

Realizing community land trusts for affordable homeownership

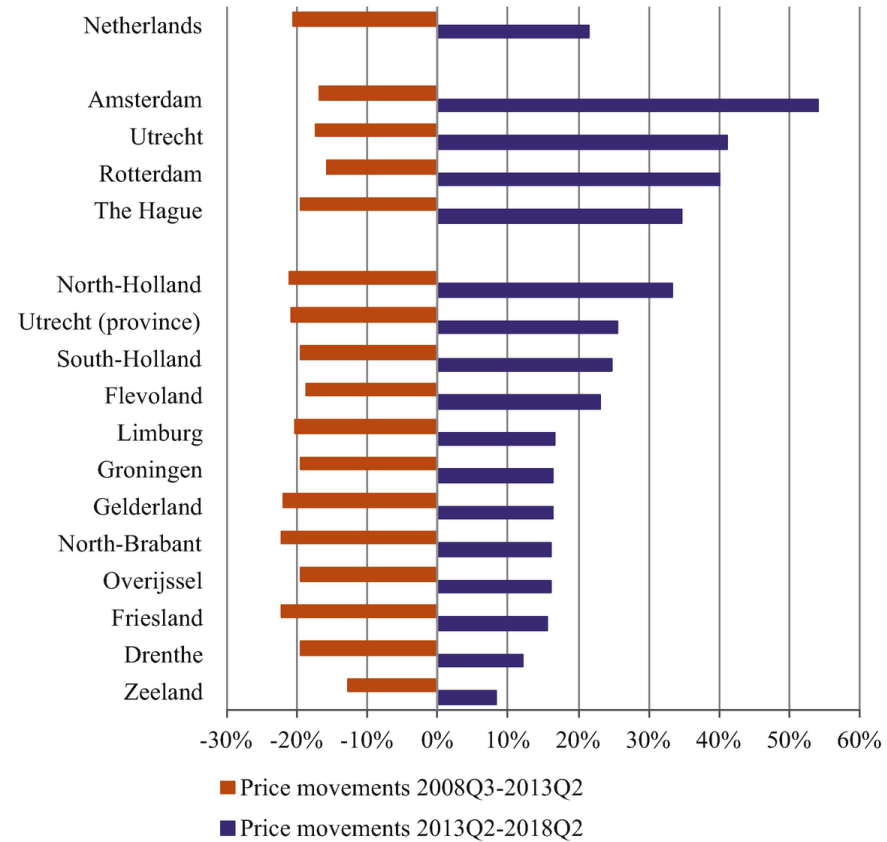
Capitalizing on opportunities and overcoming barriers in the Dutch
housing market

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Second mentor:	Peter Boelhauer	Housing systems
Delegate of exam board:	Marco Lub	

27/01/2021 P5 presentation Dennis Tran



Land grabbing (Grain, 2008)



Source: Statistics Netherlands (2016)

*“Dutch regional house prices since the previous peak (Percentage change from 2008 levels)”.
(Nijskens & Lohuis, 2019))*



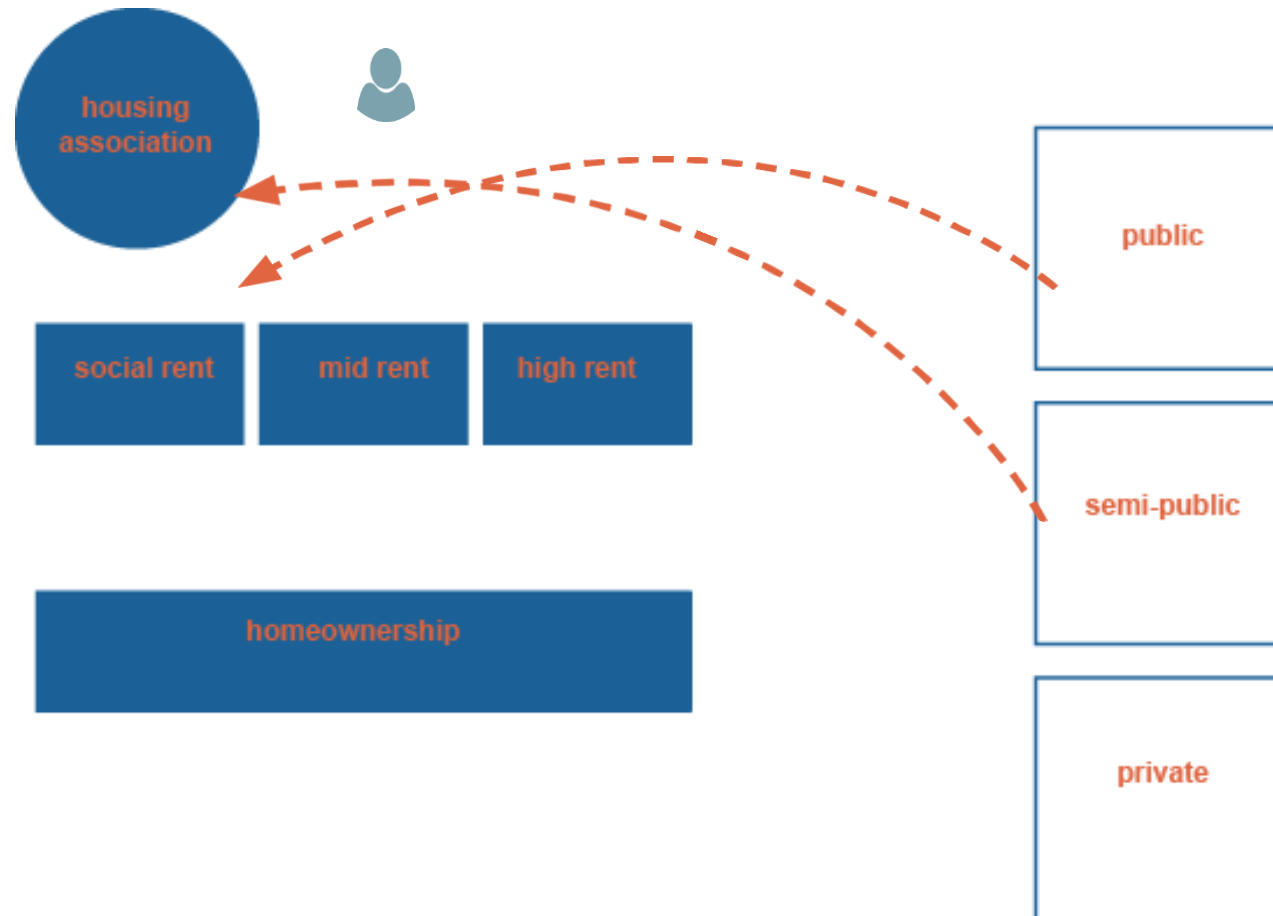
Pamphlet of right to the city Montreal (n.d.)

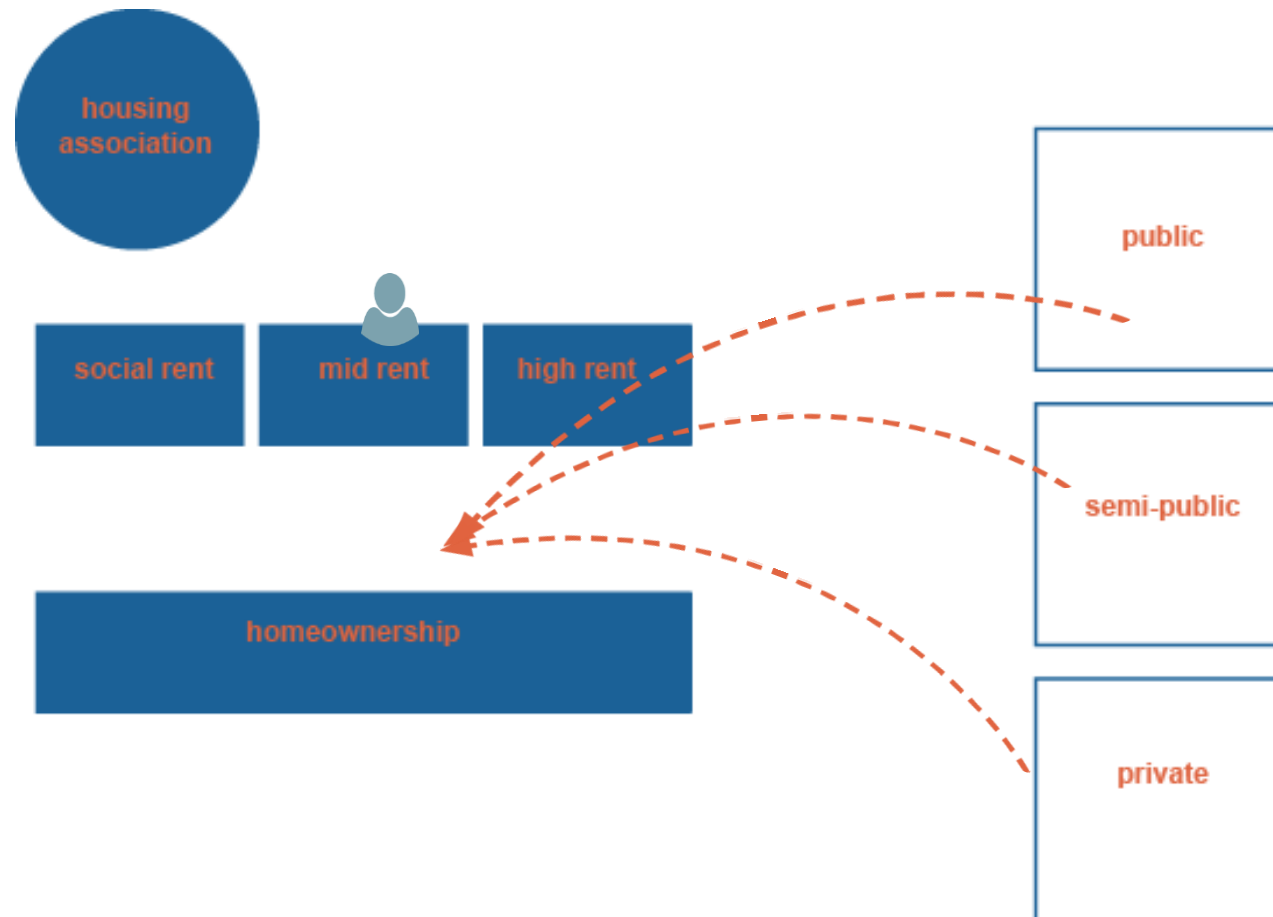


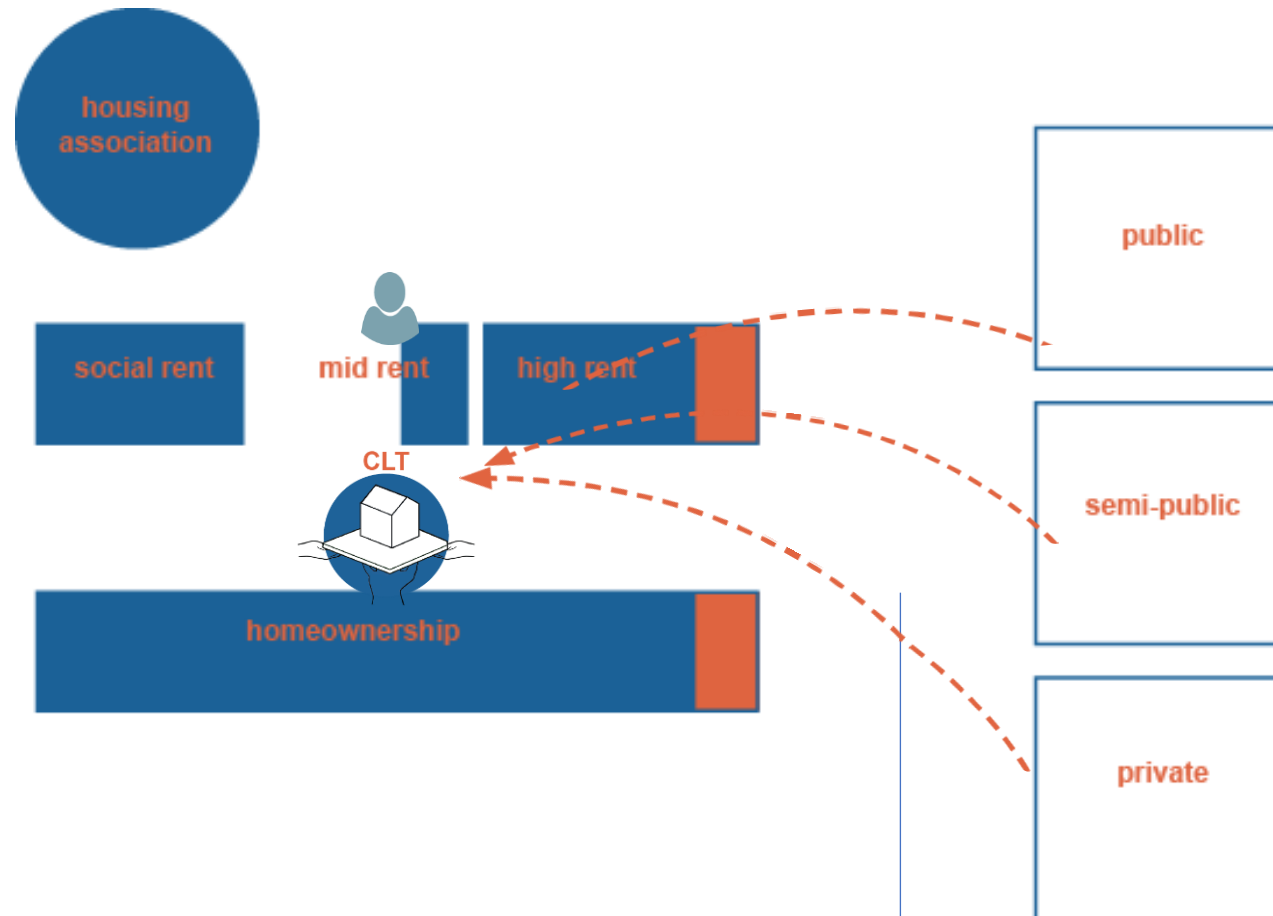
Right to the City Alliance organized march (2015)



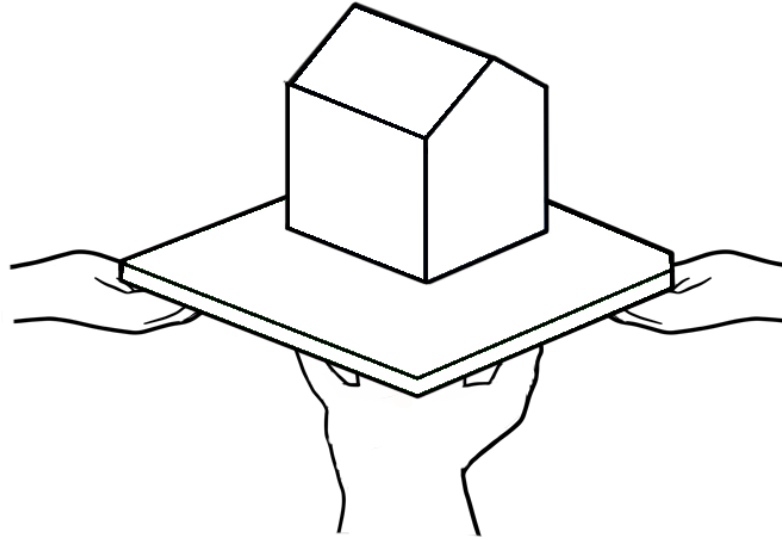
Letter to parliament from the ministry of internal affairs (Ollongren, 2020)







Community land trust

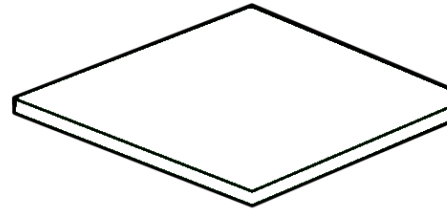


Home-owners

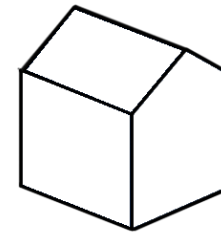


Local authorities

Surrounding community

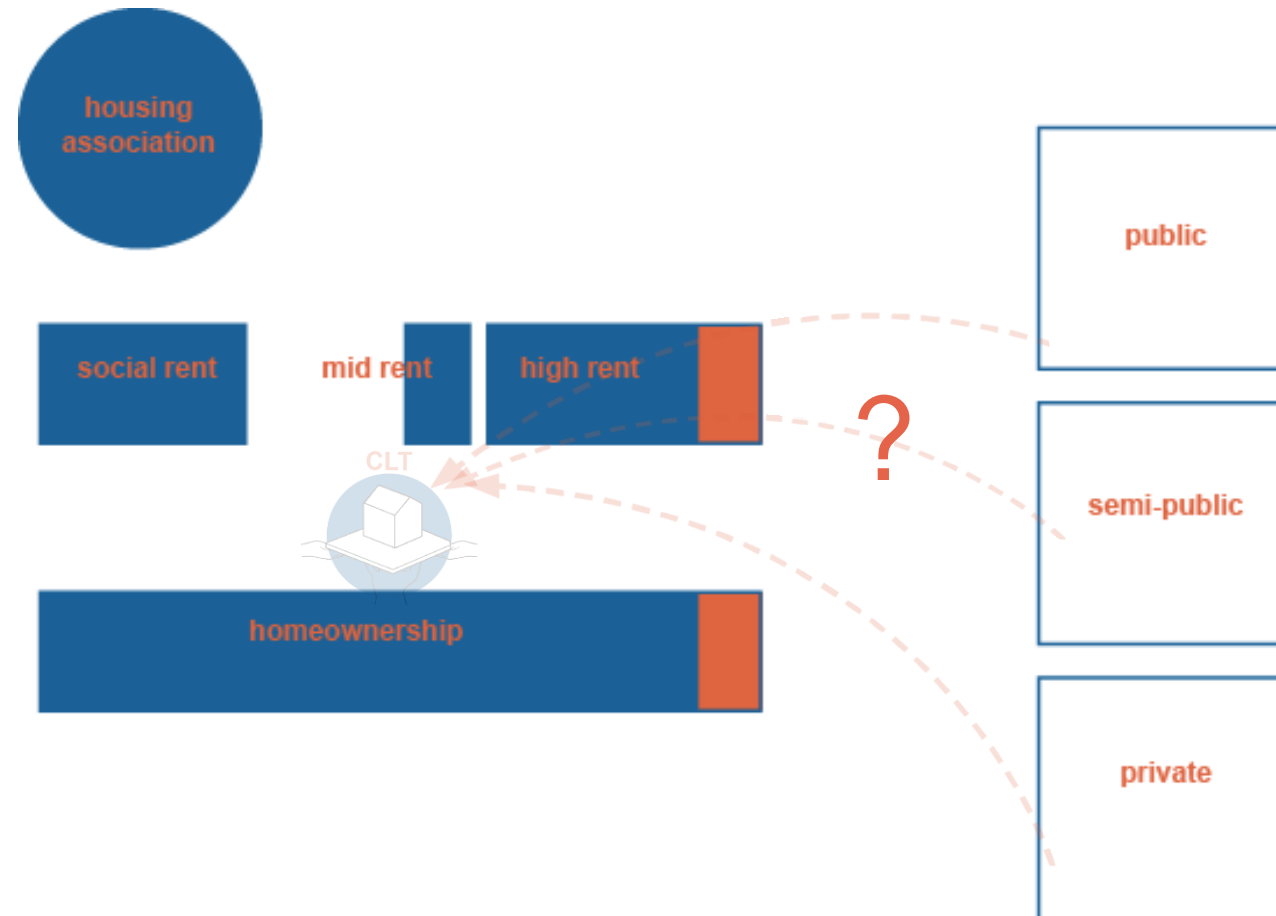


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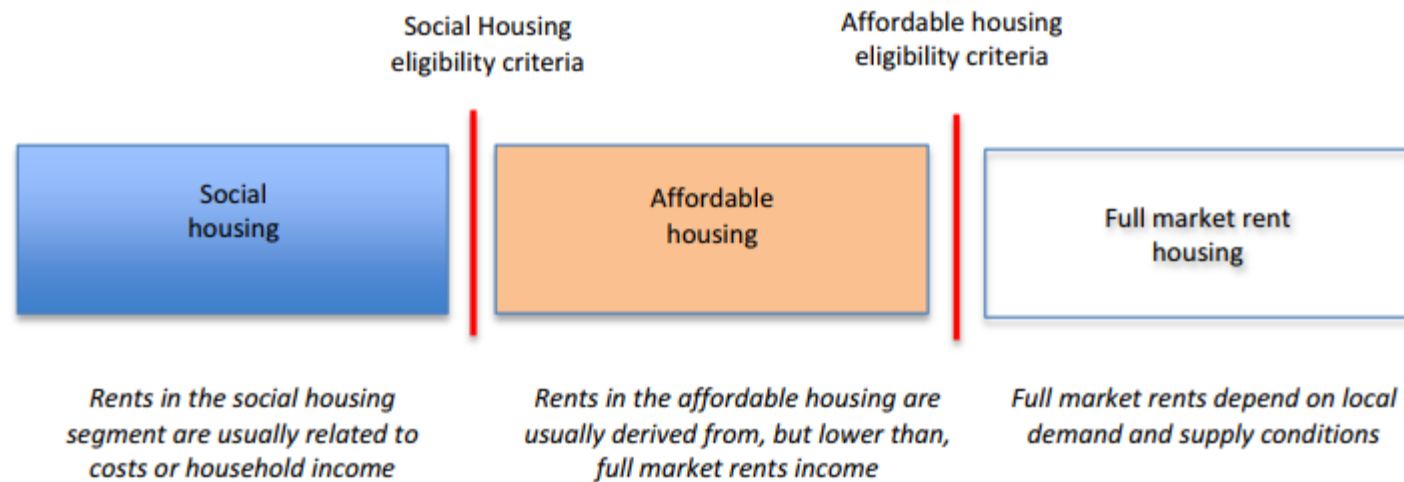


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Problem

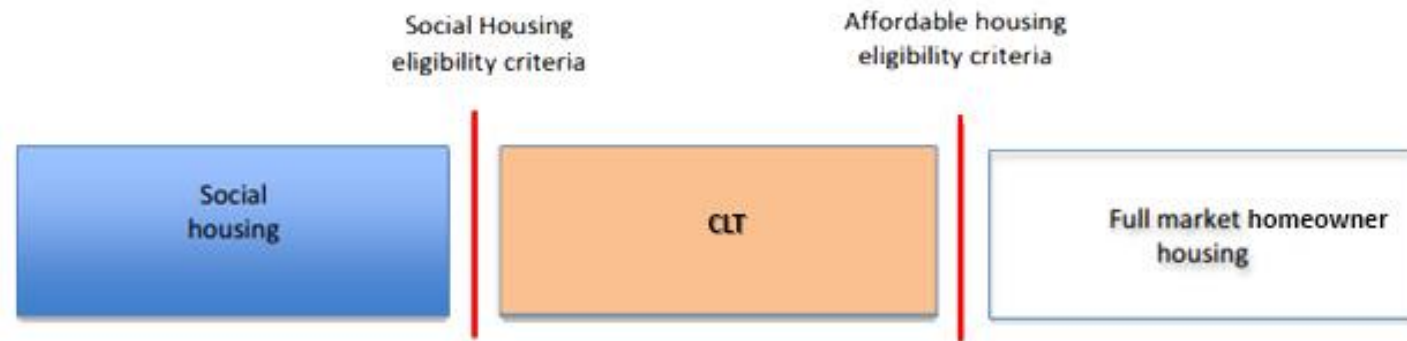


Community land trust



Rental housing segment (Czischke & Van Bortel, 2018)

Community land trust



CLT location in the housing market (adapted from Czischke & Van Bortel, 2018)

Community land trust

	MISSION			STRUCTURING		
	What	What for	For whom	Governance	Scope	Operation
T.R.U.S.T. South L.A.	<i>Confirmed as a local institution</i>	Social, economic and environmental justice	African-American and Latino Communities	Tripartite governance	-Defined by major transportation axis -Overlapping neighborhoods and districts	-Campaign -Partner with affordable housing developers -Rely on LIHTC
Los Angeles Eco-Village	Internal conflict - Technical tool supporting a demonstrative project -Org. open to the surrounding community	Internal conflict -Environmental sustainability -Stabilize neighborhoods	Internal conflict -Intentional community - Neighborhood's residents	Tripartite Governance, under discussion (to be evolving into a dual structure)	Internal conflict -2 blocks -1-mile radius around a metro station	-Autonomous -Rely on donations, investment from members and DIY practices
London CLT	<i>Confirmed as a local institution</i>	Provide genuinely and permanently affordable homes linked to wages	-Lower to middle class in housing need, -High social involvement -In capacity to contract a mortgage	Tripartite governance	Deconcentrated -Citywide outreach -Rely on organized community at the borough level	-Campaigning lobbying, -Direct development and agency root model -Rely on community shares and ethical finance
Rural and Urban Synthesis Society (London)	<i>Confirmed as a local institution</i>	Create sustainable community-led neighborhoods	-Diversity of income mix -Affiliation to the self-built movement	Not under tripartite governance but centered around its members	-Lewisham Borough -Aim at scaling up to city-level	-Campaigning, lobbying, -Self-building -Rely on grants and loans from ethical bankers
Coopérative Foncière Francilienne (Paris area)	<i>Confirmed as a technical tool</i>	-Deliver a product (BRS) -Improve the residential mobility of tenants	-Tenants of the social housing stock -First time-buyers under income ceiling	-Cooperative governance -Inspired from the functioning of its founding members	-Regional -Based on the functioning of its founding members	-Rely mostly on public lands and concessional loans from public bank -and on the expertise of its members
	<i>To be defined</i>	<i>Enforce local</i>	<i>Tenants of the</i>	<i>To be defined</i>	<i>To be defined</i>	<i>Will probably</i>

Individual frame's impact on CLT's and OFS's (Pialucha, D.; 2018)

Area development

Name	5 residential CLT units in New Orleans	234 Loyola	2645 Lafitte
type	affordable housing	mixed-use	commercial
total development cost	\$1,195,035.00	\$41,891,575.00	\$4,448,214.00
economic output of construction	\$901,786.00	\$34,109,433.00	\$8,337,011.00
labor income of construction	\$408,999.00	\$5,912,835.00	\$4,348,604.00
Employment	5.7	230	59
Economic output after 5 years of operations	\$40,341,975.00		\$2,288,215.00
labor income operations	\$23,135,930.00		\$1,006,815.00

CLT economic output (based on Nelson, 2013)

Research aim

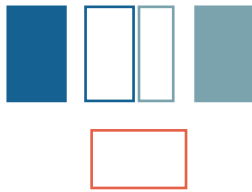
To find pathways for support to start CLT housing developments in the Netherlands

- To gain an understanding of the necessary factors to start a CLT.
- To gain an understanding of the Dutch housing system.
 - What kind of alternative housing tenures there are and what kind of support they receive
- To determine the position of the CLT in the housing market.
 - To position from what direction the support is necessary

Research Question

What are the opportunities for CLT's in the Dutch housing market and how can these be mobilized?

- Sub question 1: How do CLT's currently acquire support in Europe?
- Sub question 2: How do different housing models get support in the Netherlands?
- Sub question 3: How can CLTs make use of existing support in the Dutch housing market?
- Sub question 4: What are current CLT barriers in the Dutch housing market and how can these be overcome?
- Sub question 5: Where is the CLTs place in the Dutch housing market?



Research structure

CLT Europe

Sub question 1: How do CLT's currently acquire support in Europe?

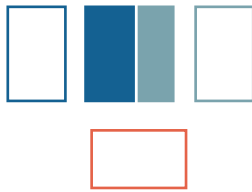
To gain an understanding of the necessary factors to start community land trusts.

Sub question 2: How do different housing models get support in the Netherlands?

To gain an understanding of the Dutch housing system.

What kind of alternative housing tenures there are and what kind of support they receive

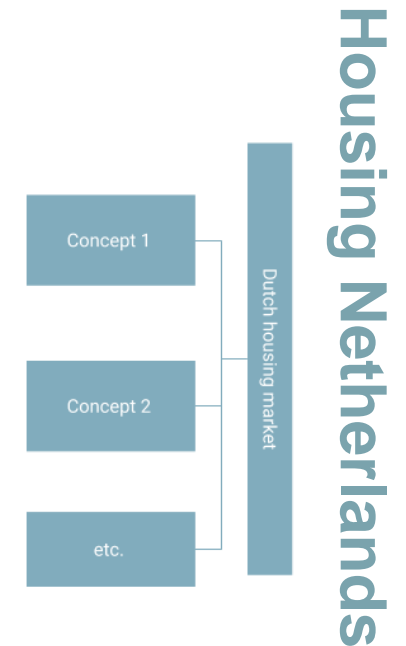
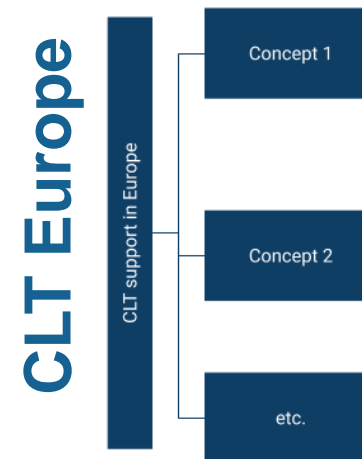
Housing Netherlands

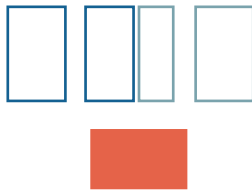


Research structure

Synthesis

Sub question 3: How can CLTs make use of existing support in the Dutch housing market?

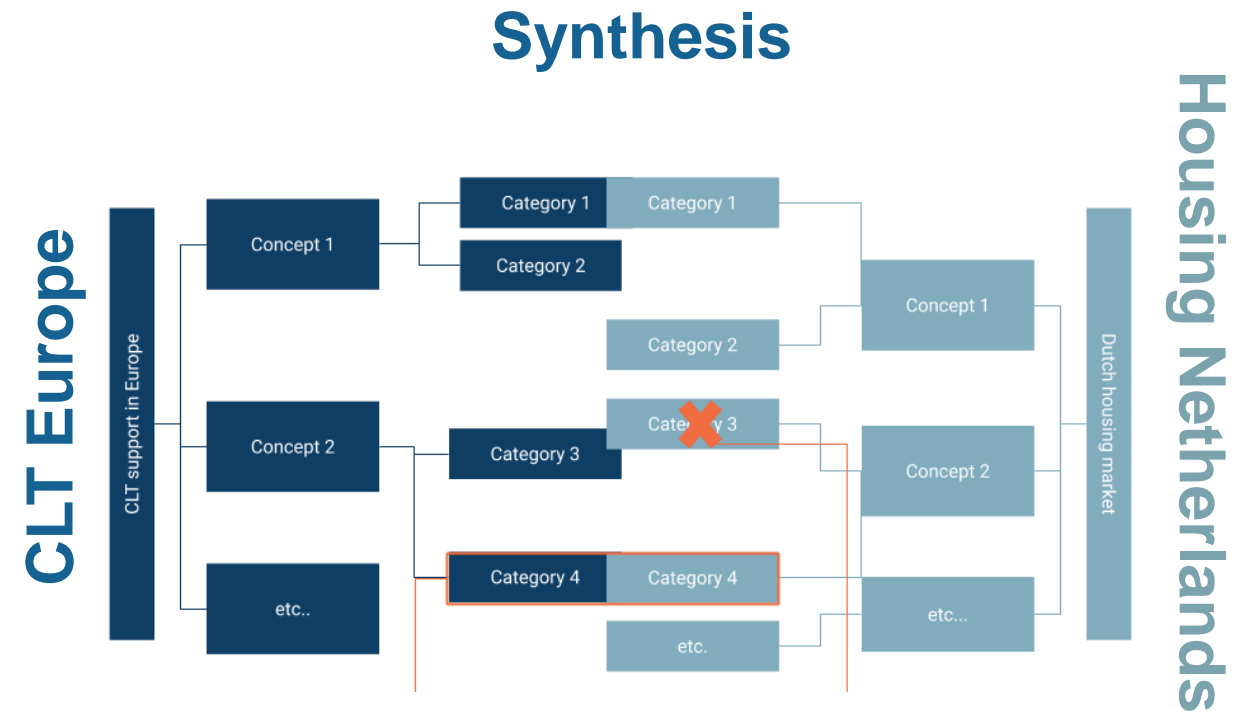




Research structure

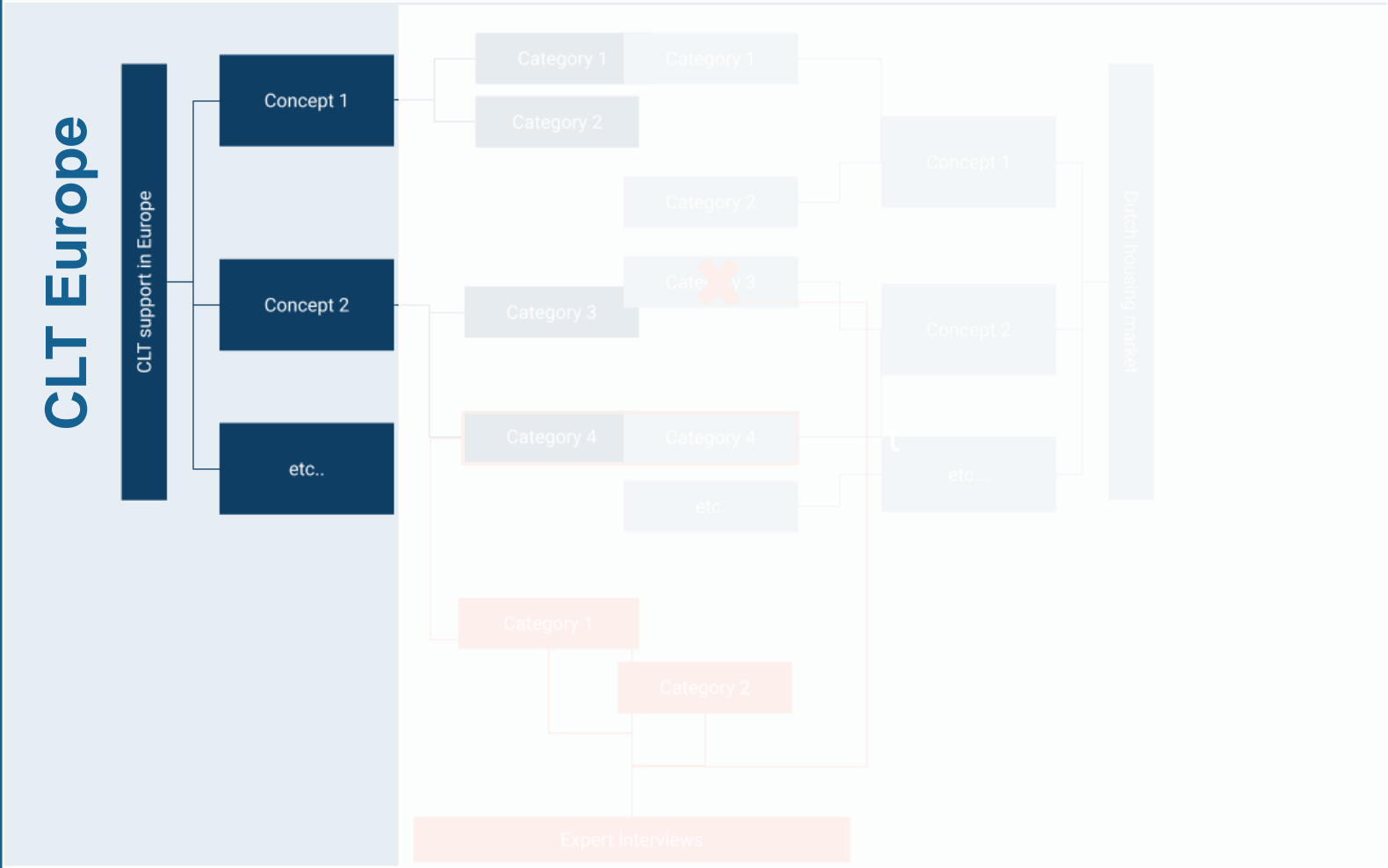
Sub question 4: What are current CLT barriers in the Dutch housing market and how can these be overcome?

Sub question 5: Where is the CLTs place in the Dutch housing market?

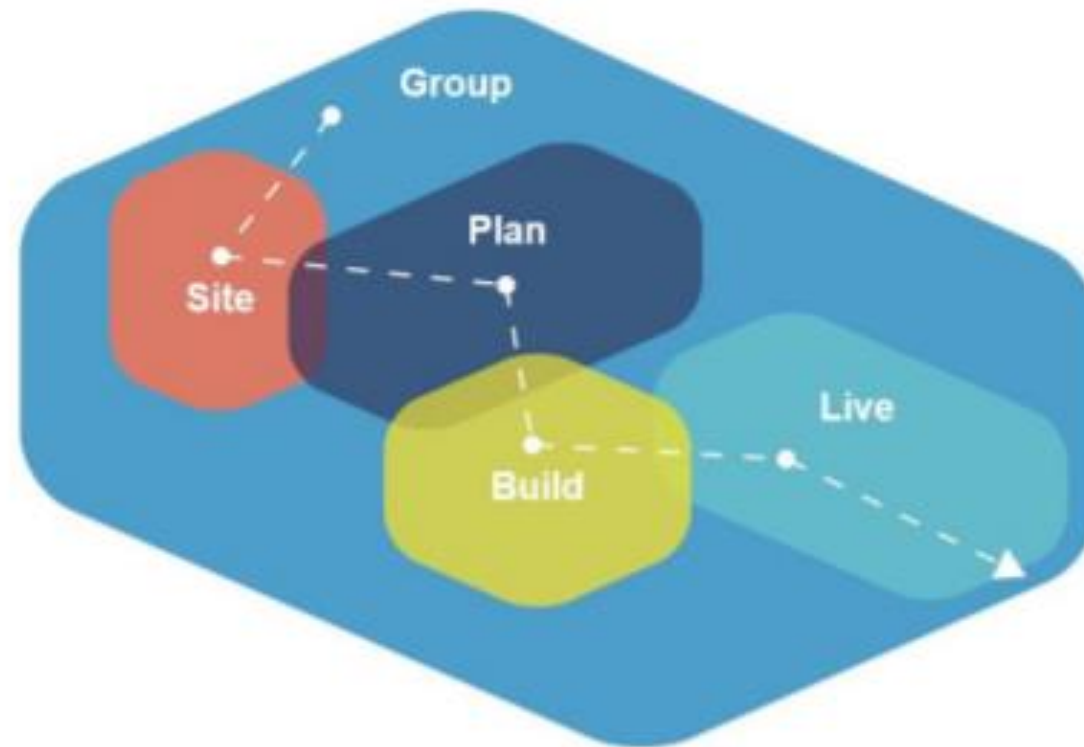
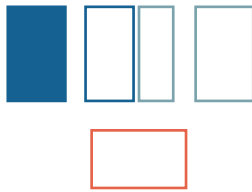


Interviews

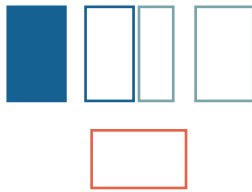
Sub question 1: How do CLT's currently acquire support in Europe?



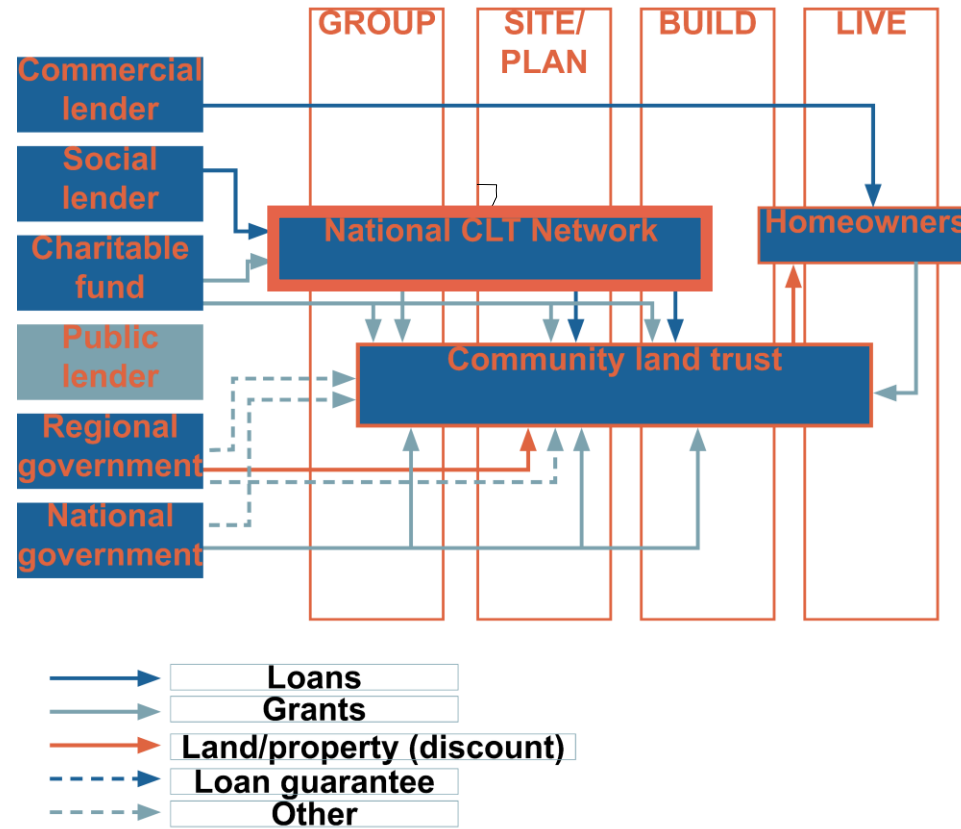
CLT



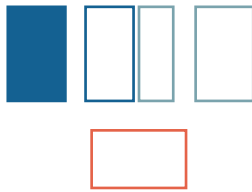
The five stages of community led development (Power to change 2016, pp. 5-6)



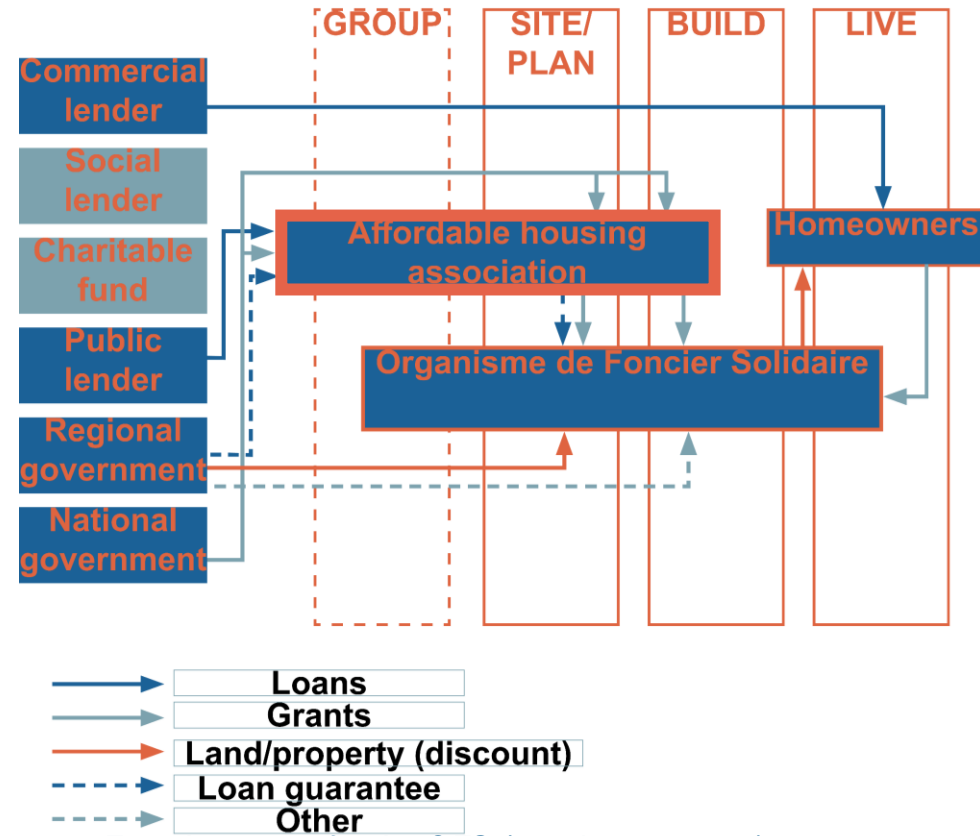
CLT Europe: United Kingdom



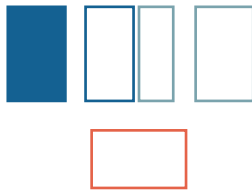
British support mechanisms for the CLT (own image, 2020)



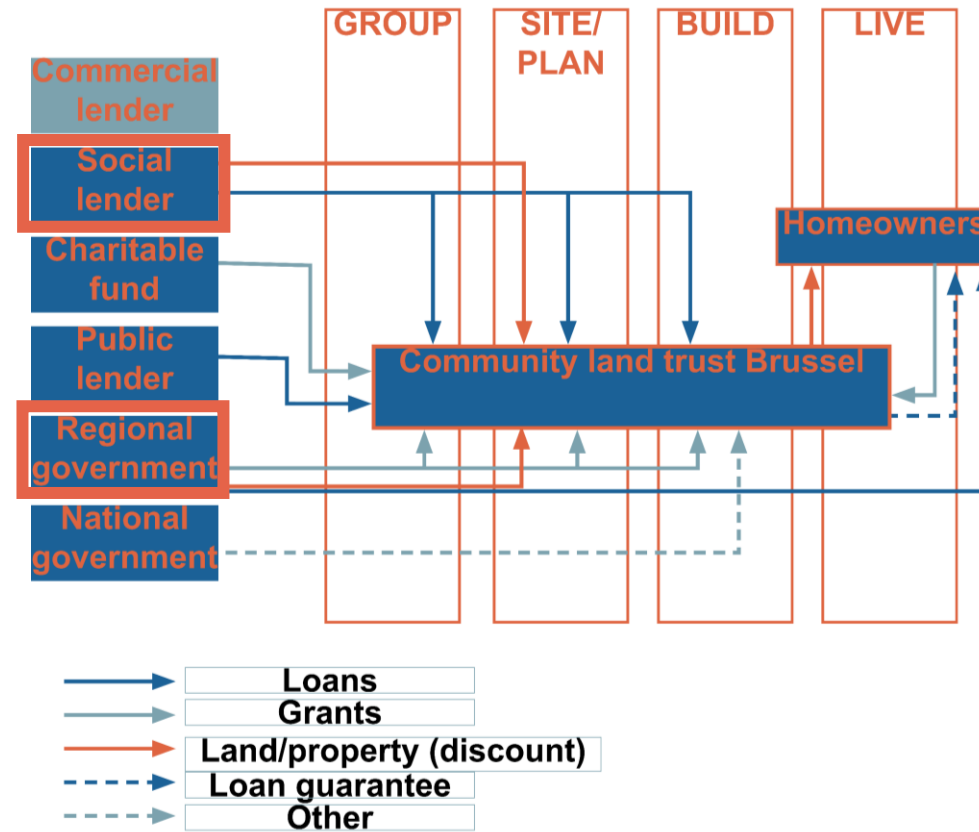
CLT Europe: France



French support for the OFS (own image, 2020)



CLT Europe: Belgium



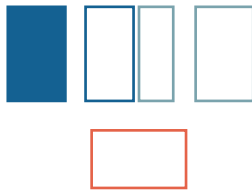
Belgian support mechanisms for the CLT (own image, 2020)

How do CLT's currently acquire support in Europe?

Mechanism	Type of support	stage	By whom	Land	Condition
Loan for group capacity building	Loan	GROUP/SITE/PLAN	CLT-network's startup fund	UK	
Discount on land	Discount on land/dwellings	SITE	Social landlord	UK	Partnering with a social landlord
Exclusive right on land	Discount on land/dwellings	SITE	Regional government	UK	100% social and very rare
Capacity	Technical expertise	BUILD	CLT-network's startup fund	UK	Partnering with a social landlord
capacity	Technical expertise	ALL	Housing association and regional government	France	The trust only consists of the HA
Social loans for housing associations	Loan	ALL	Regional government	France	Loan goes through the HA
Discount on land	Discount on land/dwellings	SITE	Regional government	France	
Tax incentive for private developers	incentive	BUILD	Regional government	France	Has to be built for OFS
Pre-sale of house prior to construction	sale	PLAN	homebuyers	France	
Grants for every stage	Grant	ALL	Regional government	Belgium	Heavily deprived areas
Land acquisition grant	Grant	SITE	Regional government	Belgium	Up to 350euros/sqm
Construction grant	Grant	BUILD	Regional government	Belgium	Average of 450euros/ sqm
Pre-construction loan	Loan	BUILD	Regional government	Belgium	Pay back after the dwelling is sold
Loan guarantee for mortgage takers	Loan guarantee	LIVE	CLTB trust	Belgium	
Social mortgage	loan	LIVE	Social lender	Belgium	Low income-earners

Public and HA support in Europe(own image, 2020)

Sub question 1: How do CLT's currently acquire support in Europe?



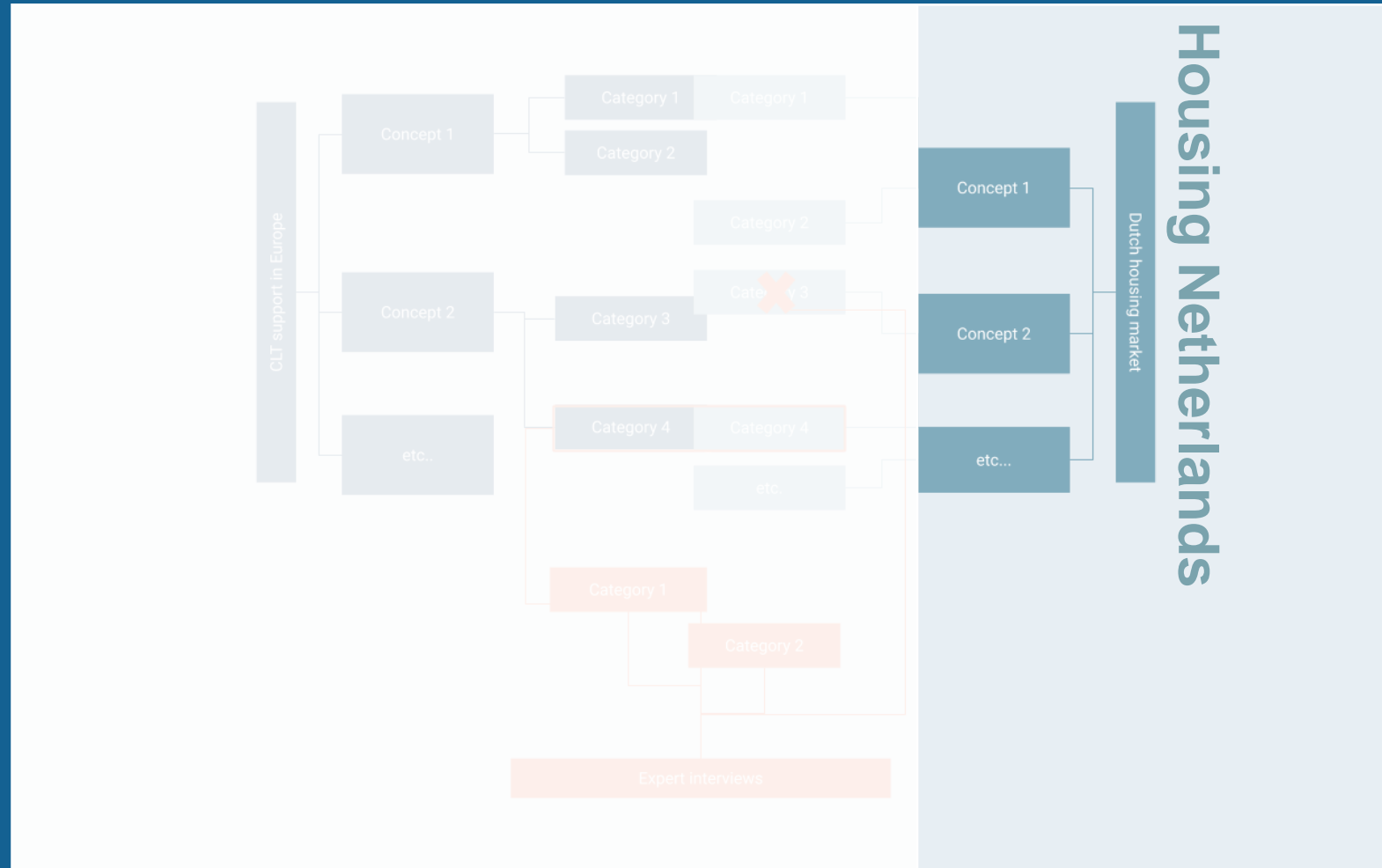
Top down support

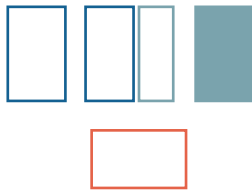
UK: legal form in housing law

France: Housing association support

Belgium: Brussel Capital Region

Sub question 2: How do different housing models get support in the Netherlands?





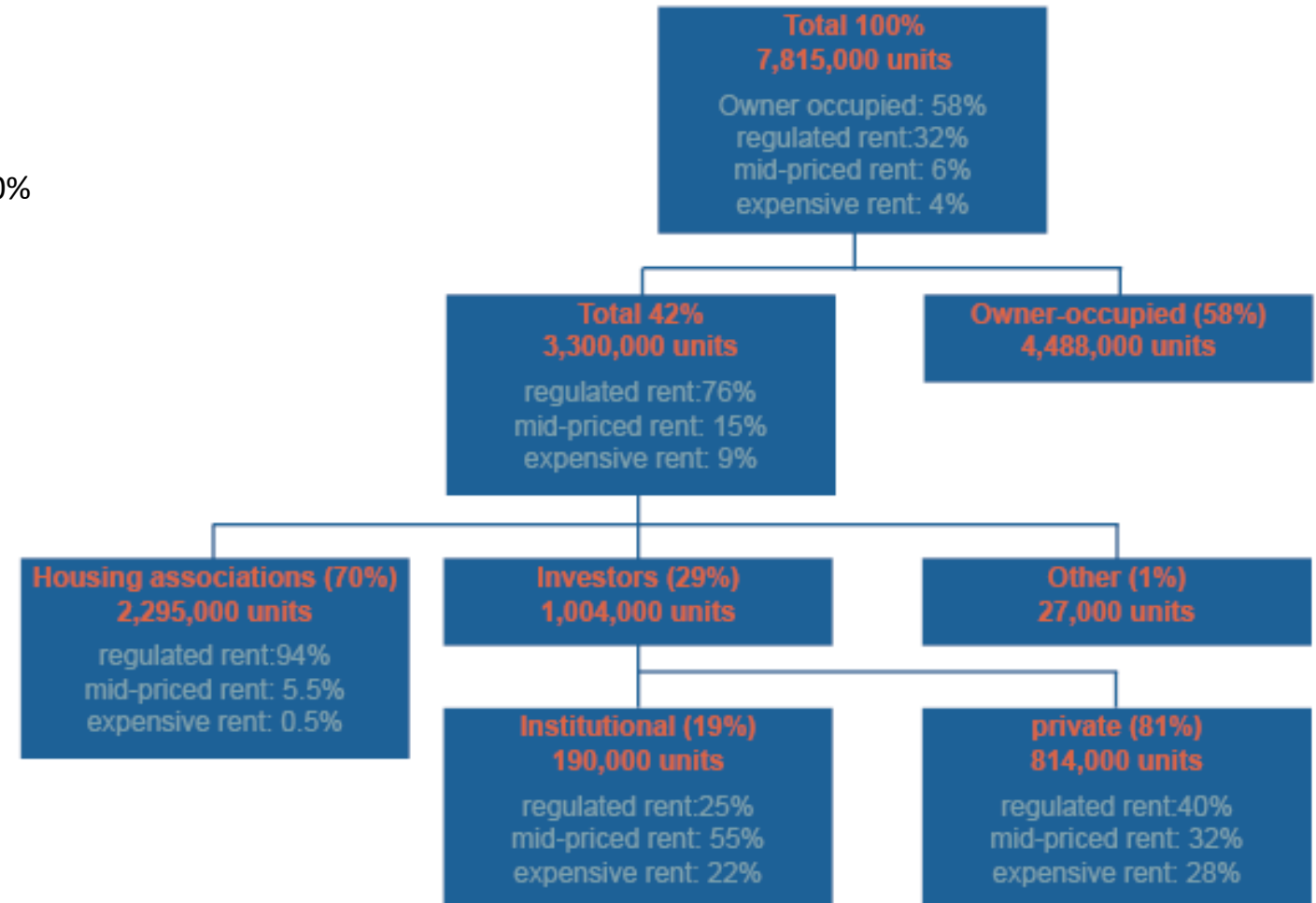
Dutch housing market

Owner occupied

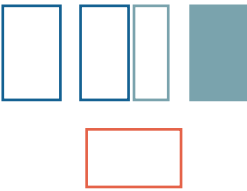
- ABN Amro, Rabobank & ING own more than 50%
- National mortgage guarantee
- Tax deduction

Housing associations

- Municipal banks, SVn & State banks
- Social housing security fund
- Woningwet 2015



The structure of the Dutch housing market(Capital Value 2020)

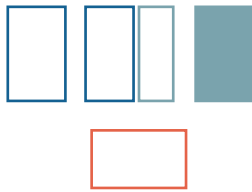


Cooperative housing market

Association where their resident members manage and maintain the properties and its surroundings

-housing act art. 18a

1. The buyers' cooperatives
2. The cooperatives as collective owners of a multi-tenant dwelling.
3. The management cooperatives
4. A cooperative as independent housing association.



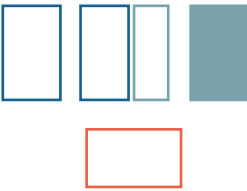
Cooperative housing market

Association where their resident members manage and maintain the properties and its surroundings

-housing act art. 18a

Mechanism	Type of support	For what type of housing	By whom	Currently available?	Condition
Land exclusivity	Land exclusivity	Cooperatives or CPC	Municipality of Amsterdam	yes	Has to be self-built
Finance the equity part in the loan-to-value from the bank	Bridging finance	cooperative	Municipality of Amsterdam	yes	Cooperative have to finance 5%
Standard dwelling size from HA to cooperative	Recommendation for standard sales price	cooperative	Housing association	no	
Possibility for HA to finance cooperatives	Recommendation for alternative financing	cooperative	Housing association	no	
Subsidies for group and capacity building activities	financing	cooperative	Housing association	yes	Income limit
50% discount on dwellings (Beleidsregel experiment verkoopregels wooncoöperaties)	discount on dwellings incl. land	cooperative	Housing association	yes	has to stay in cooperatives hand or the discount has to be paid back
discount on municipal land	Discount on land	cooperative	Regional government	yes	must include resale conditions to warrant affordability

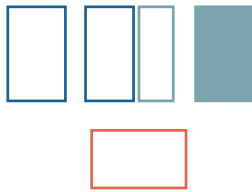
Support for cooperatives (own image, 2020)



Intermediate housing market

Model between owning and renting, or another model providing easy access into homeownership for those who do not (yet) have the full means to buy a home (V.d. Bos 2019)

1. Buying with guarantee: HA/developer sells the house with a discount.
2. Buystart
3. Buying smarter
4. Buying as wished
5. Buy affordable
6. Affordable homeownership Zaanstad

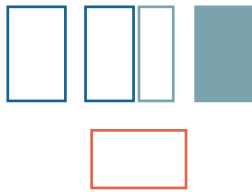


Intermediate housing market

Model between owning and renting, or another model providing easy access into homeownership for those who do not (yet) have the full means to buy a home

Mechanism	Type of support	For what type of housing	By whom	Currently available?	Condition
discount on dwellings	Discount on dwellings incl. land	intermediate model: buying with guarantee, buystart & buying smarter	Housing association & private developers	yes	HA has the obligation to buy the house back & discount has to be paid back at moment of resale according to the FVM
discount of 5% to 50% as a delayed payment	Discount on dwellings incl. land	intermediate model: buy as wished	Housing association & private developers	yes	pay the difference back at the moment of resale
land presented as lease	separating land and property	intermediate model: duokoop	Pension fund	Yes	
land presented as lease & discount on lease	separating land and property & discount on land	intermediate model: koop goedkoop	Housing association	Yes	
land presented as lease & discount on property	separating land and property + discount on property	intermediate model: affordable homeownership Zaanstad	Regional government	Yes	income limit

Support through intermediate models (own image, 2020)



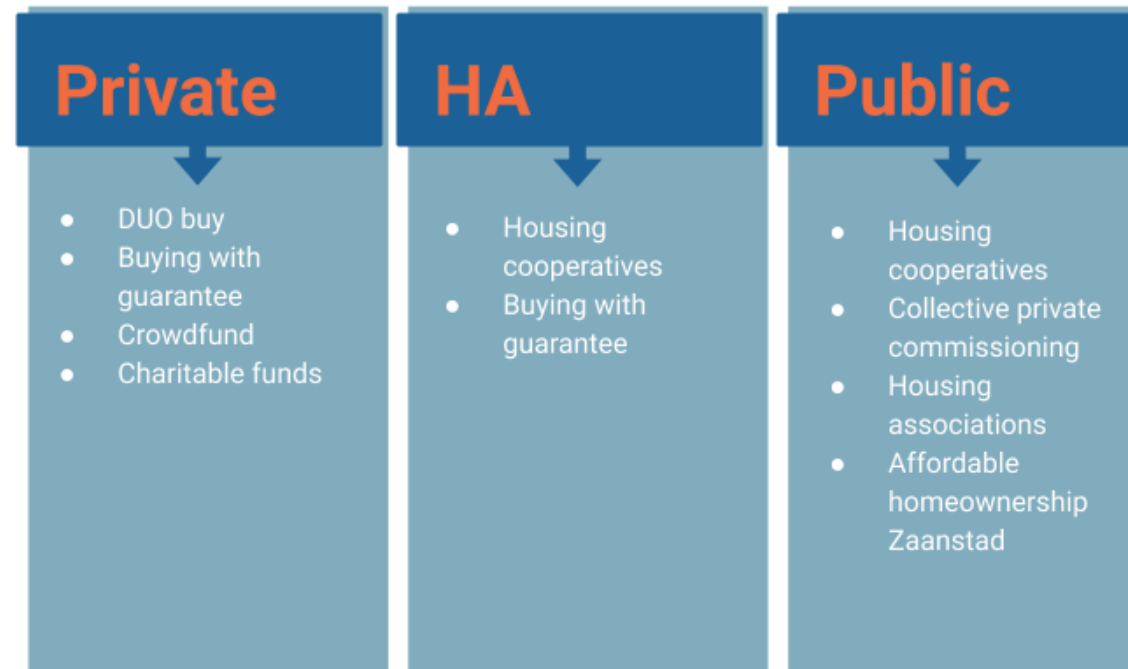
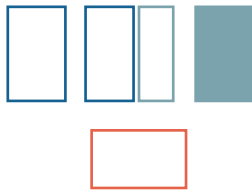
Other support

1. Collective private commissioning
 - Subsidies for capacity
2. Crowdfunds
3. Starters' loan

Mechanism	Type of support	For what type of housing	By whom	Currently available?	Condition
Subsidies for group and capacity building activities	Group subsidy	Collective private commissioning	Regional government	yes	
Charity donations	donations	Cultured land	individuals	yes	Charity gets control over the land
Crowdfund	Donations/ loans	Any sociable		Yes	
land presented as lease	separating land and property	intermediate model: DUO buy (duokoop)	Pension fund	Yes	
Starters' loan	Second loan	starters	SVn/municipalities	yes	Having a NHG

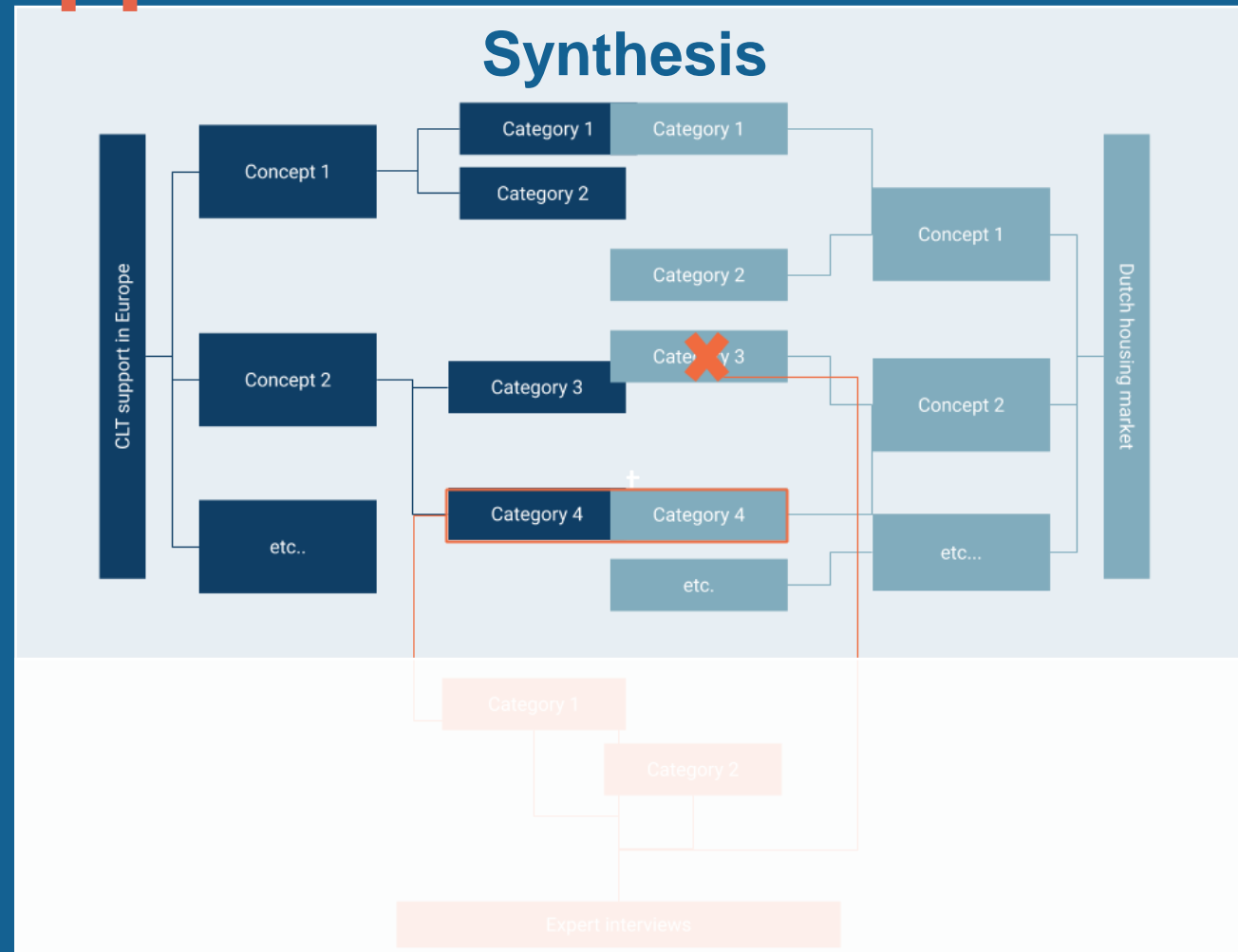
Other support mechanisms (own image, 2020)

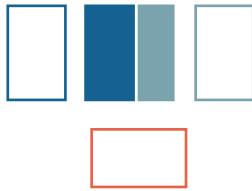
Sub question 2: How do different housing models get support in the Netherlands?



Support offering parties in the Netherlands (own image, 2020)

Sub question 3: How can CLTs make use of existing support in the Dutch housing market?

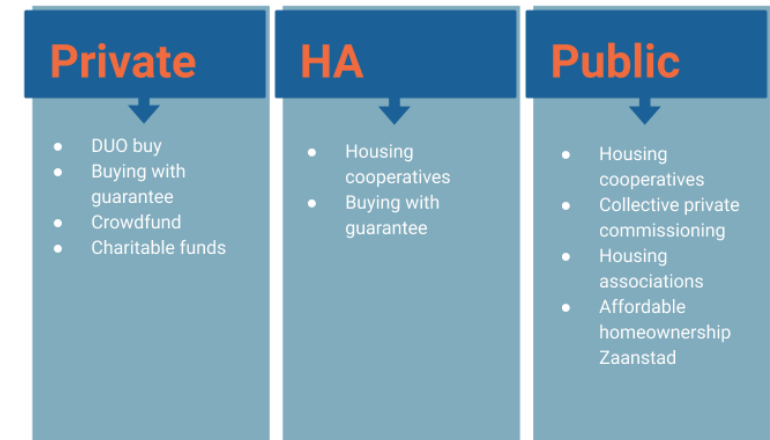




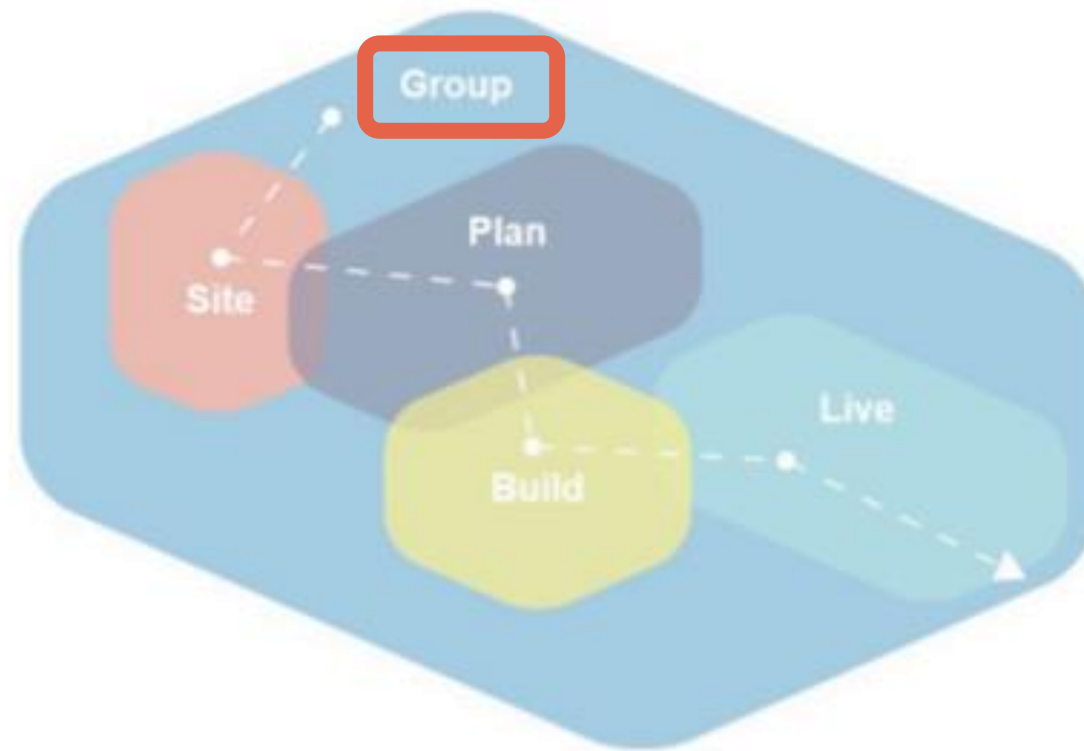
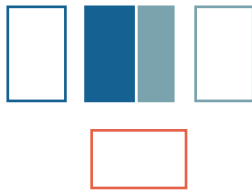
Europe

UK: legal form in housing law
France: Housing association support
Belgium: Brussel Capital Region

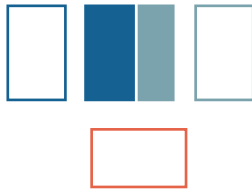
Netherlands



Support offering parties in the Netherlands (own image, 2020)



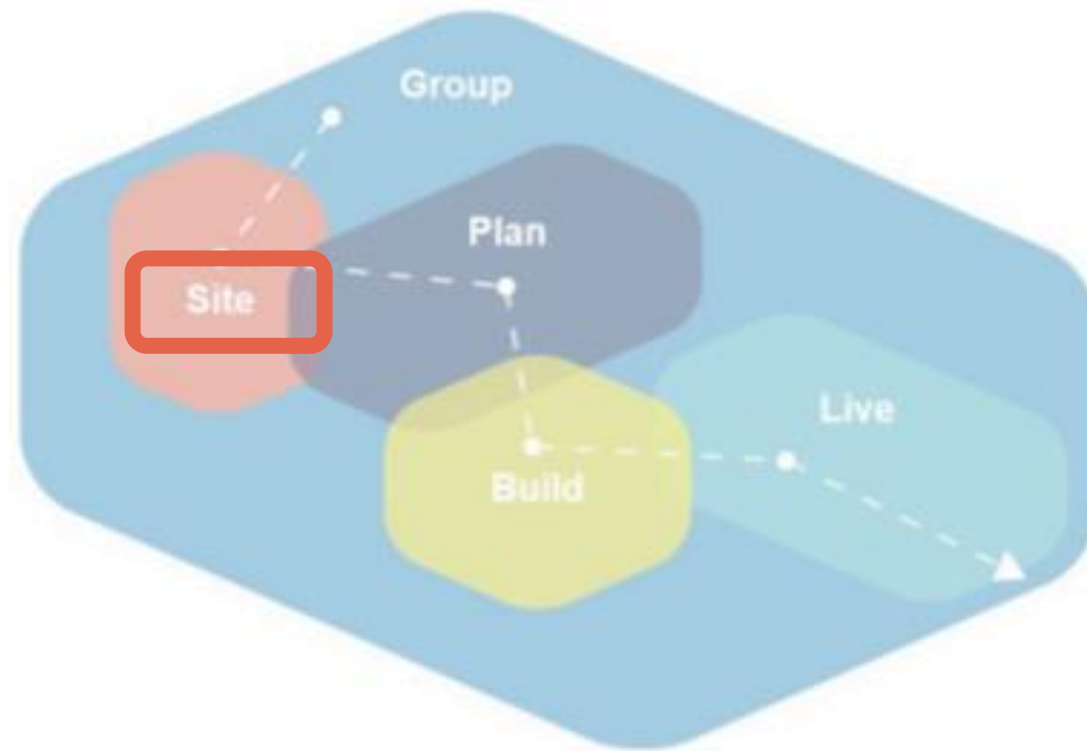
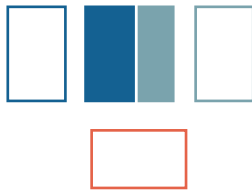
The five stages of community led development (Power to change 2016, pp. 5-6)



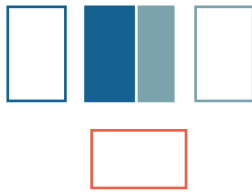
Group

	Dutch Public support			Dutch Housing association			Dutch Private sector support		
	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support
GROUP				provide 5000 to set up cooperative	cooperative	making use of expertise or HA (France & UK)			

HA support for cooperatives (own image, 2020)



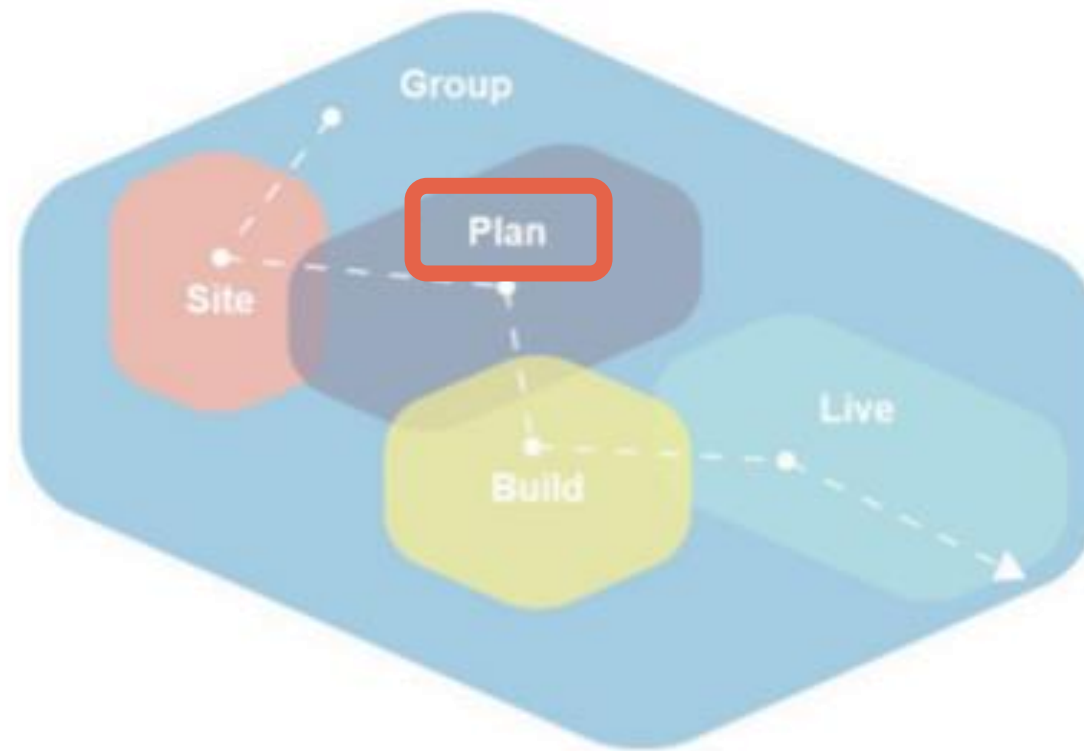
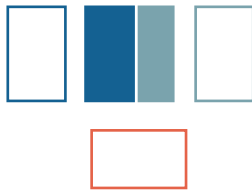
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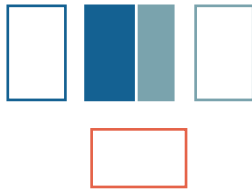
Site

	Dutch Public support			Dutch Housing association			Dutch Private sector support		
	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support
SITE	Discount on municipal land if the land stays in ownership or the resale conditions include affordability clauses	cooperatives	discount on municipal land (UK & France)	intermediate models	starters in the ownershi pmarket		DUObuy	homeowners	
	to acquire a mortgage for land+dwelling, banks offer a 70%LTV. The Amsterdam municipality offers a loan for the remaining amount	cooperatives		50% discount on dwellings (Beleidsregel experiment verkoopregels wooncoöperaties)	cooperati ves	Land discount by municipality	Bridging fund for cooperatives	Local foundations	charitable foundations (Belgium &UK)
	Land exclusivity (Amsterdam)	cooperatives,CPC , and other self built							

Various support for cooperatives (own image, 2020)



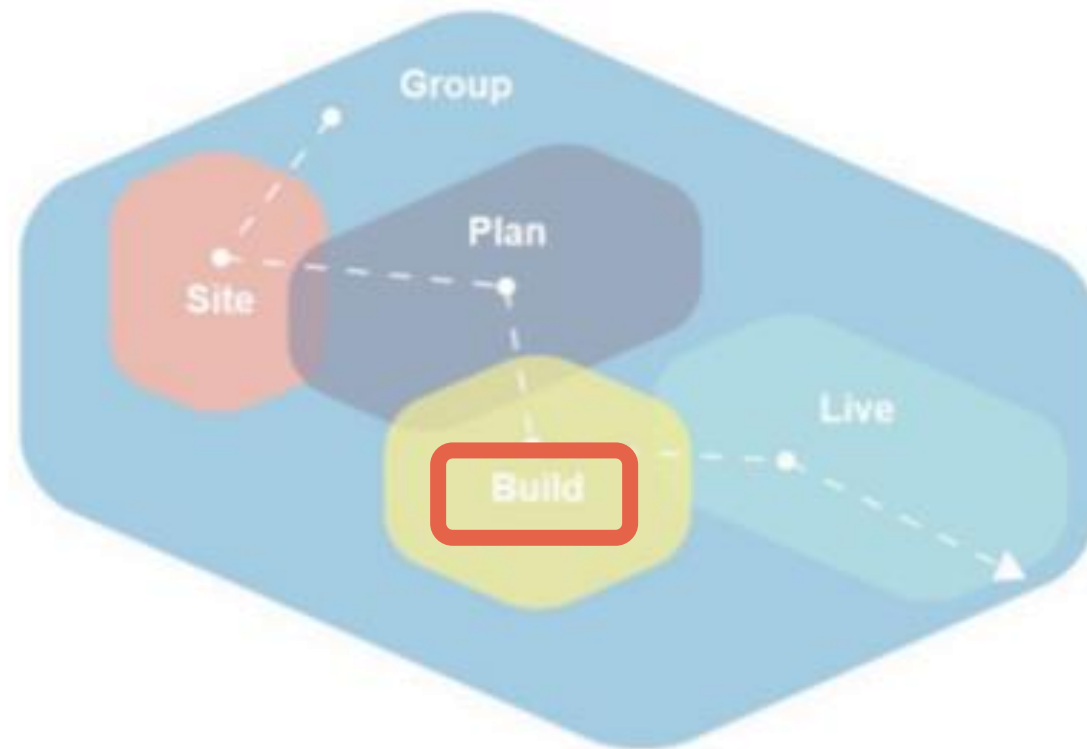
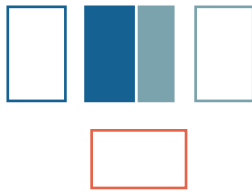
The five stages of community led development (Power to change 2016, pp. 5-6)



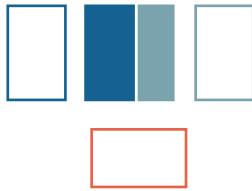
Plan

	Dutch Public support		Dutch Housing association			Dutch Private sector support			
	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support
Plan	Provincial grant for hiring an expert for designing and collectively	CPC	grant for expert costs CHF (UK) pre-development loans & grants for planning (Belgium & France)						

Public support for CPC's (own image, 2020)



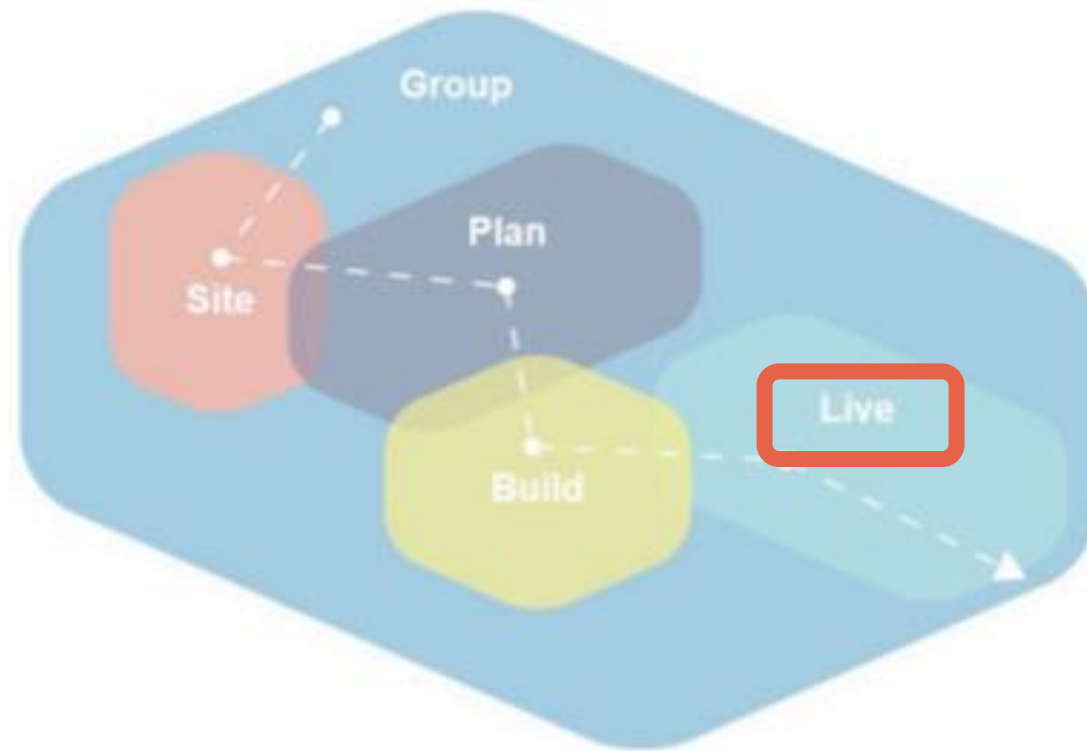
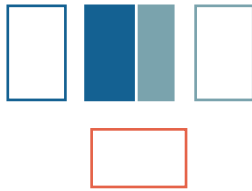
The five stages of community led development (Power to change 2016, pp. 5-6)



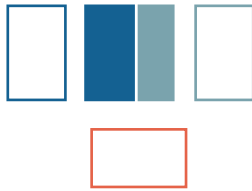
Build

	Dutch Public support		Dutch Housing association			Dutch Private sector support			
	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support
Build	construction loans for social housing providers	HA	construction loans for social housing providers (France & Uk)				regular mortgage	homeowners	

Public support for HAs (own image, 2020)



The five stages of community led development (Power to change 2016, pp. 5-6)



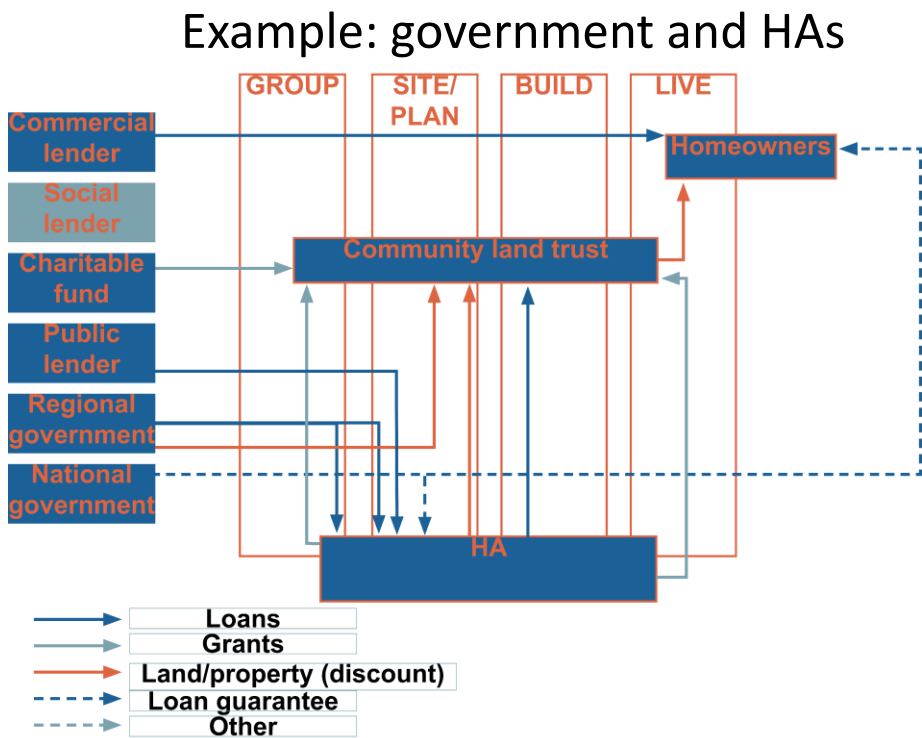
Live

	Dutch Public support		Dutch Housing association			Dutch Private sector support			
	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support	mechanism	for:	similar to existing CLT support
Live	betaalbare koopwoning zaanstad	Mid-income earners	income based mortgages (Belgium)				Mortgage guarantee (NHG)	homeowners	CLTB guarantee

Public support for Has and private support homeowners (own image, 2020)

Sub question 3: How can CLTs make use of existing support in the Dutch housing market?

Similar to CLT mobilizing existing support relies on the collaboration between public parties and the HA.



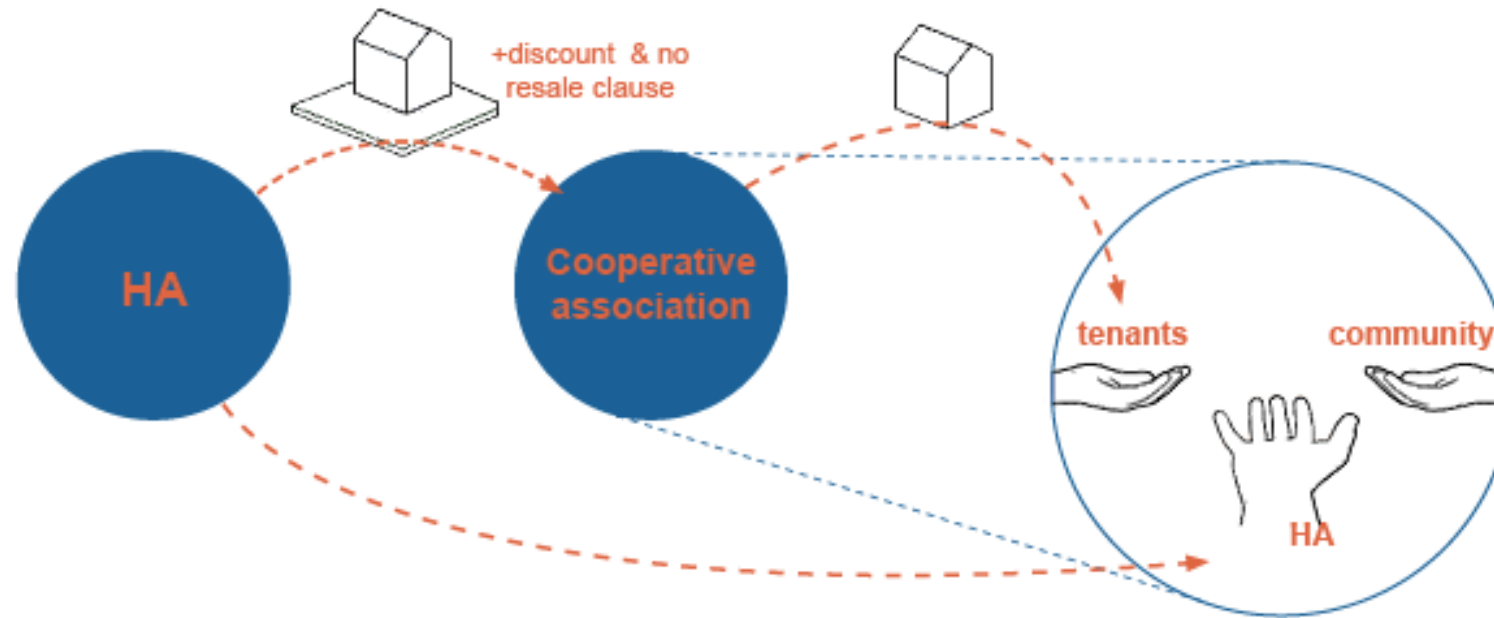
Housing association backed CLT (own image, 2020)



Sub question 3: How can CLTs make use of existing support in the Dutch housing market?

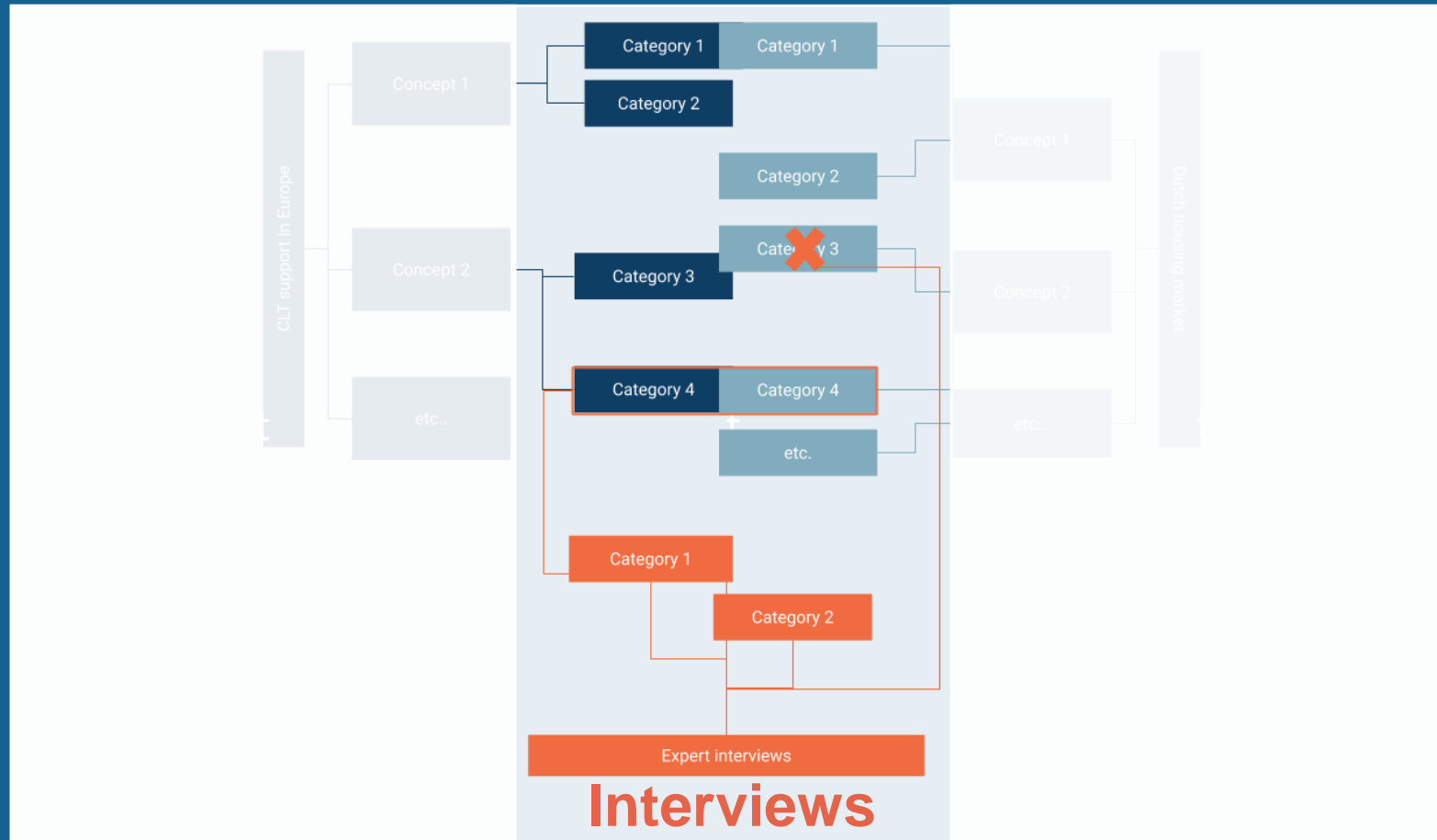
Similar to CLT mobilizing existing support relies on the collaboration between public parties and the HA.

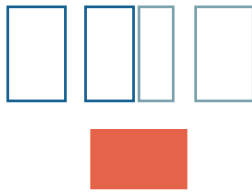
Example: government and HAs



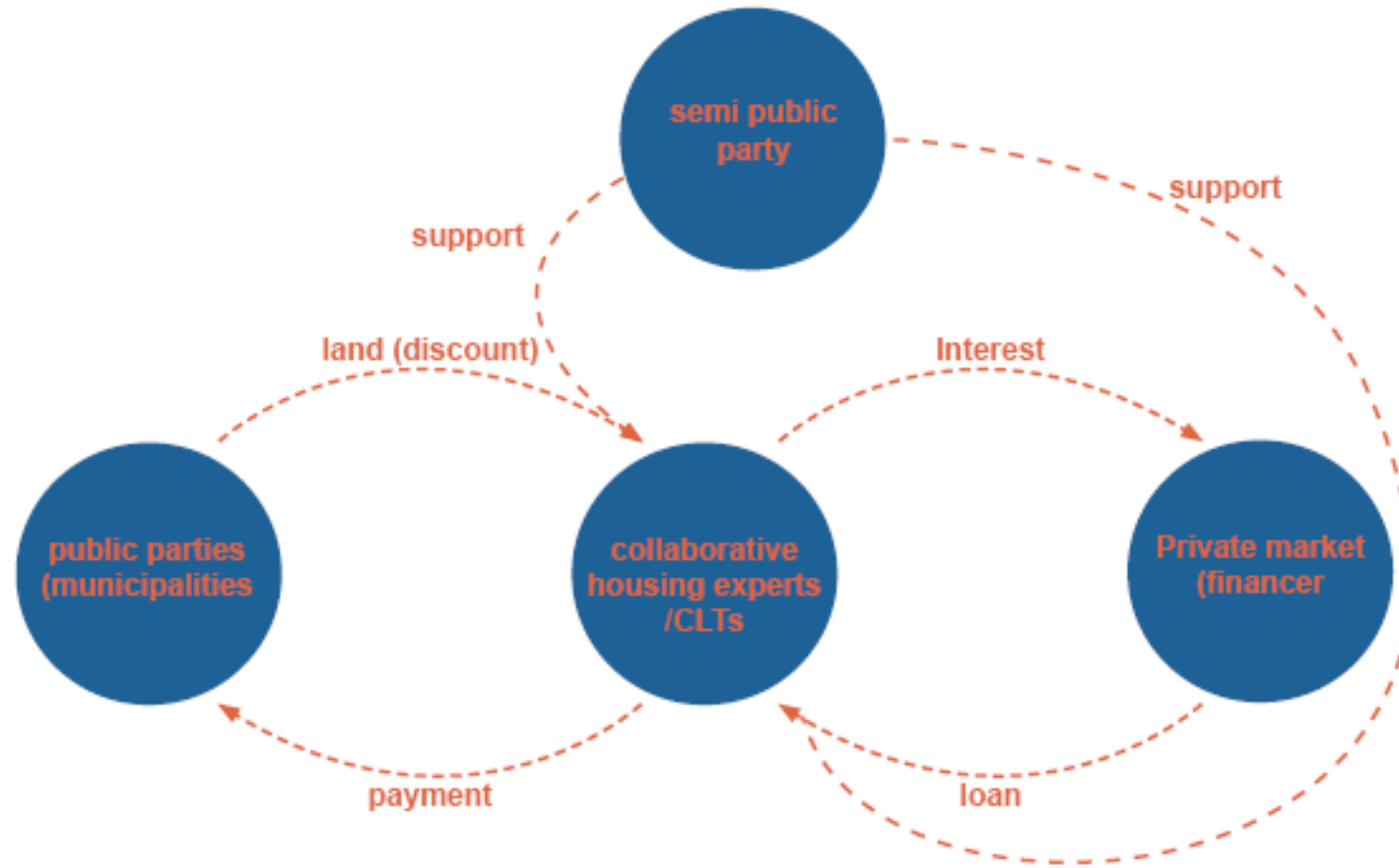
Housing association backed CLT (own image, 2020)

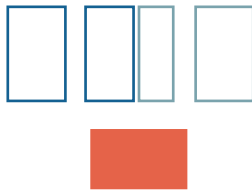
Sub question 4: What are current CLT barriers in the Dutch housing market and how can these be overcome?



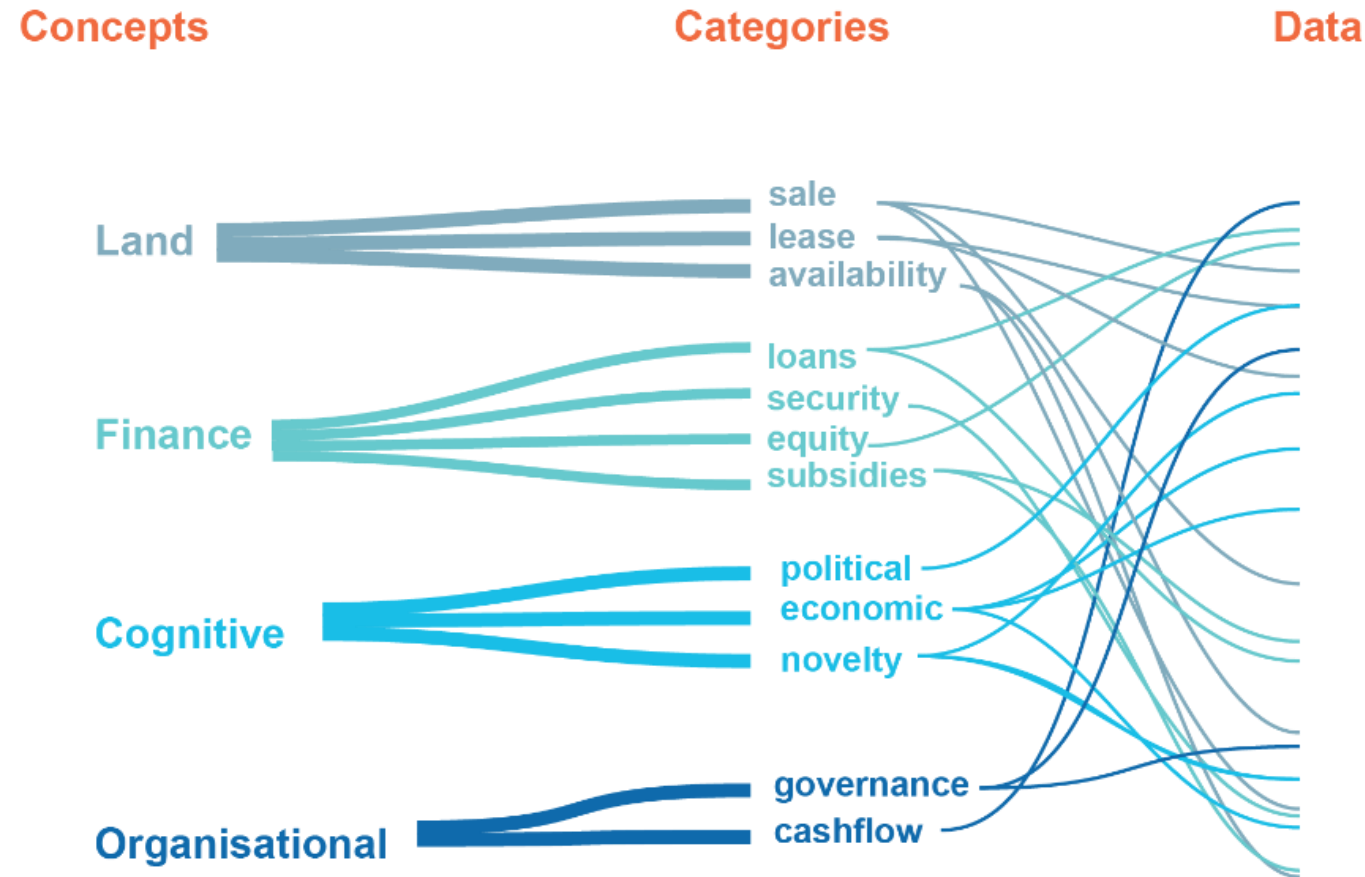


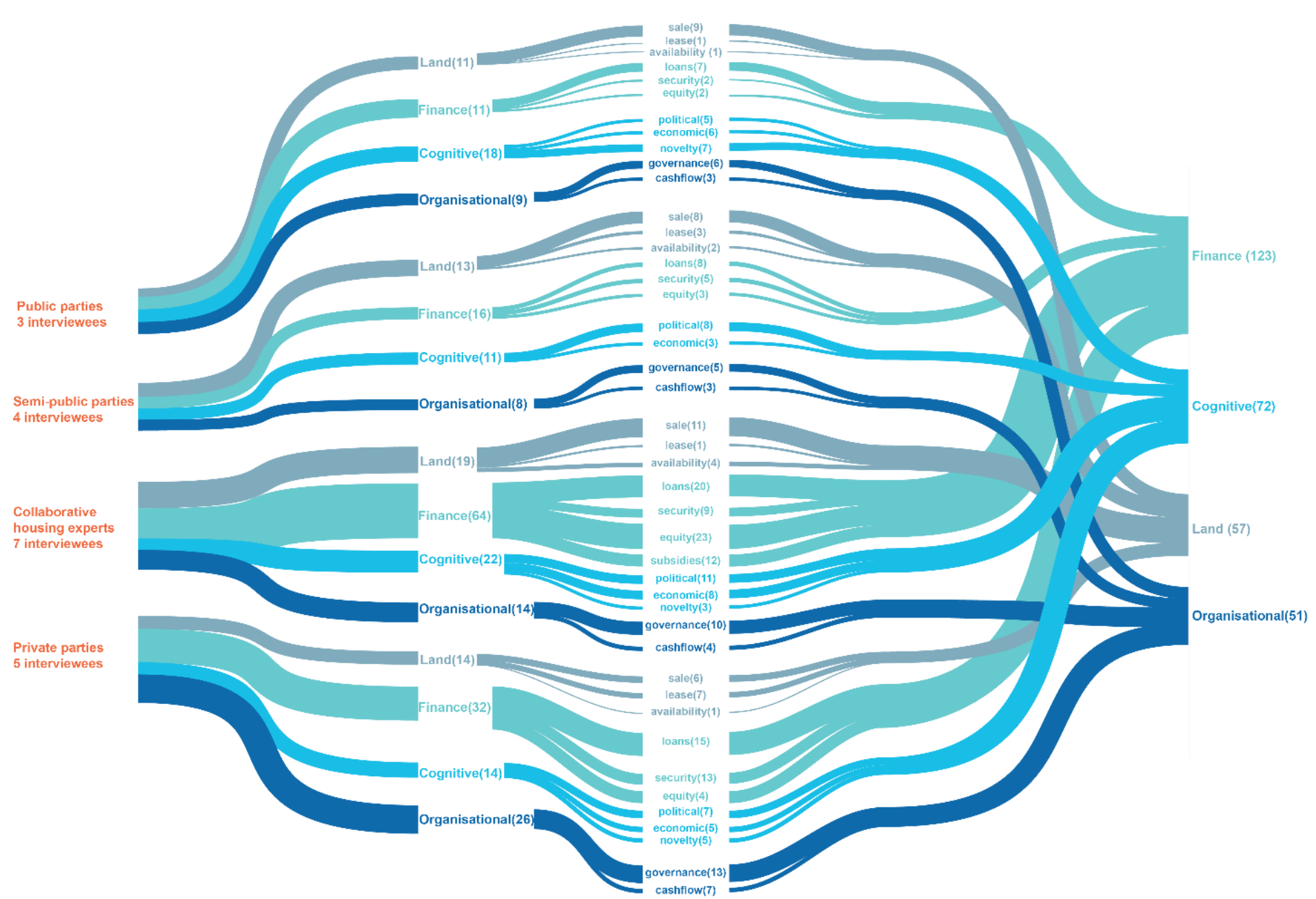
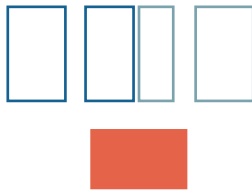
Stakeholder groups

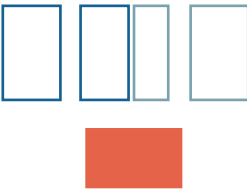




Discovered concepts and categories







Finance

Loans

- Finance as a business

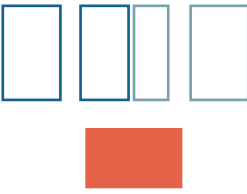
Equity

- Municipal subsidy/loan

“Why would a bank step in if it cannot sell the land in worst case scenario?” – interviewee J

Security

- “Who has which rights and how does the CLT handle the responsibility with the bank?” - interviewee O



Cognitive aspects

Politics

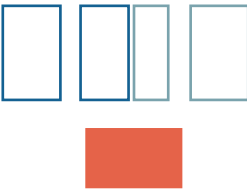
- Alignment of policies
- Activeness

Economics

- Different take on capitalism/speculation

Novelty

- What form is it?



Land

“everything begins with land”
– interviewee I

Land sales

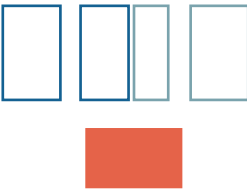
- “municipalities” land departments still get the assignment to make as much profit as possible “ – interviewee L

Land lease

- Agreements about use in the lease contract in Amsterdam
“who is the lease payer?” –interviewee O, Q & S

Land availability

- There is not enough (buildable) land to experiment on
 - Dredge new land? Take farmland?



Organisational

Governance

- It needs clear internal and external agreements
“how will they act against the banks?” interviewee O

Cashflow

- Lease price affects affordability

Sub question 4: What are current CLT barriers in the Dutch housing market and how can these be overcome?

1. The CLT is too new for institutes to participate.
2. Land policies
 - Profit focused and reactive
3. Lack of de-risking instruments for banks to participate
 - The municipality should stand as guarantor

Sub question 5: Where is the CLTs place in the Dutch housing market?

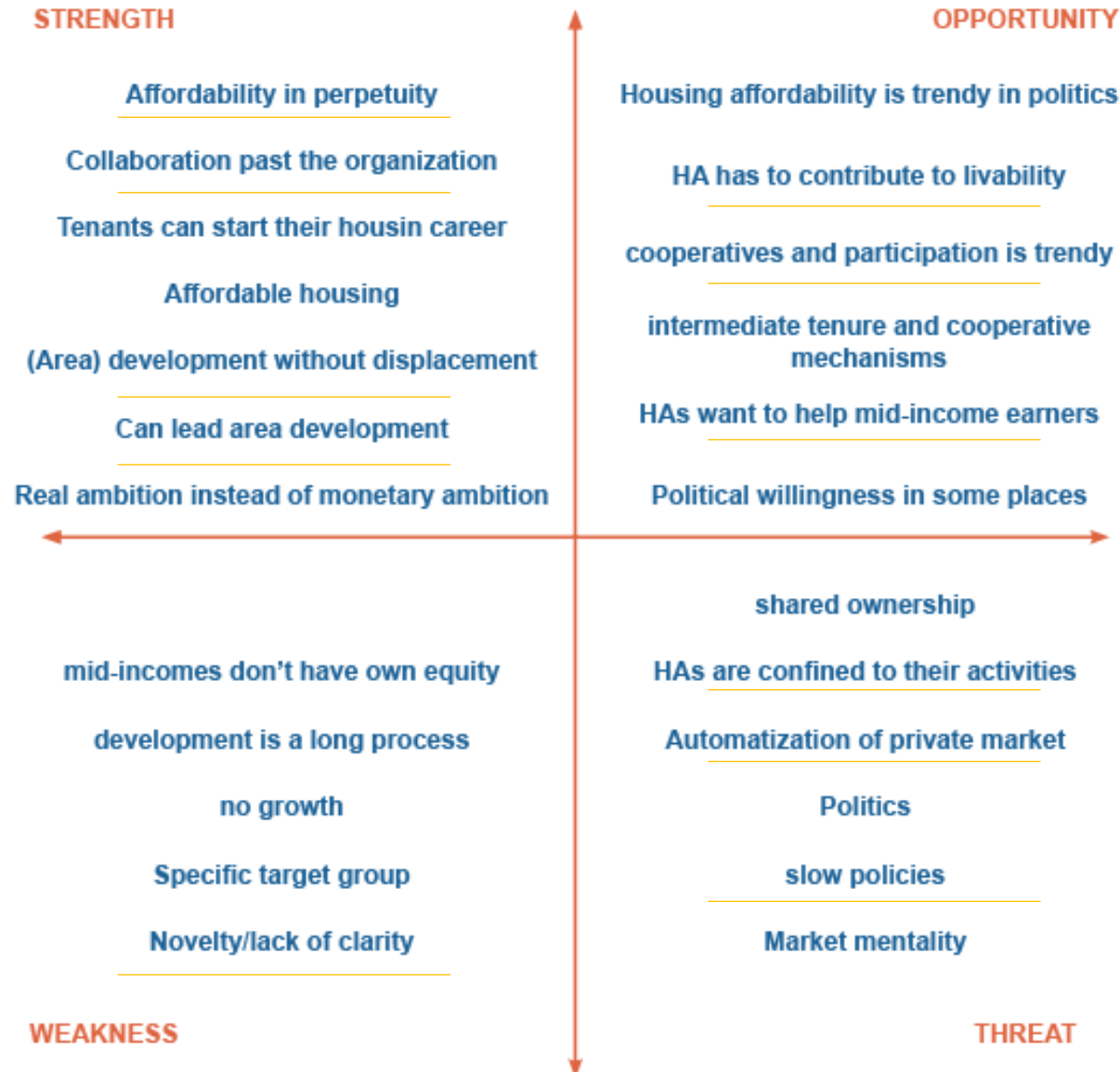
Internal		External	
Equity gain		Societal impact	
Regular homeownership	Buyers' cooperative	Community land trust	
Buy affordable		Buyers' cooperative	Rental cooperatives
Community land trust		Buying with guarantee	
Buying with guarantee		Buy affordable	
DUObuy		DUObuy	
Rent	Rental cooperative	homeownership	rent



Sub question 5: Where is the CLTs place in the Dutch housing market?

Name	5 residential CLT units in New Orleans	234 Loyola	2645 Lafitte
type	affordable housing	mixed-use	commercial
total development cost	\$1,195,035.00	\$41,891,575.00	\$4,448,214.00
economic output of construction	\$901,786.00	\$34,109,433.00	\$8,337,011.00
labor income of construction	\$408,999.00	\$5,912,835.00	\$4,348,604.00
Employment	5.7	230	59
Economic output after 5 years of operations	\$40,341,975.00		\$2,288,215.00
labor income operations	\$23,135,930.00		\$1,006,815.00

SWOT



What are the opportunities for CLT's in the Dutch housing market and

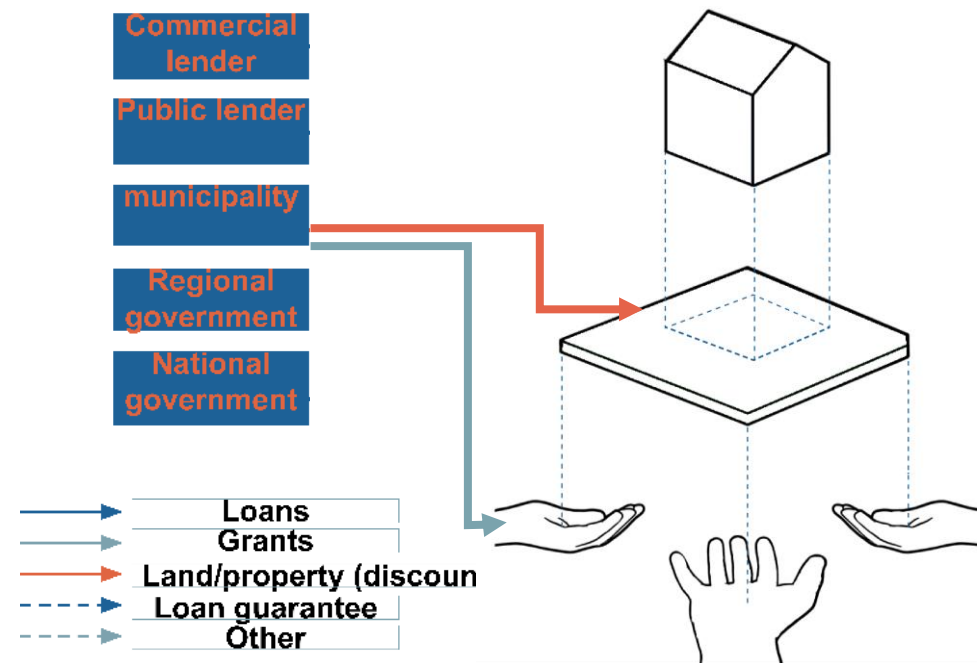
how can these be mobilized?

1. Legal form of the CLT will be established in the housing law
2. Municipalities' policies' reactiveness changes into activeness
3. Within the governing board of the CLT, the third that represents the local authority should also be the spokesperson to the external parties

Scenario 1 complete public support

1. Apart from monetary value and profit, the municipality include the societal value for the community in their land sales.

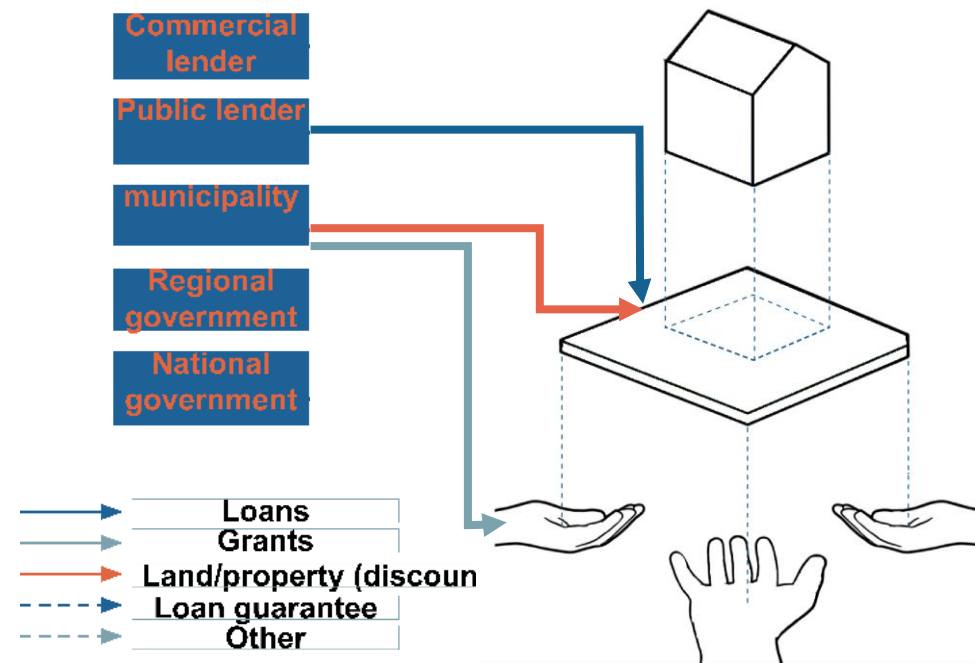
Land prices are focused on values on the base of the revenues on the land. The CLT creates more value than revenues. Including these measures could change the balance sheet of land departments



Scenario 1 complete public support

2. The state supports the CLT by granting the CLTs public loans

Other than private banks, public banks have almost no interest because their loans are focused on societal outcome.

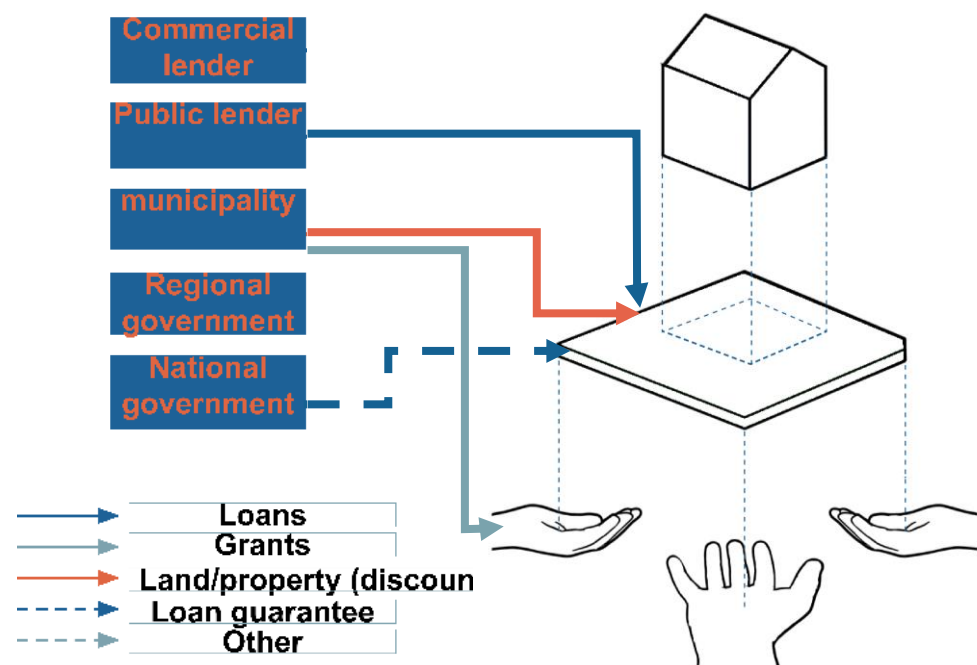


Scenario 1 complete public support

3. The public sector needs to grant the CLT a de-risking mechanisms for banks.

The land can not be used as collateral, so another way of security has to be introduced.

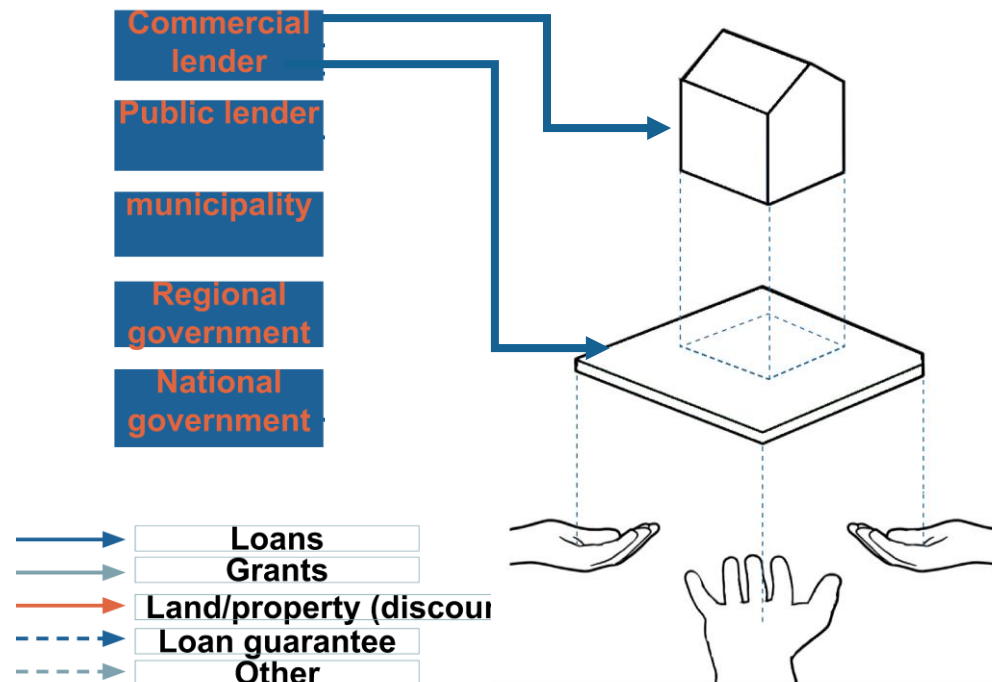
A security on the loan also reduces risk and interest levels.



Scenario 2 Public support & private loans

1. Banks develop a financial product to provide mortgages to CLTs.

Similarly to current housing models, which get bank support, the CLTs need a financing product to give the banks clear financing conditions.

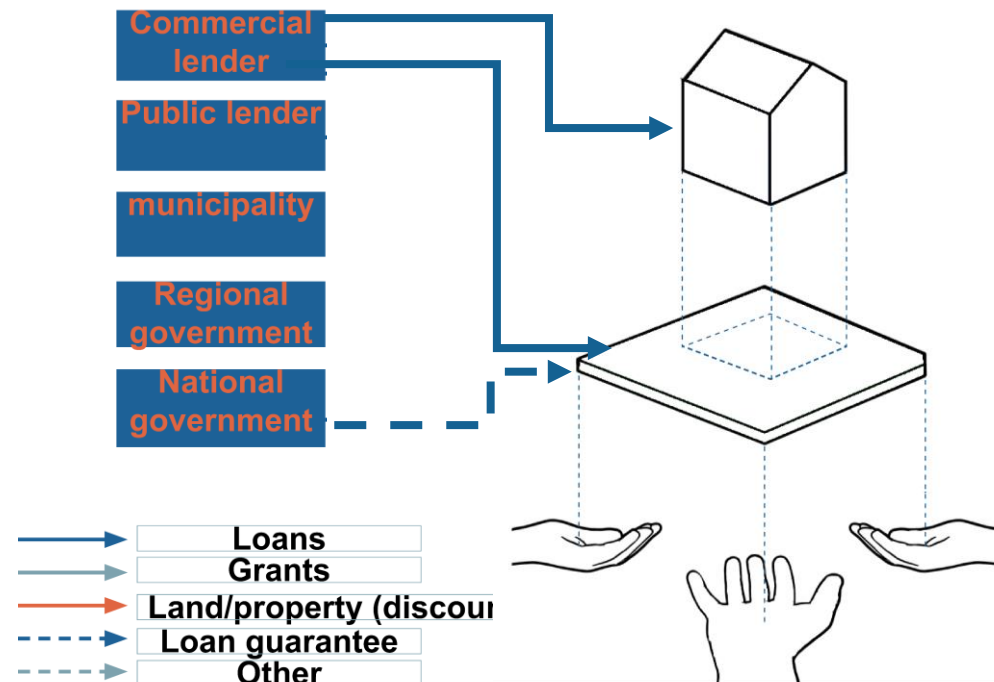


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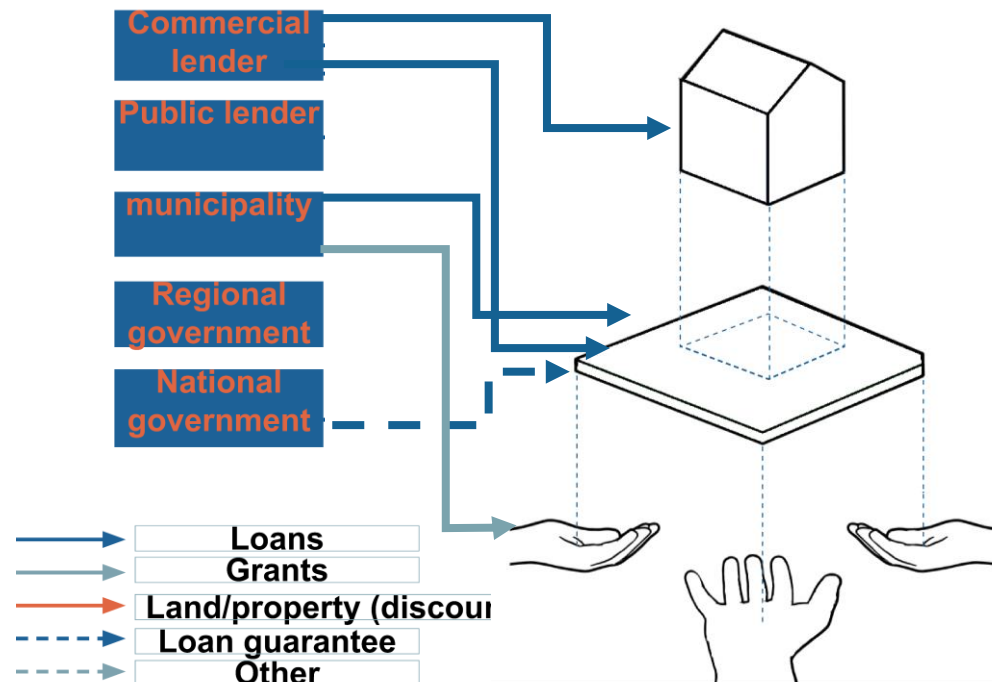
A security on the loan also reduces risk and interest levels.



Scenario 2 Public support & private loans

3. The public sector should match the private banks' loans for the CLT to acquire land.

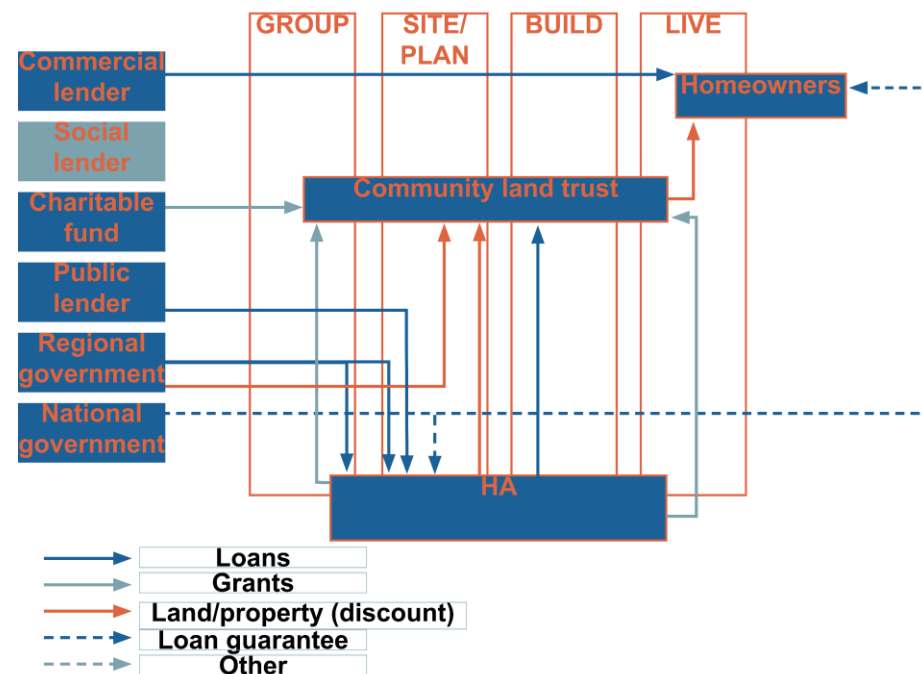
With the social as well as the perpetual perspective, banks like the WSB and BNG become more open to CLTs and provide long term loans to bridge the equity gap. In Amsterdam, cooperatives can apply for such a loan at the municipality



Scenario 3: Housing associations

- 1. The housing association should get more freedom in the housing act to facilitate CLTs.**

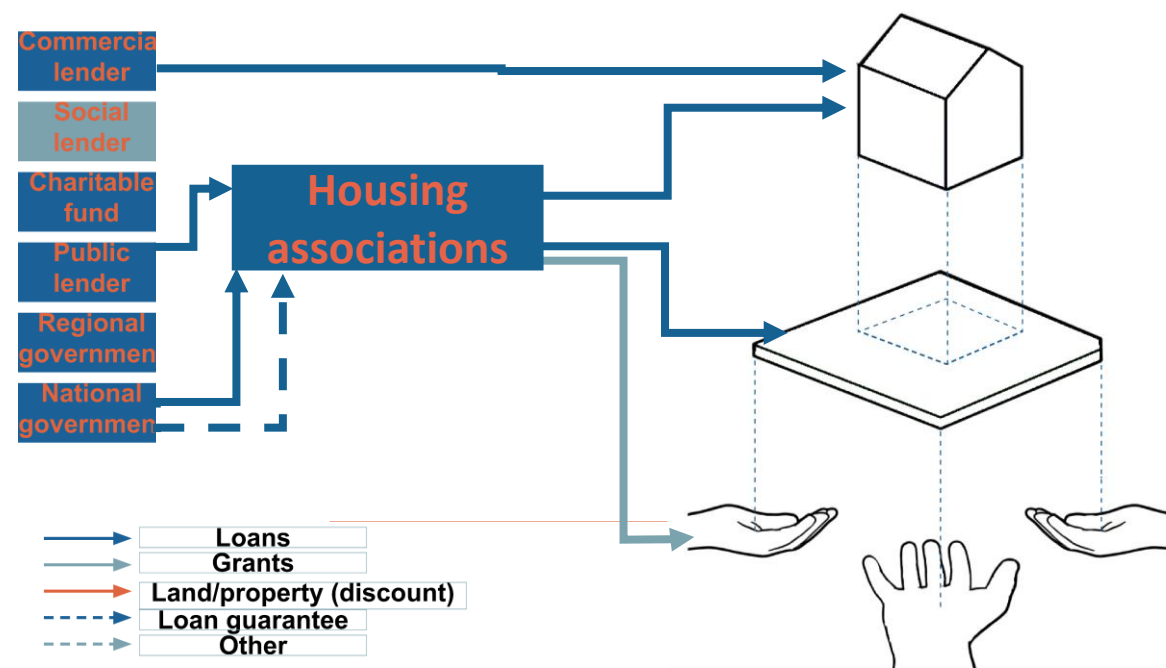
Housing associations get support from public and municipal banks as well as loan guarantees



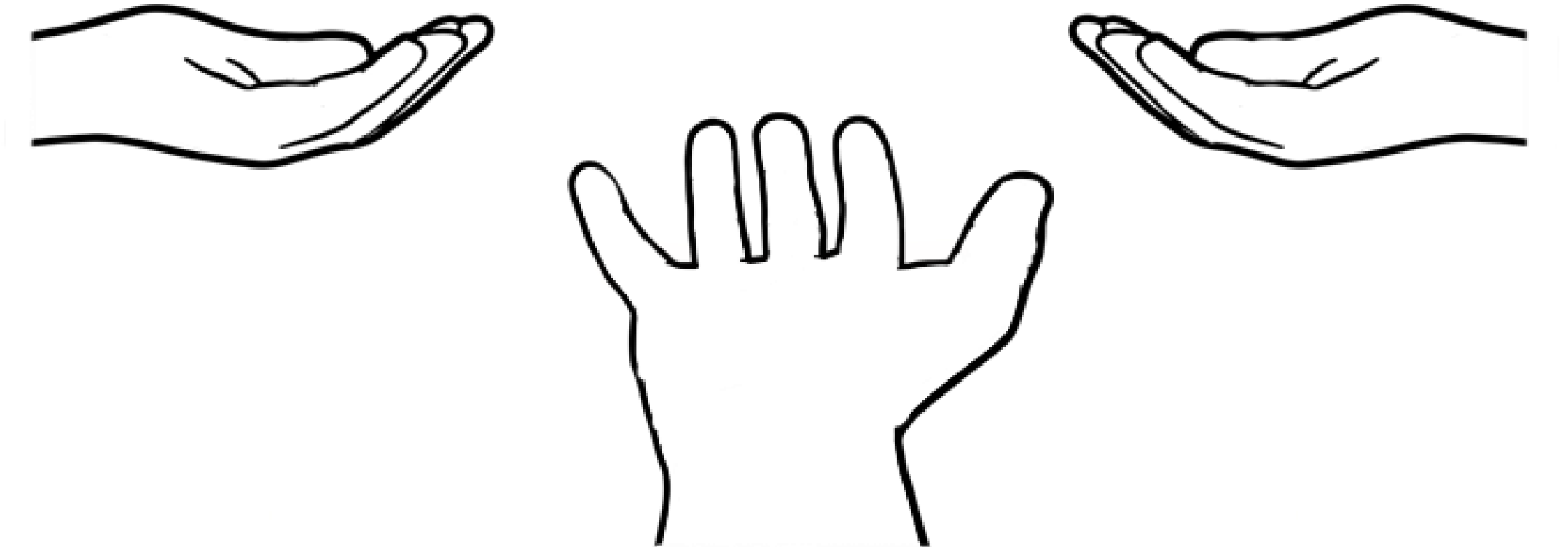
Scenario 3: Housing associations

1. The housing association should get more freedom in the housing act to facilitate CLTs.

Housing associations get support from public and municipal banks as well as loan guarantees



Thank you



Questions



Appendix

79

English bodies

- (1) In this Part “English body” means—
- (a) a registered charity whose address for the purposes of registration by the Charity Commission is in England,
 - (b) **[F1 a registered society]** whose registered office for the purposes of **[F2 the Co-operative and Community Benefit Societies Act 2014]** is in England,
 - (c) a registered company which has its registered office in England,
 - (d) a community land trust which owns land in England, and
 - (e) any other person (whether or not a body corporate registered under the law of the United Kingdom) which—
 - (i) is not a Welsh body within the meaning of section 1A of the Housing Act 1996 (c. 52) **[F3 or a local authority in Wales]**, and
 - (ii) makes available, or intends to make available, accommodation in England.
- (2) In subsection (1)(d) “community land trust” means a body corporate which satisfies the conditions below.
- (3) In those conditions “local community” means the individuals who live or work, or want to live or work, in a specified area.
- (4) Condition 1 is that the body is established for the express purpose of furthering the social, economic and environmental interests of a local community by acquiring and managing land and other assets in order—
- (a) to provide a benefit to the local community, and
 - (b) to ensure that the assets are not sold or developed except in a manner which the trust’s members think benefits the local community.
- (5) Condition 2 is that the body is established under arrangements which are expressly designed to ensure that—
- (a) any profits from its activities will be used to benefit the local community (otherwise than by being paid directly to members),
 - (b) individuals who live or work in the specified area have the opportunity to become members of the trust (whether or not others can also become members), and
 - (c) the members of the trust control it.

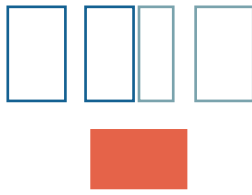
Textual Amendments

- F1** Words in Act substituted (1.8.2014) by Co-operative and Community Benefit Societies Act 2014 (c. 14), s. 154, Sch. 4 para. 122 (with Sch. 5)
- F2** Words in s. 79(1)(b) substituted (1.8.2014) by Co-operative and Community Benefit Societies Act 2014 (c. 14), s. 154, Sch. 4 para. 124 (with Sch. 5)
- F3** Words in s. 79(1)(e)(i) inserted (1.4.2010) by The Housing and Regeneration Act 2008 (Registration of Local Authorities) Order 2010 (S.I. 2010/844), art. 1(2), Sch. 1 para. 4

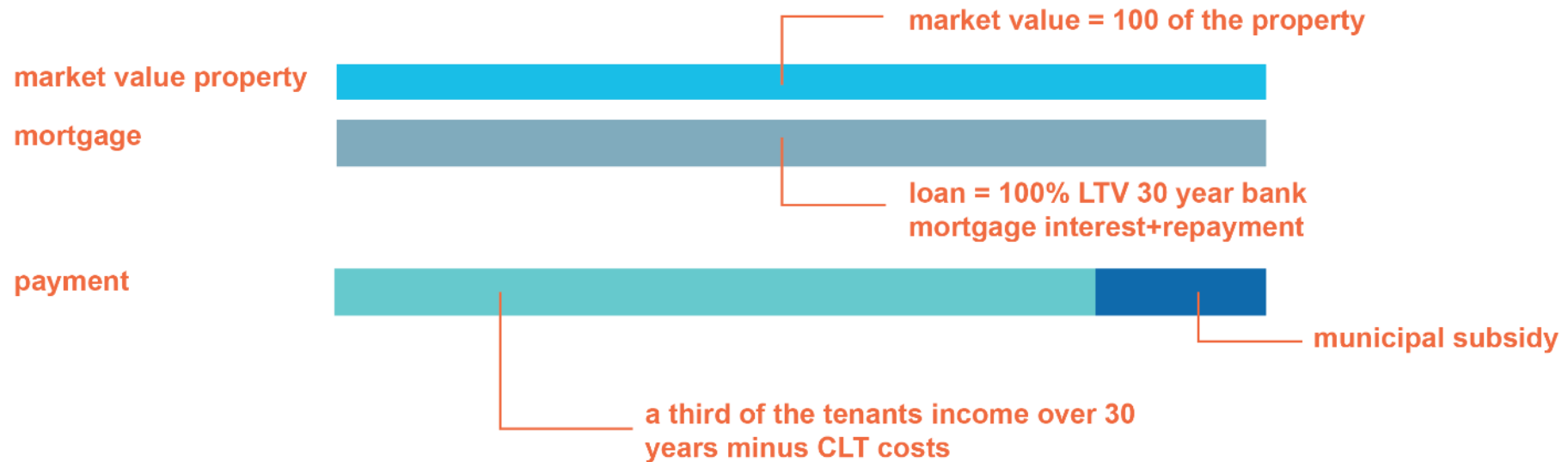
Commencement Information

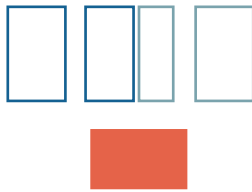
- I1** S. 79 in force at 8.9.2008 for specified purposes by S.I. 2008/2358, art. 3(1)
- I2** S. 79 in force at 1.4.2010 in so far as not already in force by S.I. 2010/862, art. 2 (with Sch.)

Dutch Public support					Dutch Housing association				Dutch Private sector support				
	mechanism	for:	condition	similar to existing CLT support	mechanism	for:	condition	similar to existing CLT support	mechanism	for:	condition	similar to existing CLT support	
GROUP	money for setting up a legal entity for the CPC	CPC		CLT startup fund (UK)	provide 5000 to set up cooperative	cooperative		making use of expertise or HA (France & UK)					
SITE	Discount on municipal land if the land stays in ownership or the resale conditions include <u>affordability</u> clauses	cooperatives		discount on municipal land (UK & France)	intermediate models	starters in the <u>ownership market</u>	income or discount conditions		<u>DUQbuy</u>	homeowners			
	to acquire a mortgage for <u>land+dwelling</u> s, banks offer a 70%LTV. The Amsterdam municipality offers a loan for the remaining amount	cooperatives	5% has to be financed by the cooperative themselves to show commitment		50% discount on <u>dwelling</u> s (Beleidsregel experiment verkoopregels wooncoöperaties)	<u>cooperatives</u>	has to stay in cooperatives hand or the discount has to be paid back	Land discount by <u>municipality</u>	Bridging fund for <u>cooperations</u>	Local foundations		charitable foundations (Belgium &UK)	
	Land exclusivity (Amsterdam)	<u>cooperatives</u> , <u>CPC</u> , and other <u>self built</u>											
PLAN	grant for hiring an expert for designing and collectively	CPC		grant for expert costs CHF (UK) pre-development loans & grants for planning (Belgium & France)									
BUILD	construction loans for social housing providers			Loans for social housing used for CLT (Belgium)					regular mortgage	homeowners			
LIVE	<u>betalbare koopwoning</u> <u>zaanstad</u>			income based mortgages (Belgium)	<u>5 years worth</u> of maintenance costs	cooperatives			Mortgage guarantee and interest relief	homeowners			
other remarks	public cooperative knowledge and boosting team	cooperatives			aedes starting a call for more space outside the SGEI activities for HA								
	create a own mechanism for affordable houses based on income	<u>betalbare koopwoning</u> <u>zaanstad</u>											

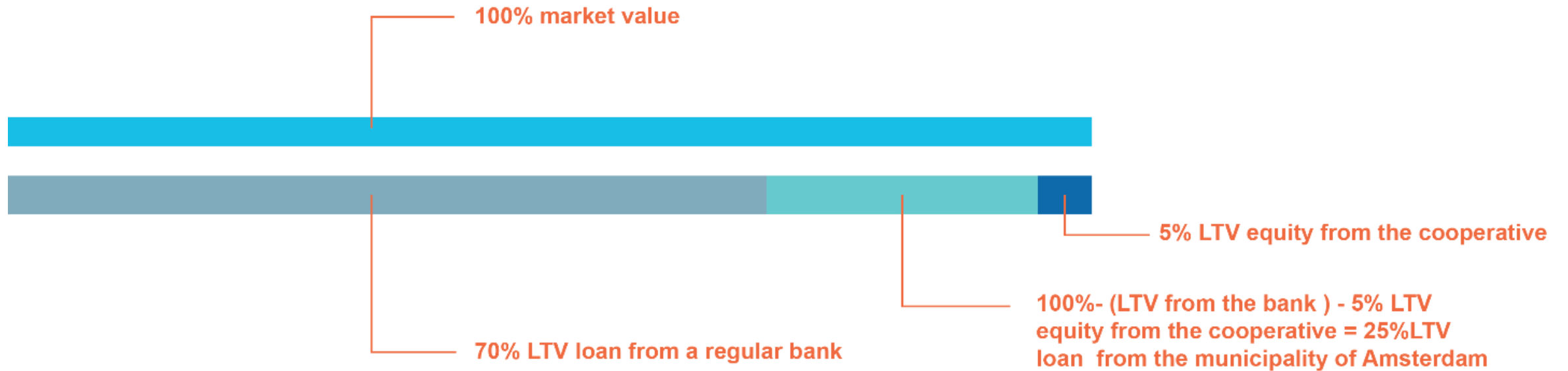


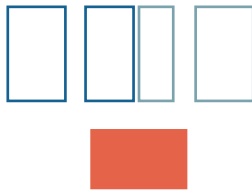
Example municipal subsidy



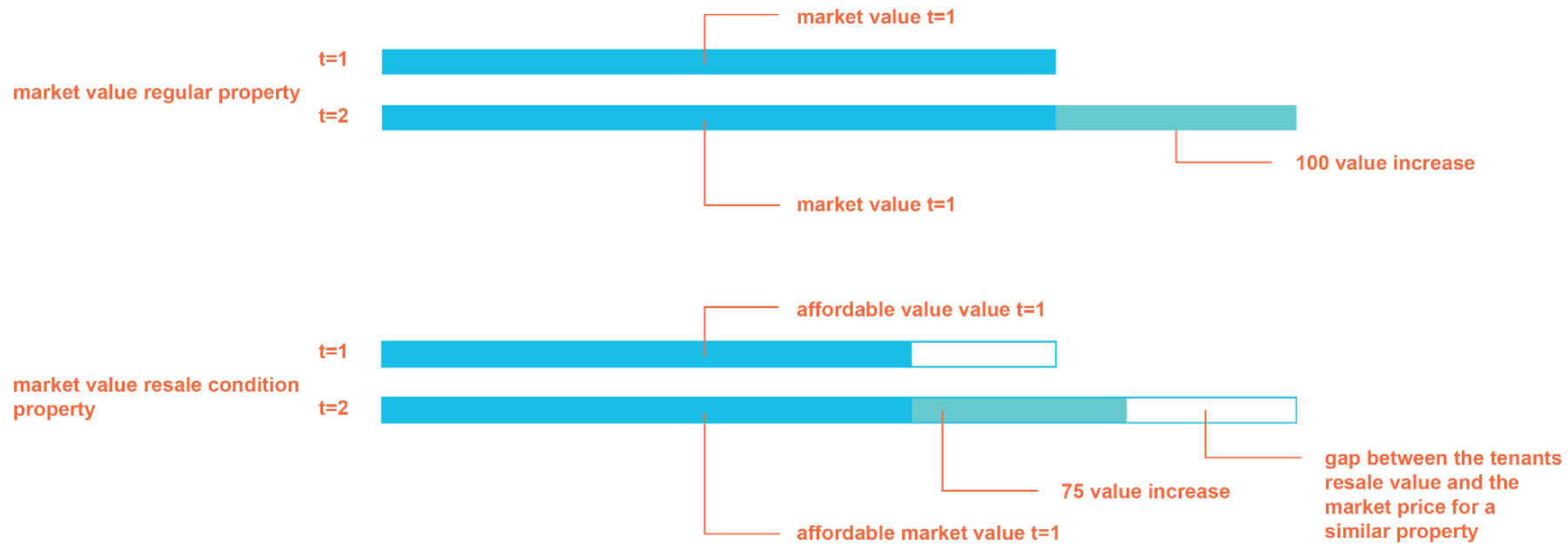


Municipal loan





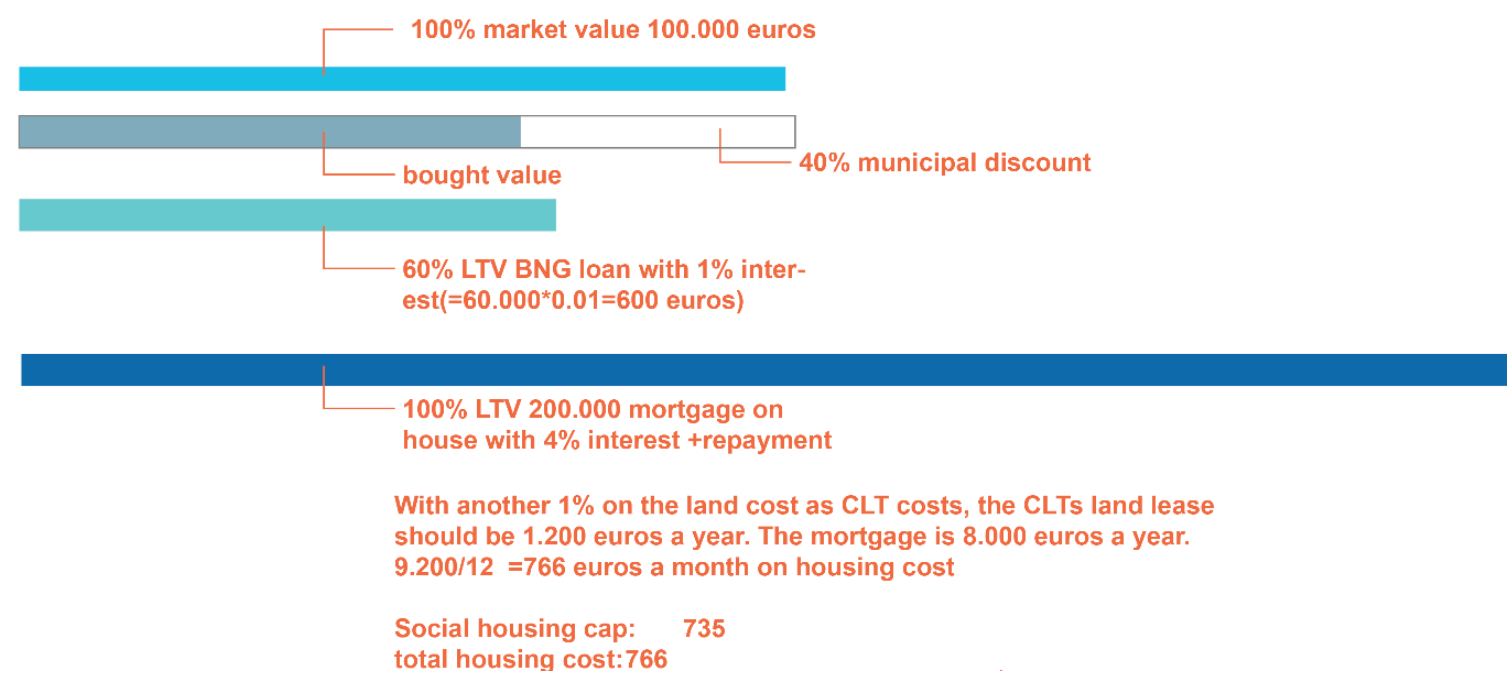
Scheefwoners



Sub question 3: How can CLTs make use of existing support in the Dutch housing market?

Mobilizing existing support relies on the collaboration of three main actors: national government, municipalities and HA

Municipalities and national government:



Sub question 3: How can CLTs make use of existing support in the Dutch housing market?

Mobilizing existing support relies on the collaboration of three main actors: national government, municipalities and HA

HA and national government:

