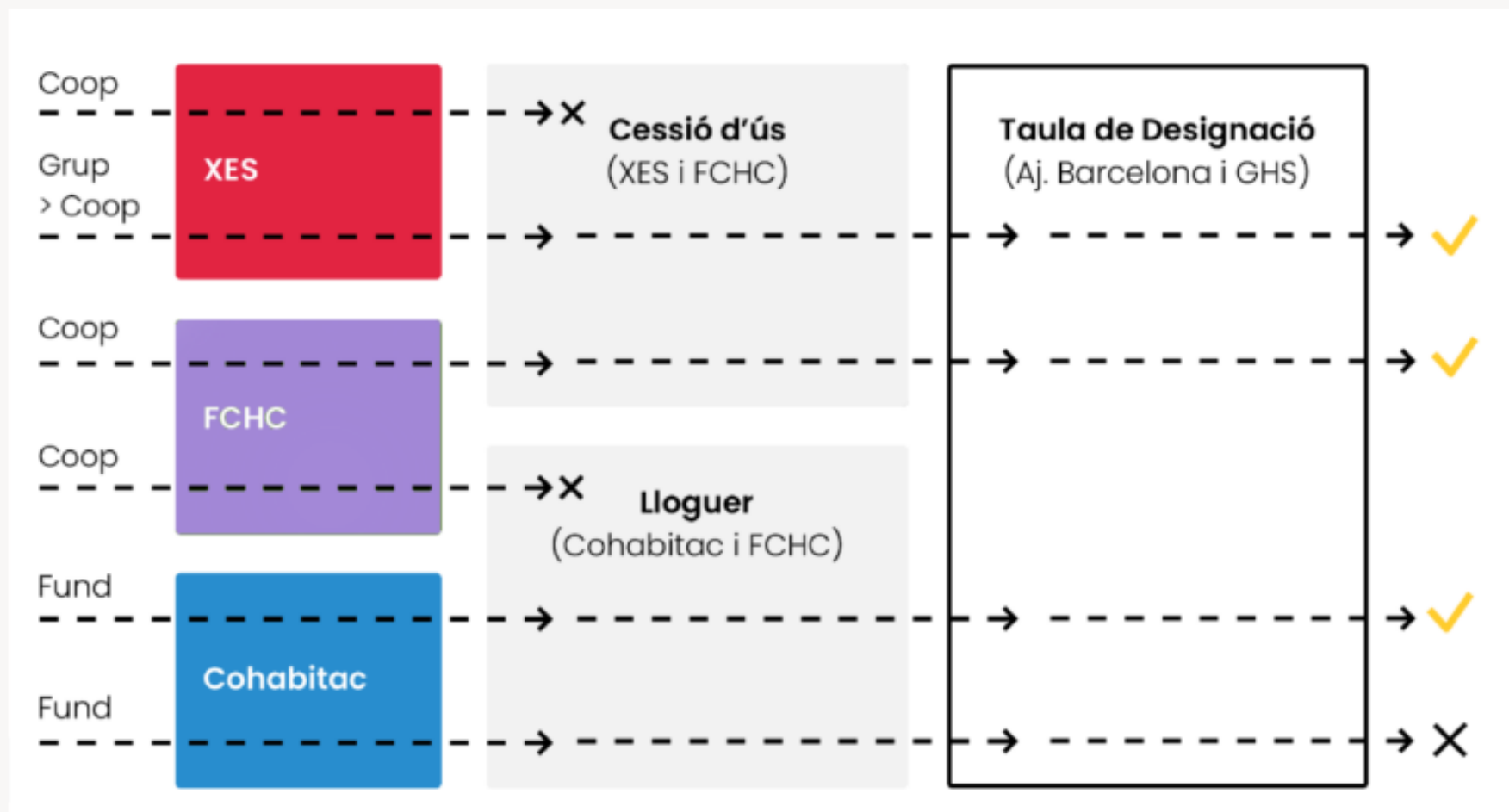
Phase 3: Framework agreement with social providers (ESAL)

- › Memorandum of Understanding (2021) between:
 - › Barcelona City Council
 - › Non-profit and cooperative housing developers (Cohabitac, FCHC and XES)
 - › Catalan Federation of Social Housing Developers (GHS)
- › Goal: 1,000 units in 10 years.
- › Long-term lease on municipal land (99 years).
- › 60% rental, 40% cooperative.
- › Municipal returnable subsidy (up to 20-25%).
- › Framework Agreement with ICF and ICO to provide 140M€ in financing.
- › End goal: **Community Land Trust**



Framework Agreement with Social Providers (ESAL)

Land allocation mechanism





Address	#Units
1 C. Princesa, 49	5
2 C. Constitució, 83-89	28
3 C. Espronceda, 133	20
4 C. Ulldecona, 26-28	32
5 C. Pla dels Cirerers, 2-4	29
6 Pg. Joan de Borbó, 11	8
7 C. General Vives, 4-6	17
8 C. Teresa Boronat i Fabra, 10	35
9 C. Constitució, 43	31
10 C. Aiguablava, 74-76	-
11 Pl. de la Gardunya, 5	39
12 Av. Estatut de Catalunya, 15-17	105
13 C. Constitució, 49	48
14 Pg. Joan de Borbó, 44-45	18
15 C. Binèfar, 18	46
16 C. Pere IV, 115	23
17 C. Rossend Arús, 36 i 38	7
18 Av. de Vallcarca, 110X	37
19 C. de Gustavo Bécquer, 11X	24
20 C. Ulldecona 11.X	84
21 Via Augusta, 375 i 383	26
22 Via Augusta, 389-393	14
23 C. Mossen Amadeu Oller, 17-21	40
24 C. Sant Martí, 12-16	43
25 Mont-Ral -Letamendi	38
26 Pg. de Torras i Bages, 126-128	80
27 C. Bolívia, 23-27	74
28 C. Gessami, 13	8
29 C. Palamós, 55-63	59
30 C. Pere IV, 66-68	28
31 C. Tànger, 56-58	28
32 C. Aiguablava 74-76	25
33 Pg. de l'Exposició 12-14	8

Total 1,107

Instrument	#Units
PILOTS	33
TENDERS	364
CONV. ESAL ALLOCATED	621
CONV. ESAL NOT ALLOCATED	89

Total 1,107

New construction



Renovation of existing buildings





3

Beyond Barcelona

Community-led housing in Catalonia

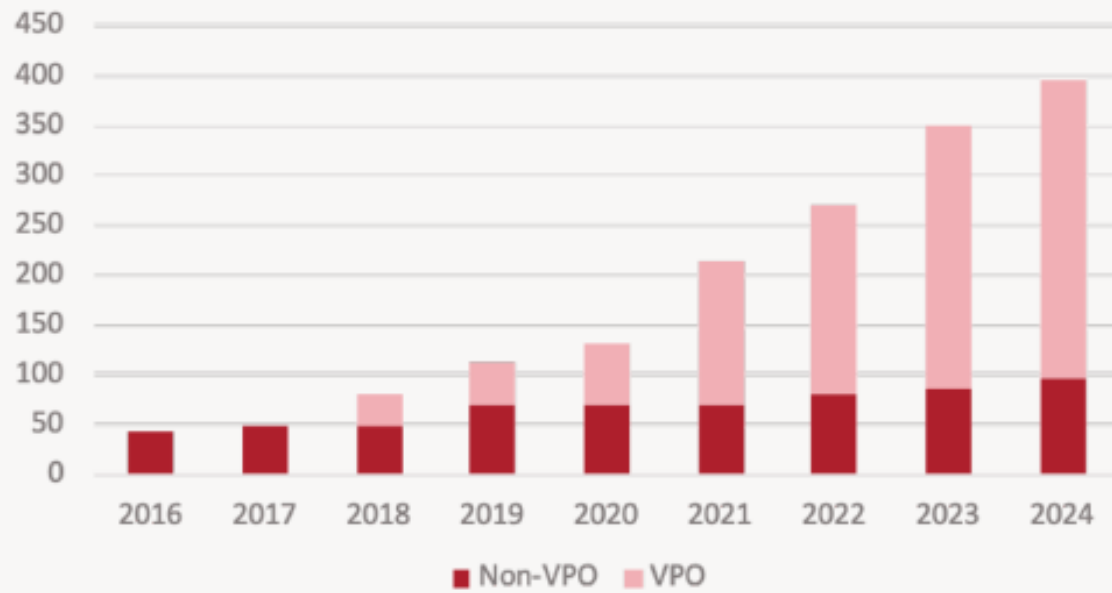
➤ 67 projects – 1,190 housing units – at different stages.



Community-led housing in Catalonia

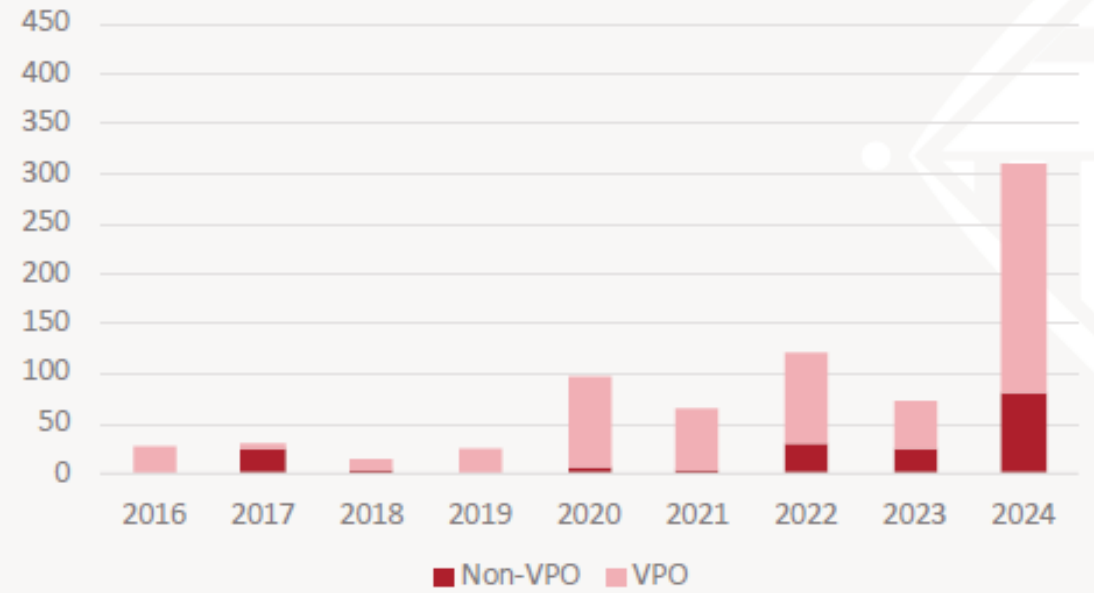
- › Most as a form of affordable housing (VPO), particularly in urban areas, usually involving land zoned for affordable housing and/or direct subsidy.
- › Still a marginal portion of the affordable housing sector, but **growing exponentially**.

Cooperative housing units in use



Source: Observatori Llargavista

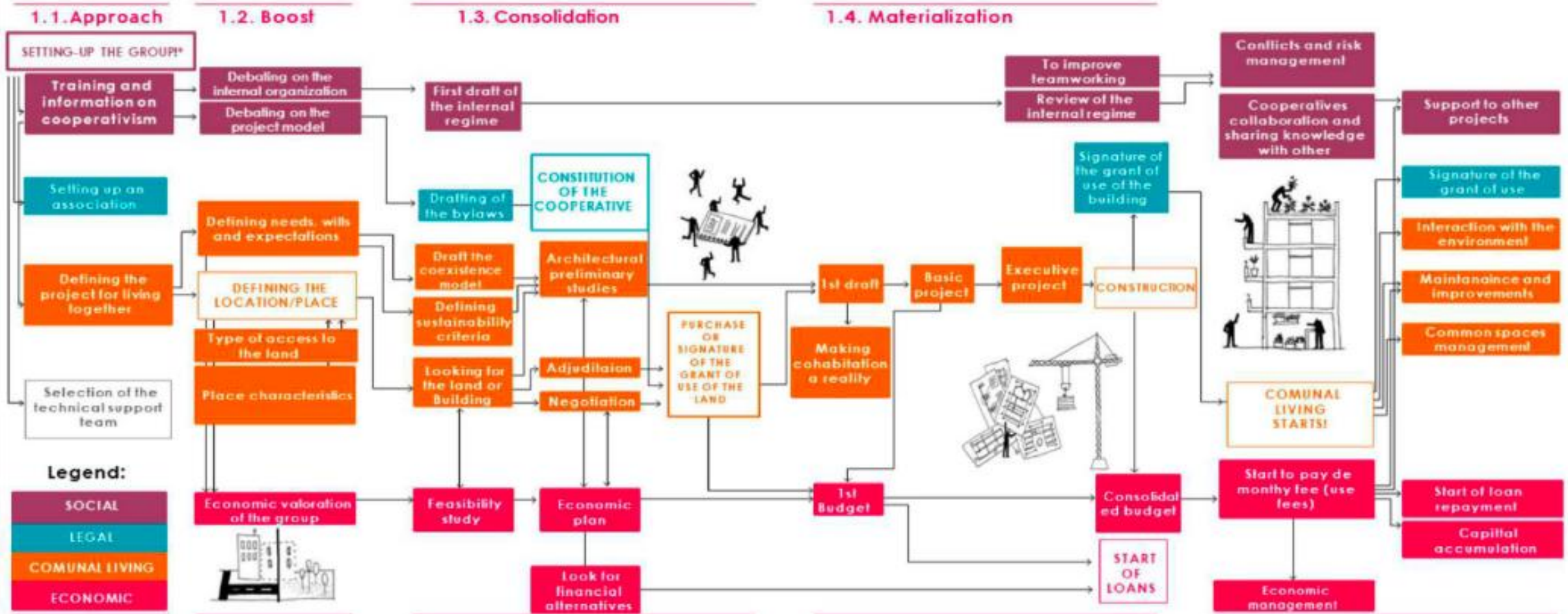
Initiated cooperative housing units



Source: Observatori Llargavista

STAGE 1: Self promotion of the project

STAGE 2: Living together



*There are mainly two ways to access to cooperative housing: by creating the cooperative from scratch or by being part of a large cooperative which promotes cooperative housing that has different projects designed.

Eduard Cabré, International Housing Policy Consultant

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CORK COMMUNITY LAND TRUST



An Ghníomhaireacht
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CORK COMMUNITY LAND TRUST



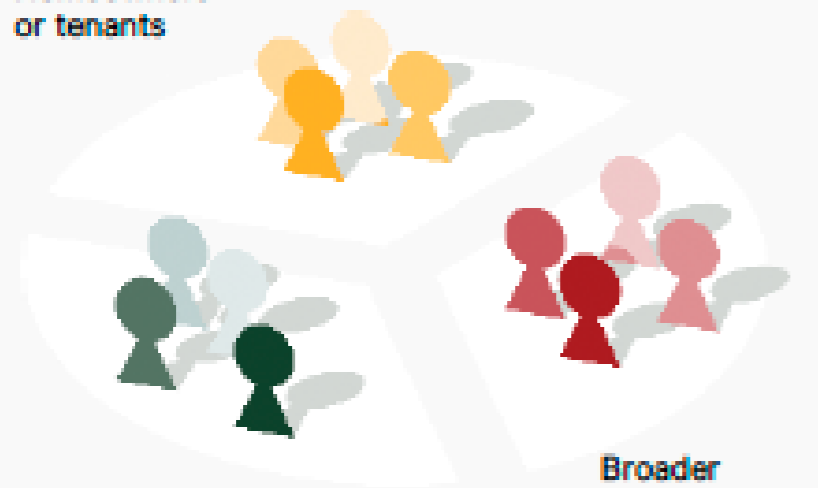
COMMUNITY LAND TRUSTS: a civic partnership

Community land trusts – or CLTs – democratic, non-profit organisations that own, develop and steward land for the benefit of the community

- permanently affordable homes (Affordable Housing Act 2021, S(6)2)
 - community facilities and assets
 - vacancy and dereliction
 - circular economy

Community Democratic and inclusive governance

Homeowners
or tenants

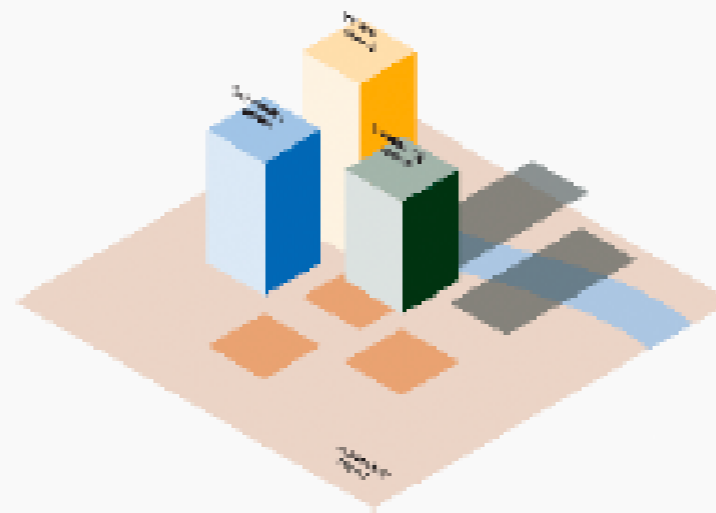


Broader
public interest

Community members who
do not live on the land

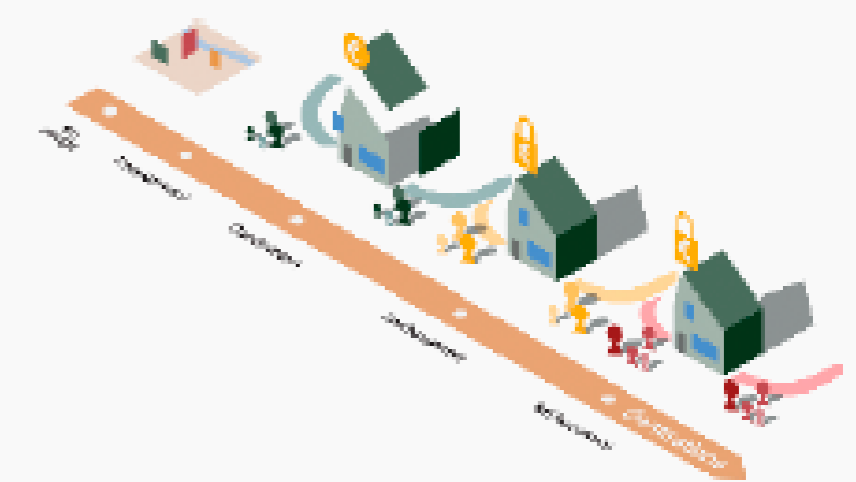
CLTs are democratically governed ensuring a balance between community and individual interest. Many CLTs have a tripartite structure where three groups hold one-third of decision making power.

Land Separate ownership of land and buildings



The land is owned collectively by the CLT. Residents buy or rent the building, it can also be run by a co-operative. This makes it affordable. Homes on CLT land are typically sold at about $\frac{1}{3}$ of market rates.

Trust Permanently affordable



CLTs legally commit never to sell the land. Homes stay affordable thanks to a formula which limits the resale price. This keeps the housing permanently affordable.



Community
Monica Gallab & CLTB



$\frac{1}{3}$ **PUBLIC
AUTHORITIES**

$\frac{1}{3}$ **RESIDENTS**

$\frac{1}{3}$ **CIVIL
SOCIETY**

Tripartite Governance

Monica Gallab & CLTB



CORK COMMUNITY LAND TRUST

is a non-profit, democratic, inclusive and diverse organisation which will provide a structure for local communities to develop affordable, sustainable homes as well as social, cultural and ecological spaces”

Cork Community Land Trust Charter May 2022



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WORLD CLT DAY 2024

WORLD CLT DAY 2024

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WORLD CLT DAY 2024



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North-West Europe

Upcycling Trust



Comhairle Cathrach Chorcaí
Cork City Council



UPCYCLING TRUST

An innovative Community-Led approach to circular renovation and affordable housing in North-West Europe

PROJECT PARTNERS



Comhairle Cathrach Chorcaí
Cork City Council





COMMUNITY LAND TRUSTS: a civic partnership

Community land trusts – or CLTs – democratic, non-profit organisations that own, develop and steward land for the benefit of the community

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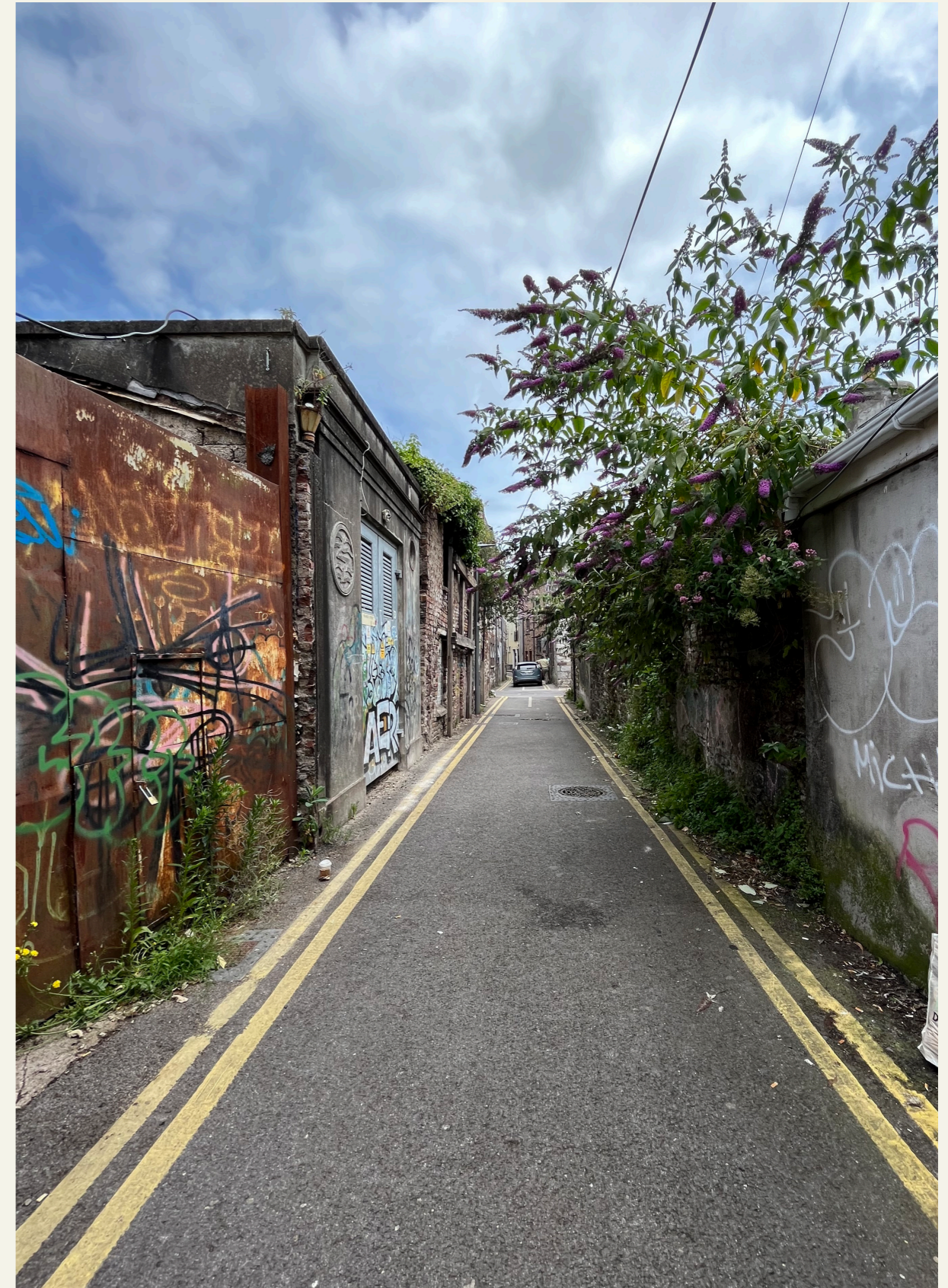
North-West Europe

Upcycling Trust



Comhairle Cathrach Chorcaí
Cork City Council

- High rates of vacancy & dereliction in Cork city
- 12.1% Vacancy Heart of the City; 13% in Shandon Fairhill
- In Cork city centre the majority of residential rental units are privately rented; Centre A 73%; South Gate A 68.4%; Centre B 67%; Gillabbey A 62.1%; Shandon A 61%. (CSO, 2016)
- The number of households that do not qualify for a mortgage and cannot afford private rental is 3,492 (Updated Cork County and Cork City Council's Draft Joint Housing Strategy, 2022-2028)
- 72% of apartments in the city achieve an energy rating of C or lower



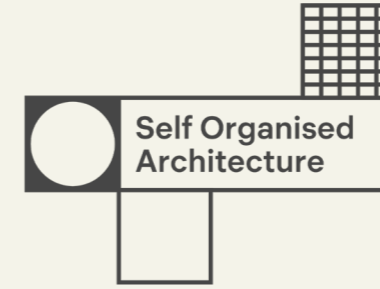
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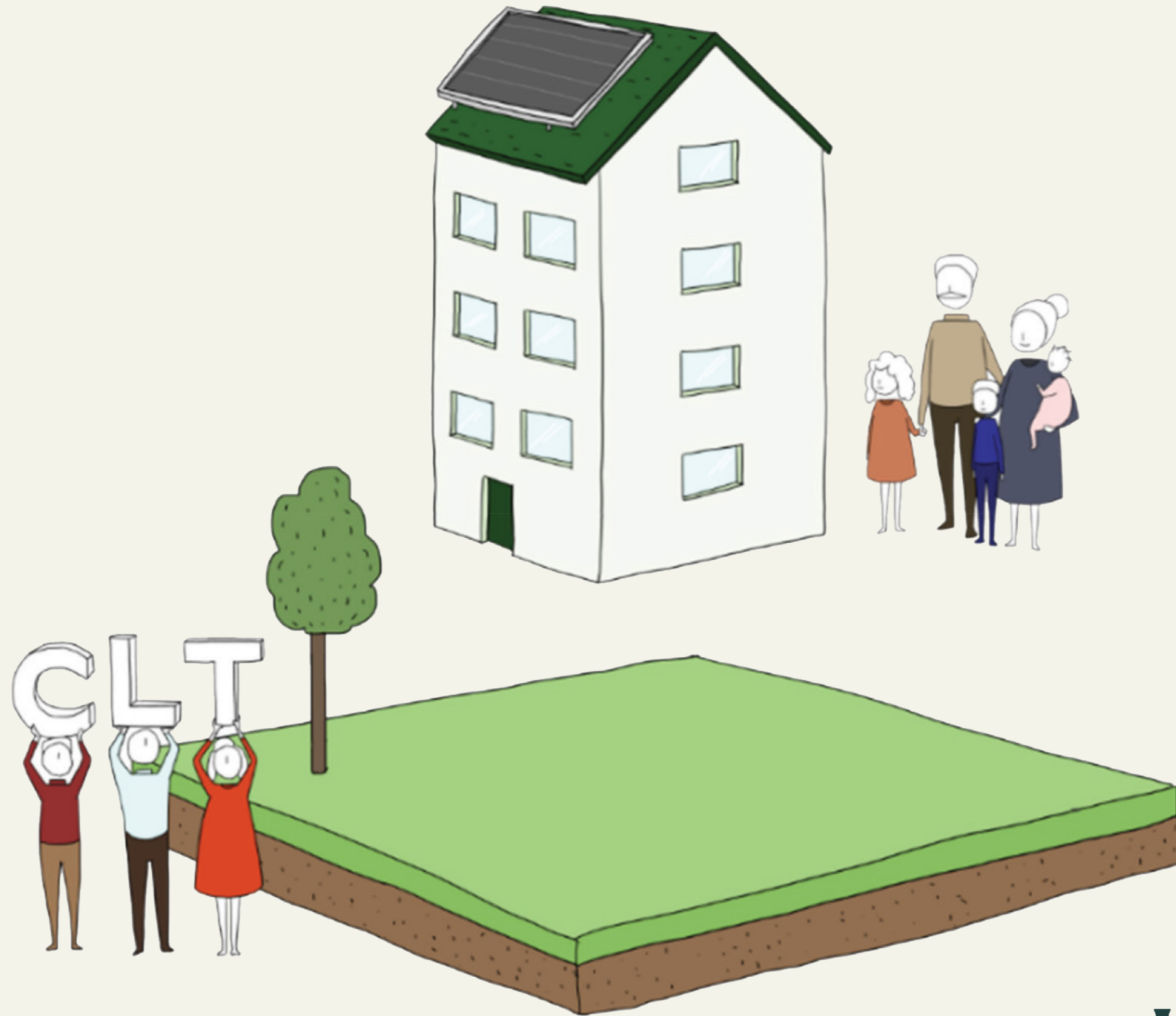
Upcycling Trust



Comhairle Cathrach Chorcaí
Cork City Council

- Median price per dwelling purchase - Cork City South €270,000; Cork City North €240,000 (CSO, 2016)
- Average Rents in Cork city centre rose from €1,096 (Q4 2016) to €2,097 (Q4 2024) with a year on year increase of 10% (Daft rental price report)
- This is well above 35% of disposable household income in the inner city: c.€34,412K (Shandon A - gross income); c.€29,129K (Shandon B - gross income), c.€37,073K (Centre A - gross income) & c.€36,093K (Centre B - gross income) - CSO, 2016





Land & Property
Monica Gallab & CLTB

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Cork City Council



Legal Structure in Ireland

CCLT

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Cork City Council



**Deterioration of
Built Fabric**



**Depleting
Finances**

Current Scenario
Ireland

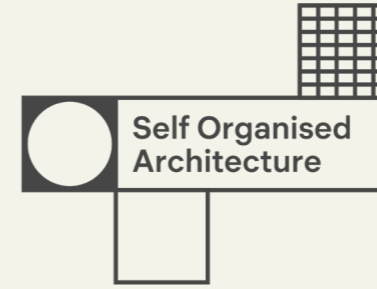
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**Deterioration of
Built Fabric**



**Depleting
Finances**

CLT
Legal
Mechanism



**Financial
Investment**



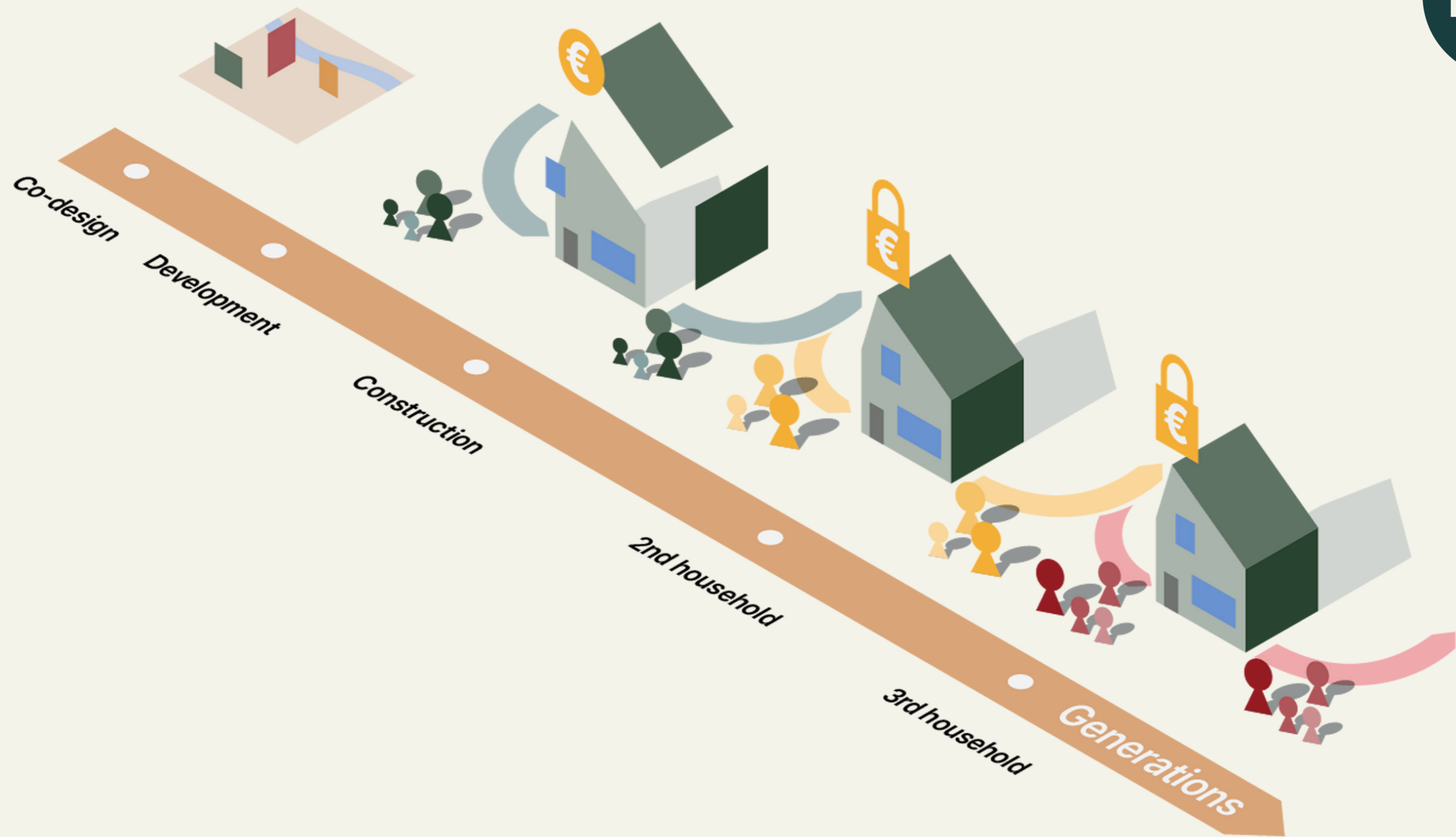
**Home
Renovation**



Land in Trust



CLT Proposal
Ireland



Affordable in Perpetuity

European Community Land Trust Network

CLT

Provision of dwellings by housing authorities

6. (2) A housing authority may, for the purposes of subsection (1), enter into—

(b) arrangements with a community-led housing organisation, a housing co-operative or a community land trust,

A CLASS OF AFFORDABLE HOUSING



Number 25 of 2021

AFFORDABLE HOUSING ACT 2021

ROADBLOCKS

- Regulation
- Implementation (pilot)
- Feasibility stage grants
- Access to affordable finance
- Viability gap
- Recognition of the longterm impact of this model as providing repeated and longterm affordability
- National recognition for this model of delivery supporting existing housing provision models



Curious to know more?

Please get in touch

hello@ccclt.ie

THANK YOU FOR LISTENING

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