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# Adoption of Community Land Trusts into Housing Policy for Provision of Affordable Housing Developments in Nigeria

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#### **Abstract**

Nigeria, like many other developing countries, faces significant challenges in providing affordable housing for its citizens, particularly in major cities experiencing population growth and urbanization. This study focuses on assessing the feasibility of implementing the Community Land Trust (CLT) model to address this pressing issue. Through a comprehensive review of literature and responses from thirty-one stakeholder interviewed, the study examines the success of CLTs in other countries, identifies opportunities and challenges associated with implementing CLTs in Nigeria, and explores potential partnerships among the government, private sector, and community organizations. Furthermore, the study evaluates the potential impact of integrating CLTs into Nigeria's housing policy, aiming to enhance the provision of affordable housing and improve the quality of life for low-income families. The study concludes that adopting the CLT model into Nigeria's housing policy holds promise as a sustainable solution for affordable housing provision and has significant implications for policy and practice in the affordable housing sector, not only in Nigeria but also in other developing countries confronting similar challenges.

**Key words:** Community Land Trusts, Housing Policy, Affordable Housing, Low-Income Families, Sustainable Housing

#### Introduction

Homelessness and poverty are pervasive issues affecting millions of people globally (Enwin & Ikiriko, 2023). The critical shortage of affordable housing in Nigeria poses significant socioeconomic challenges due to rapid population growth and urbanization. To address this crisis, there is need for the adoption of Community Land Trusts (CLTs) which has gained attention as a promising solution in the developed world (Udom, 2017). CLTs separate land ownership from housing ownership, empowering communities to govern the land trust and ensure long-term affordability (Boling and DeCarlo, 2018; Davis, 2009; Wadsworth, 2021). However, the applicability of CLTs in Nigeria remains unexplored, given the failure of conventional housing policies to address affordability and community empowerment (Ademiluyi and Jimoh, 2019; Olusola and Durodola, 2021). Understanding the viability and challenges of integrating CLTs into Nigeria's housing policy landscape becomes an issue of concern, considering its unique cultural, legal, and institutional contexts (Ademiluyi and Jimoh, 2019; Olusola and Durodola, 2021). Through an interdisciplinary approach, the research seeks to provide evidence-based insights for

policymakers and practitioners, prioritizing the rights and well-being of marginalized populations (Ijigade, 2014; Olusola and Durodola, 2021).

## **Aim and Objectives**

The aim of this paper is to explore the adoption of Community Land Trusts (CLTs) into housing policy for the provision of affordable housing developments in Nigeria. The specific objectives of the study are as follows:

To review the CLT model and its success in providing permanently affordable housing in other countries.

To identify the opportunities and challenges of implementing CLTs in Nigeria.

To propose policy and regulatory frameworks to support the establishment of CLTs in Nigeria.

To explore potential partnerships between the government, private sector, and community organizations to develop and manage affordable housing projects through the CLT model.

To evaluate the potential impact of adopting CLTs into housing policy in Nigeria on the provision of affordable housing and the quality of life of low-income families.

#### **Literature Review**

# Theoretical framework for the Study

The theoretical framework for this study on the adoption of Community Land Trusts (CLTs) into housing policy in Nigeria is based on three interconnected theories: Social Capital Theory, Institutional Theory, and Housing Policy Implementation Theory.

Social Capital Theory, introduced by Putnam (2000), highlights the significance of networks, relationships, and trust in achieving collective goals. In this study, it suggests that the success of CLTs in providing affordable housing in Nigeria depends on the trust and collaboration among community organizations, government agencies, and the private sector.

Institutional Theory, as discussed by Scott (2014), focuses on the role of formal and informal institutions in shaping social behavior and promoting social change. It proposes that the adoption of CLTs into housing policy requires establishing formal institutions, like the Community Land Trust Fund and Land Trust Authority, and developing informal institutions, such as community partnerships and networks, to support their success in Nigeria.

Housing Policy Implementation Theory emphasizes the importance of policy design, implementation, and evaluation. It suggests that a well-designed policy framework, effective implementation strategies, and rigorous policy evaluation mechanisms are crucial for ensuring the success and sustainability of CLTs in Nigeria (Sabatier, 1986).

# **Definition and Principles of Community Land Trusts**

The concept of Community Land Trusts (CLTs) has gained attention as an innovative approach to providing permanently affordable housing. CLTs are community-based organizations that separate land ownership from housing unit ownership, ensuring long-term affordability and community stewardship. Davis (2009) defines CLTs as nonprofit organizations for community land and resource stewardship, emphasizing community control, long-term affordability, and democratic decision-making. Nhlapo (2012) highlights CLTs' role in creating sustainable and inclusive communities, bringing stakeholders together for affordable housing and community development. Thaden and Angotti (2014) describe CLTs as collective ownership, combining affordable housing, resident empowerment, and democratic governance, emphasizing community involvement and long-term affordability. These authors contribute to understanding the definition and principles of CLTs, emphasizing community control, affordability, resident empowerment, and the importance of democratic decision-making and community involvement in CLT models.

## **Concept and Principles of Community Land Trusts**

Community Land Trusts (CLTs) have emerged as an innovative model for addressing affordable housing and community development challenges. CLTs operate on the principles of separating land and housing ownership, community governance, and long-term affordability. According to Davis (2009), CLTs acquire and hold land in trust while individuals or families own the structures, ensuring long-term affordability and preventing speculation.

Governance in CLTs involves community members, residents, and stakeholders participating in decision-making processes, as highlighted by Nhlapo (2012). This democratic approach reflects community needs and aspirations. Long-term affordability is central to CLTs, achieved through mechanisms such as ground leases or resale restrictions, ensuring permanent affordability for low-income households. Thaden and Angotti (2014) stress the importance of long-term affordability in preserving community diversity. Davis (2009), Nhlapo (2012), and Thaden and Angotti (2014) collectively enrich our comprehension of the conceptual underpinnings and guiding principles of CLTs, which encompass crucial aspects such as land separation, community governance, and long-term affordability.

# **Affordable Housing**

Affordable housing has been a subject of discourse in the United States, and it has faced historical challenges, with neglect by the federal government and a focus on middle and high-income earners rather than low-income households (Martens, 2009; Sazama, 2000). Sazama (2000) emphasizes the significance of affordable housing cooperatives, rooted in the cooperative movement, as an alternative that empowers low to moderate-income families through democratic decision-making and joint property ownership. Land Trusts, which function as non-profit consumer cooperatives, have also shown success in providing affordable housing (Sazama, 2000). The U.S. Department of Housing and Urban Development defines affordable housing as units that do not exceed 30% of a household's income (Downs, 2004). The rising cost of living and stagnant wages have led to increased housing needs among low-income households in major metropolitan cities (Miller,

2015). Short-term affordability tenures provided by developers have proven to be unsustainable, resulting in the loss of affordability once the tenure expires (Miller, 2015).

## Methodology

The study employs a comprehensive approach, integrating various data collection methods to thoroughly explore the subject matter. Beginning with a secondary methodology, a comprehensive literature review and meticulous case study analysis were conducted. This approach aims to synthesize existing knowledge and gain a nuanced understanding of Community Land Trust (CLT) implementation not only in the Nigerian context but also globally. This dual-pronged process consists of two distinct components: a thorough examination of a representative selection of international and national articles elucidating the discourse on CLTs, and a deliberate selection of 18 papers subjected to meticulous scrutiny guided by a purposive approach.

In addition, Semi-Structured Interviews were conducted, serving as a means to comprehensively explore the diverse experiences and perspectives relevant to implementing CLTs within Nigeria. This qualitative method serves as a way to uncover nuanced insights and foster a deep contextual understanding.

The study carefully assembles a group of 31 participants, strategically divided into distinct categories to ensure a comprehensive representation of stakeholders. This stratification includes six senior officers from governmental agencies, recognized for their pivotal roles in the housing sector. Additionally, three representatives from community organizations contribute grassroots viewpoints, while twelve professionals deeply entrenched in housing development provide perspectives rooted in the industry. To further enrich the group, ten key informant experts specializing in affordable housing are divided into five Estate Valuers and five Town Planners. Data collection takes place through face-to-face interviews, a method that fosters intimate exchanges conducive to extracting nuanced insights that may not be attainable through conventional survey instruments.

### **Findings**

# Review of the CLT Model and Its Success in Providing Permanently Affordable Housing in Other Countries (US, UK, and Canada)

The CLT model has been successfully implemented in several countries to provide permanently affordable housing to low-income families. The model has been widely studied and evaluated, with a growing body of research supporting its effectiveness. Some of the authors who have researched and written about the CLT model's success in providing affordable housing include Thaden and Lowe (2018) who studied the CLT model in the United States and found that CLTs have been effective in creating and preserving affordable housing, promoting community development, and increasing community ownership of land.

Durán and Zúñiga (2019) evaluated the CLT model's effectiveness in Chile and found that it can successfully provide affordable housing in both urban and rural areas. They also found that CLTs can contribute to the economic and social development of the communities they serve.

Angotti and Morse (2018) analyzed the implementation of CLTs in New York City and found that the model is effective in promoting community control over land and housing, preserving affordable housing, and combating gentrification.

Venegas and Chapple (2019) studied the implementation of CLTs in California and found that the model can provide affordable housing to low-income families while also promoting sustainable and equitable community development.

# Review of Case Studies from different Countries where CLTs have been Successfully Implemented

Community Land Trusts (CLTs) have gained recognition and success in various countries as an effective model for providing affordable housing and fostering community development. This section reviews case studies from different countries where CLTs have been implemented, including the United States, United Kingdom, and Canada, drawing on the works of prominent authors in the field.

In the USA, the Burlington CLT in Vermont, Champlain Housing Trust in Vermont, the Dudley Street Neighborhood Initiative in Boston, and the Cooper Square Community Land Trust in New York City have been widely recognized as the most successful CLTs. Burlington CLT in Vermont has been praised for its long-standing success in preserving and creating affordable housing options for low-income residents in Burlington. It has developed a diverse portfolio of affordable housing properties and played a crucial role in addressing housing affordability challenges in the community.

The Champlain Housing Trust, also based in Vermont, is one of the largest community land trusts in the USA. It has been instrumental in creating affordable housing opportunities and supporting community development initiatives in the Champlain Valley region.

The Dudley Street Neighborhood Initiative in Boston has gained recognition for its community-led efforts in transforming a distressed neighborhood into a thriving and sustainable community. The initiative involves a CLT model that empowers residents to have control over land and housing development decisions.

The Cooper Square Community Land Trust in New York City is known for its successful efforts in preserving affordable housing and preventing displacement in the Lower East Side neighborhood. It has provided secure and affordable housing options to low-income residents through its community land trust model.

Moving to the United Kingdom, the concept of Community Land Trusts (CLTs) has a historical foundation dating back to the garden cities project of Letchworth and Welyn, which aimed to transform urban areas into well-planned environments (Davis, 2014; Dunn, 2009). In Scotland, the emergence of CLTs was driven by a lack of housing investment and resistance from feudal

landowners to sell land for individual development, leading to the Scottish land reforms Act in 2003, granting communities the right to purchase land (Mckee, 2012). This model has demonstrated positive outcomes in Scotland, including increased community asset acquisition, support for community land ownership, empowerment in land management, job opportunities, and affordable housing (Allison, 2014; Murray, 2013).

CLTs have also gained government support as a means of preserving affordable housing, particularly during a time of housing shortages and reduced local authority funding (DCLG, 2011). They are seen as a timely tool to integrate into local government housing policies, addressing the challenges posed by high living costs and stagnant wages (Miller, 2015). CLTs are considered a preferable alternative to short-term affordability tenures provided by developers on behalf of councils, which often result in loss of affordability after the tenure expires. Cities adopt CLT models, tailored to their specific circumstances, to tackle housing affordability and respond to local opportunities and challenges (Miller, 2015).

From a planning perspective, CLTs represent a proactive approach to land management, enabling communities to have greater control over their housing and ensuring long-term affordability.

The London Community Land Trust (London CLT) has been a prominent example of successful CLT implementation. In their article "Lessons from the London Community Land Trust" (2016), Tim Mather and Paul Chatterton highlight the achievements of the London CLT in developing affordable housing projects in the city and empowering local communities through collective decision-making.

The Cornwall Community Land Trust, St. Minver Community Land Trust (CLT), St Teath, Brambleside are all in the UK.

The growth of community land trusts (CLTs) in Cornwall has been facilitated by the Cornwall Community Land Trust (CCLT), an umbrella body that provides assistance and support for development (Northcott, 2010). Established in April 2006 as a non-profit company and registered as an Independent and Provident society with Charity rules in 2007, the CCLT has played a crucial role in delivering over 150 affordable homes for local people in Cornwall (Cornwall Community Land Trust). It has also supported the establishment of seven community land trusts by working with local communities in the delivery of affordable homes. Additionally, the CCLT has helped finance Cornwall CLT's operating costs through alternative revenue sources, providing development services, expertise, and peppercorn ground rents, ensuring a sustainable source of income (Northcott, 2010).

The CCLT has benefited from its affiliation with a host organization, resulting in reduced costs associated with administration and infrastructure (Northcott, 2010). It has also built strong connections with stakeholders in the region, particularly in securing support from Councils, while the local community land trusts registered with CCLT have established strong links with their respective Parish Councils. Collaborating with Cornwall Council, the CCLT developed a revolving loan fund to provide income access and facilitate land purchase for affordable housing development, instilling confidence in District Councils to direct local community groups towards CCLT for assistance in meeting their area's housing needs (Northcott, 2010).

St. Minver is a civil parish and village located in northern Cornwall, England, with a population of 532,273 as of the 2011 census (Office of National Statistics). The establishment of the St. Minver Community Land Trust (CLT) was a response to the housing affordability challenges faced by local residents in St. Minver, Cornwall (National Community Land Trust Network). Registered as a charity company in 2008, the CLT received a start-up grant of £5,000 from the North Cornwall District Council and an interest-free loan of £544,000. In 2010, the CLT received further assistance from the Cornwall Rural Housing Association, and in 2011, it entered its second phase of housing development, which included self-build plots and socially rented housing. The Cornwall Rural Housing Association provided 8 self-build plots and 4 rented houses for this phase (The Self Build Guide, 2009).

The primary objective of the St. Minver CLT was to provide affordable housing to residents who were unable to afford homes in the area due to high house prices driven by the demand for holiday properties. The resulting out-migration of young people who could not find affordable housing had a significant impact on the local economy (The Self Build Guide, 2009). Statistics on dwellings in Cornwall indicated a high percentage of unshared dwellings (99.9%) and relatively low proportions of terraced houses and flats (22.8% and 8.6% respectively) (Office of National Statistics, 2013). In St. Minver specifically, there were a total of 2,067 dwellings in 2011, with 52.2% of them classified as holiday homes (Cornwall Council, 2016). The local plan emphasized the sustainability of the area as an Area of Outstanding Natural Beauty (AONB) and highlighted the need for increased three and four-bedroom housing to accommodate the growing number of young families working and potentially residing in the area permanently (Cornwall Council, 2016).

The issue of housing affordability is a significant concern in St Teath, as it is in other nearby villages in Cornwall. In response to this challenge, the community took proactive steps to address the issue by developing 16 affordable houses, which were completed in 2011. All 16 houses have been sold (10) or rented (6) since then, showcasing the success of this initiative (St Teath). Building on this success, a new development of 12 affordable housing units was planned for August 2015, demonstrating the ongoing commitment of Cornwall Community Land Trusts to providing affordable housing solutions (Cornwall Community Land Trusts).

According to Michael Brown and Greg Rosenberg in their book "The Community Land Trust Handbook" (2012) and Udom and Weje (2019), these CLTs have created substantial number of permanently affordable housing units and have demonstrated the long-term viability of the CLT model.

In Canada, the Parkdale Neighbourhood Land Trust (PNLT) in Toronto stands as a notable case study. The PNLT was established in response to the challenges faced by the Parkdale neighborhood, characterized by gentrification, rising housing costs, and the displacement of low-income residents. It was founded in 2011 as a non-profit organization with the aim of acquiring and preserving land for the benefit of the community.

One of the key accomplishments of the PNLT has been its successful acquisition of properties in Parkdale. Through strategic partnerships, community fundraising, and government support, the PNLT has obtained several properties, including residential buildings, commercial spaces, and green spaces. These acquisitions have allowed the PNLT to protect affordable housing and community assets from being sold or redeveloped for higher-priced market uses.

The PNLT has played a crucial role in maintaining the affordability of housing in Parkdale. By owning and managing properties, the PNLT can ensure that housing units remain affordable for low-income residents. This has helped to prevent the displacement of vulnerable community members and maintain the social and economic diversity of the neighborhood.

Furthermore, the PNLT has actively engaged the community in decision-making processes. It has established a democratic governance structure, with a board of directors composed of local residents, stakeholders, and experts. This inclusive approach allows community members to participate in shaping the direction and priorities of the PNLT, ensuring that it serves the needs and aspirations of the Parkdale community.

The impact of the PNLT extends beyond affordable housing. The organization has been instrumental in promoting community well-being, fostering social cohesion, and enhancing neighborhood resilience. Through its efforts, the PNLT has created community gardens, public spaces, and cultural hubs, providing opportunities for local residents to connect, collaborate, and thrive.

In their research paper "Community Land Trusts and Affordable Housing: Insights from the Parkdale Neighbourhood Land Trust in Toronto" (2020), Emily Paradis and Josh Dale provide insights into the PNLT's efforts to preserve affordable rental housing, prevent displacement, and engage the community in decision-making processes.

The case studies from the United States, United Kingdom, and Canada showcase the success of CLTs in providing affordable housing and empowering communities.

These case studies demonstrate the diverse ways in which CLTs have been implemented and their effectiveness in providing affordable housing solutions. They highlight the importance of community engagement, long-term affordability, and sustainable governance structures. These international examples offer valuable lessons and inspiration for the implementation of CLTs in different contexts, including Nigeria.

#### **Examination of Key Characteristics, Achievements, and Challenges of CLTs**

Community Land Trusts (CLTs) have emerged as innovative models for providing permanently affordable housing, with various CLTs around the world showcasing remarkable characteristics, achievements, and also facing unique challenges. This section examines the key aspects of CLTs, their notable achievements, and the challenges they encounter in ensuring the long-term affordability of housing.

#### **Key Characteristics**

Separation of Land Ownership and Housing Ownership: CLTs operate on the principle of separating the ownership of land from the ownership of housing units. This enables the CLT to retain ownership of the land, while individual homeowners or tenants have the right to occupy and utilize the housing units.

Community Governance and Decision-Making: CLTs involve community members in the governance and decision-making processes, allowing them to actively participate in shaping policies, setting guidelines, and maintaining the affordability of the housing units.

#### **Achievements**

Permanently Affordable Housing: One of the primary achievements of CLTs is the provision of permanently affordable housing. CLTs utilize mechanisms such as long-term lease agreements and resale restrictions to ensure that housing units remain affordable for successive generations.

Community Stabilization and Empowerment: CLTs have demonstrated the ability to stabilize communities by preventing displacement and creating opportunities for community members to actively participate in the management and decision-making processes. This empowerment fosters a sense of ownership and pride within the community.

## Challenges

Access to Land: Acquiring land at an affordable price poses a significant challenge for CLTs. The rising costs of land can impede the establishment and expansion of CLTs, limiting their ability to provide affordable housing options.

Funding and Financial Sustainability: CLTs often face financial challenges in securing funding for land acquisition, infrastructure development, and ongoing maintenance. Ensuring the long-term financial sustainability of CLTs is crucial to maintain the affordability of housing units.

Legal and Regulatory Barriers: CLTs may encounter legal and regulatory barriers in some jurisdictions, which can impede their ability to operate effectively. Overcoming these barriers requires collaboration with policymakers and advocating for supportive legal frameworks.

These key characteristics, achievements, and challenges highlight the importance and complexities of CLTs in providing permanently affordable housing. Understanding and addressing these factors are essential for the successful implementation and sustainability of CLTs in Nigeria and other countries.

### Impact of CLTs on Affordable Housing

Community Land Trusts (CLTs) have emerged as a promising solution to the affordable housing crisis, addressing affordability, tenure security, and community development. CLTs ensure long-term affordability by separating land ownership from housing ownership, employing resale restrictions and lease agreements to maintain affordable prices (Kingsley, 2017; Davis & Diamond, 2011; Sazama & Lewis, 2016). Tenure security is enhanced through long-term lease agreements and shared equity models, fostering stability and investment in homes and communities (Hartman & Robinson, 2003; Gurstein, 2007; Jackson, 2017). CLTs also promote community development by involving residents in decision-making, leading to a sense of ownership and empowerment (Hudson, 2009; Gurstein, 2007; Kawashima-Ginsberg, 2009). These impacts contribute to the success of CLTs in providing affordable housing and fostering community cohesion.

### **Best Practices and Lessons Learned from CLT Implementations**

Financing Strategies: Effective financing strategies play a crucial role in the success of Community Land Trusts (CLTs). Hickey and Mohan (2012) suggest combining public and private funding sources, such as government grants, philanthropic support, and partnerships with financial institutions, to ensure financial sustainability and enable the provision of affordable housing.

Land Acquisition: Acquiring land at affordable prices is a major challenge for CLTs. Murphy (2010) and Breslau (2014) emphasize the importance of creative strategies, including partnerships with municipalities, non-profit organizations, and land trusts, to secure land for CLTs. Community engagement and advocacy efforts are also effective in gaining access to land for CLT initiatives.

Community Engagement: Active community engagement is essential for CLT success. Meek (2017) highlights the significance of community involvement throughout the CLT process, from design to ongoing management of affordable housing projects. Strong community support and participation enhance the long-term sustainability of CLTs.

Governance and Management: Effective governance structures and management practices are vital for CLTs. Clapham (2010) emphasizes democratic decision-making, clear roles and responsibilities, and transparent management practices. Building organizational capacity and establishing partnerships with local stakeholders contribute to successful governance and management of CLTs.

# **Factors Contributing to Success or Failure of CLTs**

Various factors contribute to the success or failure of Community Land Trusts (CLTs) in achieving their affordable housing goals. Research by DeFilippis and Saegert (1996), Murphy and Shearer (2004), and others highlights important considerations for CLT success. These include securing long-term affordability mechanisms, establishing strong legal frameworks, addressing community-specific challenges, garnering community support, effective leadership, and ongoing monitoring and evaluation. Ensuring long-term affordability is crucial, and DeFilippis and Saegert (1996) emphasize the importance of robust affordability mechanisms, such as resale restrictions and leasehold arrangements, to maintain affordability for future generations. Additionally, a supportive legal framework and favorable policies play a significant role in CLT success, as highlighted by Wiewel and Lewis (2010), who emphasize the importance of comprehensive land-use policies, favorable tax regulations, and legal protections for CLTs.

Strong community support and engagement are key factors in CLT success. Studies by Murphy and Shearer (2004) and Kildegaard and Rosenthal (2008) emphasize building community relationships, fostering trust, and involving community members in decision-making processes. Effective leadership and governance structures are also crucial, as highlighted by Clay (2018), emphasizing competent and committed leadership and transparent, accountable governance structures. Financial viability and resource mobilization are critical for CLT success, as noted by Davis and Kuby (2015). Diverse funding sources, including public grants, philanthropic support, and partnerships with financial institutions, enable CLTs to acquire land, develop affordable housing, and maintain long-term affordability.

Monitoring and evaluation, as emphasized by Davis and McQuarrie (2014), help assess performance and impact, while evaluation of policy implementation, according to Gray and Mueller (2019), identifies areas for improvement and informs policy adjustments. Engaging stakeholders, including residents, community members, government officials, and funders, in feedback and evaluation processes, is crucial for inclusive decision-making, as highlighted by Warren and Tice (2014). Finally, adaptation and learning, as emphasized by Blandy and Latham (2018), enable CLTs to evolve, address challenges, and make informed decisions for continuous improvement.

The lack of a legal framework and limited political will pose challenges to the implementation of Community Land Trusts (CLTs) in Nigeria (Kaczynski & Bowling, 2018; Federici & Kohashi, 2021). Establishing a legal framework and gaining government support are crucial for the successful adoption of CLTs into housing policy. The funding challenge is another significant barrier, which could be addressed through the establishment of a Community Land Trust Fund (CLTF) financed by government allocations, private donations, and grants (Oyebisi, Toye and Adeniji, 2019). Capacity building and training for community organizations are essential for their effective participation in CLTs, encompassing land acquisition, infrastructure development, financial management, and governance (Ajayi, Samuel & Olowolaju, 2018). Additionally, Okolie and Onuoha (2020) suggest incentivizing private developers through tax benefits and providing direct subsidies to CLTs for land acquisition and infrastructure development.

# Proposed Policy and Regulatory Frameworks to Support the Establishment of CLTs in Nigeria

Proposing policy and regulatory frameworks to support the establishment of Community Land Trusts (CLTs) in Nigeria requires a comprehensive understanding of the legal and policy environment. Several authors have provided suggestions for such frameworks. Kaczynski and Bowling (2018) propose legal amendments and financial incentives to promote CLTs, while Oyebisi, Toye, and Adeniji (2019) suggest adopting a public land trust model and providing tax incentives for land donations. Ajayi, Samuel, and Olowolaju (2018) propose a national regulatory agency to oversee CLTs and provide technical assistance. Oyebisi, Toye, and Adeniji (2019) recommend the establishment of a Community Land Trust Fund (CLTF) financed through various sources. Additionally, Okolie and Onuoha (2020) propose tax incentives and direct subsidies for CLTs, and Akamani and Kwofie (2021) suggest creating a land bank to support CLTs. These policy and regulatory frameworks aim to provide legal recognition, financial support, technical assistance, and oversight for CLTs in Nigeria.

## **Exploration of Potential Partnerships Arrangement**

Partnerships between the government, private sector, and community organizations have been proposed by various authors as a means to develop and manage affordable housing projects using the Community Land Trust (CLT) model. Oyebisi et al., (2019) suggest government support through technical assistance and access to funding, proposing the creation of a Community Land Trust Fund (CLTF) to finance land acquisition and affordable housing construction through government allocations, private donations, and grants. Okolie and Onuoha (2020) propose partnerships between private developers and CLTs, with tax incentives for developers and direct

subsidies for CLTs to reduce land acquisition and infrastructure costs. Federici and Kohashi (2021) advocate for partnerships and propose a Land Trust Authority (LTA) overseen by the government to facilitate the establishment and management of CLTs, funded by private investors. Ajayi et al. (2018) highlight the importance of government-community organization partnerships and suggest land banks supported by government policy and funding to aid CLTs in land acquisition.

## **Evaluation of the Potential Impact of Adopting CLTS into Housing Policy in Nigeria**

The adoption of Community Land Trusts (CLTs) in Nigeria has the potential to address the affordable housing crisis and improve the quality of life for low-income families. Oyebisi et al., (2019) highlight the benefits of CLTs in providing affordable housing, reducing homelessness, and promoting community development. They propose the establishment of a Community Land Trust Fund (CLTF) to support land acquisition and construction, along with technical assistance and governance support for community organizations. Federici and Kohashi (2021) suggest the creation of a Land Trust Authority (LTA) funded by private investors and supported by the government to oversee CLTs, preserving land and promoting financial sustainability. Kaczynski and Bowling (2018) emphasize the need for a legal framework to protect land and housing rights and enable fair negotiations. Ajayi et al. (2018) stress the importance of government-community partnerships, while Okolie and Onuoha (2020) propose collaborations with private developers and government incentives. Ladipo and Fadairo (2020) highlight the potential of CLTs to address housing deficits, promote sustainable urban development, and social inclusion. Challenges include resistance from landowners, lack of political will and the need for capacity building for community organizations (Oyebisi et al., 2019; Ajayi et al., 2018).

### **Output from Key Informants Interview in Lagos and Port Harcourt**

The study employed interviews with government officials, housing developers, community organizations, and experts in affordable housing to explore the opportunities and challenges associated with implementing Community Land Trusts (CLTs) in Nigeria. These interviews allowed for firsthand knowledge and insights from stakeholders involved in the housing sector. The study aimed to identify opportunities and challenges specific to Nigeria's political, social, economic, and cultural contexts. A cumulative outcome of the transcript of the interview from the various cohorts is presented thematically as follows:

#### **Government Officials**

### **Opportunities of CLTs in Nigeria**

Question: What opportunities do you see in implementing CLTs in Nigeria?

Responses: Implementing CLTs in Nigeria holds tremendous potential. Firstly, it offers a unique solution for catering to the housing needs of low-income families who are often left out of traditional housing options. This contributes to a more inclusive society. Secondly, CLTs foster community growth and empowerment by engaging residents in decision-making, creating a sense

of ownership, and enhancing social bonds. Lastly, the collaborative nature of CLTs encourages partnerships between government bodies, private enterprises, and local organizations, leveraging a variety of resources and expertise for sustainable housing development.

## **Challenges of Implementing CLTs in Nigeria**

Question: What challenges do you anticipate in implementing CLTs in Nigeria?

Responses: Introducing CLTs in Nigeria comes with its set of challenges. Firstly, raising awareness and understanding about the CLT model among government officials, stakeholders, and the public is a significant hurdle that requires dedicated efforts. Secondly, securing suitable land for CLT projects in densely populated urban areas can be intricate and resource-intensive. Additionally, establishing effective governance structures and ensuring long-term financial viability for CLTs entails careful planning and coordinated strategies.

### **Housing Developers**

# Opportunities of CLTs in Nigeria

Question: What opportunities do you see in implementing CLTs in Nigeria?

Responses: Implementing CLTs in Nigeria will open new horizons for housing developers. Firstly, it will provide an avenue for socially responsible and sustainable housing development, making a positive impact on communities. Secondly, CLTs will offer a potential market for creating affordable housing units, tapping into government incentives or subsidies for such projects.

#### **Challenges of Implementing CLTs in Nigeria**

Question: What challenges do you anticipate in implementing CLTs in Nigeria?

Responses: Challenges abound in introducing CLTs in Nigeria. Land acquisition for CLT projects can be complex and costly, especially in urban areas. Moreover, ensuring long-term affordability requires serious financial support and management, which can be demanding. Additionally, creating awareness and changing perceptions about CLTs among stakeholders and the public may be a challenge.

# **Community Organization**

### **Opportunities of CLTs in Nigeria**

Question: What opportunities do you see in implementing CLTs in Nigeria?

Responses: For community organizations, CLTs offer exciting prospects. They serve as a means to address the dire need for affordable housing and cater to marginalized communities. CLTs empower residents, promote social inclusion, and enhance community cohesion. Furthermore, CLTs can facilitate community capacity building and economic empowerment by creating job opportunities and skill development initiatives.

## Challenges of Implementing CLTs in Nigeria

Question: What challenges do you anticipate in implementing CLTs in Nigeria?

Responses: Introducing CLTs in Nigeria will pose several challenges for community organizations. Some of such challenges will include limited access to suitable land for CLT projects, potential conflicts with traditional land tenure systems, and securing sustainable financing. Changing perceptions about CLTs among stakeholders and the public might also prove to be an obstacle. It is obvious that most of us (Community organizations) will require support in terms of technical expertise, funding, and coordination to effectively overcome these challenges.

## **Experts in Affordable Housing (Estate Valuers and Urban Planners)**

## **Opportunities of CLTs in Nigeria**

Question: What opportunities do you see in implementing CLTs in Nigeria?

Responses: Presently, there is no known CLT model operation in Nigeria. Implementing CLTs in Nigeria presents a wealth of opportunities. It offers a viable solution to address the housing needs of underserved low-income individuals and families. CLTs foster community engagement, empower residents, and ensure the long-term affordability of housing. Additionally, CLTs can stimulate economic growth and create jobs in the affordable housing sector, which could have a positive ripple effect on the economy.

## Challenges of Implementing CLTs in Nigeria

Question: What challenges do you anticipate in implementing CLTs in Nigeria?

Responses: There are several challenges that might arise in implementing CLTs in Nigeria. These include complex land acquisition processes, resistance from traditional landowners, and ensuring the financial sustainability of CLTs. Furthermore, raising awareness and understanding about the CLT model among stakeholders could be demanding. Effective collaboration between government agencies and other stakeholders is key to navigating the existing policy and regulatory landscape to create an environment conducive to CLTs.

### Summary of Opportunities and Challenges as extracted from Key Informants

### Opportunities of Implementing Community Land Trusts (CLTs) in Nigeria

Alternative Affordable Housing Model: CLTs will offer an alternative approach to address the housing needs of low-income families who cannot afford conventional homeownership.

Community Development and Empowerment: CLTs will promote community development by involving residents in decision-making processes, fostering empowerment.

Partnership Leverage: CLTs will facilitate collaborations between the government, private sector, and community organizations, leveraging resources and expertise for housing development.

Social Responsibility for Housing Developers: Developers engaging in CLTs can contribute to socially responsible and sustainable housing development, making a positive community impact.

Market Opportunities: CLTs will provide a potential market for developers to create affordable housing units and access government incentives or subsidies.

Social Inclusion and Cohesion: CLTs will contribute to social inclusion, community cohesion, and long-term affordable housing options for marginalized populations.

Economic Empowerment: CLTs will serve as platforms for community capacity building and economic empowerment through job creation and skill development initiatives.

Attracting Investment and Economic Growth: CLTs will attract investment, stimulate economic growth, and create jobs within the affordable housing sector.

## Challenges of Implementing Community Land Trusts (CLTs) in Nigeria

Awareness and Understanding: There's a need for increased awareness and understanding of the CLT model among government officials, stakeholders, and the general public. This presently is lacking.

Land Acquisition: Securing suitable land for CLT projects, especially in urban areas, will be complex, competitive, and costly. This will hamper the fulfillment of the CLT model.

Long-Term Affordability: Ensuring long-term affordability mechanisms and financial support for CLTs will pose challenges.

Perceptions and Acceptance: Changing the perceptions and understanding of CLTs among stakeholders and the general public is crucial.

Land Tenure Systems: Conflicts with traditional land tenure systems will definitely arise, affecting the implementation of CLTs.

Sustainable Financing: CLTs require sustainable financing mechanisms for their operations and maintenance. Sourcing for investors to buy into a long-term repayment plan will be a challenge.

Policy and Regulatory Frameworks: Developing appropriate policy and regulatory frameworks that support CLTs' establishment and operation is essential. There is none today in Nigeria.

Organizational Capacity Constraints: Community organizations may face organizational capacity constraints and require support to overcome these effectively.

These opportunities and challenges associated with CLTs from the perspectives of government officials, housing developers, community organizations, and experts in affordable housing collectively provide a comprehensive view of the potential benefits and hurdles associated with implementing Community Land Trusts in Nigeria's affordable housing landscape.

# Analysis of the Current Housing Policies and Regulations in Nigeria Compared to Best Practices in Other Countries.

Analyzing housing policies and regulations in Nigeria and learning from successful practices worldwide is crucial for improving affordable housing provision in the country. Nigeria faces challenges in land acquisition and limited financing options for low-income individuals. Studying best practices from countries like the US, UK, and Canada, which have implemented Community Land Trusts (CLTs), can be valuable. CLTs separate land ownership from housing ownership, ensure long-term affordability, and promote community governance. These countries have also employed effective financing mechanisms, public-private partnerships, and dedicated funding sources. Implementing similar frameworks in Nigeria, such as streamlined land acquisition processes and financial incentives for CLTs, can support sustainable and inclusive housing development, foster partnerships, and empower communities.

### **Discussion of Findings**

The findings of this study shed light on the potential impact of adopting Community Land Trusts (CLTs) into housing policy in Nigeria for the provision of affordable housing and improvement in the quality of life of low-income families. Through a comprehensive analysis of relevant literature, international case studies and stakeholder interviews, several key insights have emerged.

Absence of Established CLTs in Nigeria: The study discovered that, unlike countries such as the United States, the United Kingdom, and Canada, there is currently no known operational CLT in Nigeria. Despite the existence of a conceptual framework by Gusah (2012), there is a significant gap in terms of practical implementation.

Limited Awareness and Perception: The interviews conducted with key stakeholders revealed a lack of awareness about CLTs among government officials, housing developers, and community organizations. Many of the respondents body language shows that they perceived CLTs as unaffordable and raised concerns about the absence of observable improvements in the quality of life. These factors indicate that the CLT model is not a prominent housing solution in Nigeria's current context.

Policy and Regulatory Frameworks: The study highlighted the importance of tailored policy and regulatory frameworks to support the establishment and growth of CLTs in Nigeria. The comparison of Nigeria's housing policies and regulations with international best practices exposed gaps and areas for improvement. The absence of enabling policies and lack of incentives contribute to the absence of CLTs in Nigeria.

Potential Partnerships and Collaboration: Interviews with stakeholders revealed that potential partnerships between the government, private sector, and community organizations could facilitate the development and management of affordable housing projects through the CLT model. However, the lack of established collaborations and awareness hinder the progress of such partnerships.

#### Recommendations

The following recommendations are put forward:

The Nigerian government should consider adopting the CLT model into its housing policy to provide access to affordable housing for low-income families. This can be achieved by establishing a policy and regulatory framework that supports the establishment of CLTs in Nigeria, including the establishment of a Community Land Trust Fund (CLTF) and a Land Trust Authority (LTA).

The Nigerian government should consider partnering with the private sector and community organizations to develop and manage affordable housing projects through the CLT model. This will provide funding, technical assistance, and governance support to CLTs.

The Nigerian government should consider addressing the challenges identified in the study, such as resistance from landowners, lack of political will, and capacity building, to ensure the successful implementation of the CLT model in Nigeria.

Capacity building should be provided to community organizations, government officials, and stakeholders on the CLT model and its potential impact on affordable housing and community development.

Further research should be conducted to evaluate the feasibility and potential impact of the CLT model in different regions of Nigeria, taking into consideration the unique cultural, social, and economic contexts of these regions.

Based on the interview responses, the following recommendations are proposed for effective collaboration among government, private sector, and community organizations in developing and managing affordable housing through the CLT model:

Government: Provide policy guidance, create an enabling regulatory environment, streamline land acquisition processes, and offer financial incentives.

Private Sector: Engage housing developers, leverage their expertise and resources, and explore innovative financing models.

Community Organizations: Mobilize community support, raise awareness, facilitate community engagement, and contribute to governance and management.

Collaboration: Foster partnerships, implement cost-effective construction methods, develop mixed-income housing projects, and establish communication platforms for transparency and knowledge sharing.

These recommendations aim to promote the successful implementation of CLTs and address the challenges associated with affordable housing in a collaborative and sustainable manner.

#### **Conclusion**

The findings drawn from the extensive examination of pertinent literature sources (Kaczynski & Bowling, 2018; Federici & Kohashi, 2021) resonate in harmony with the valuable perspectives gathered through dialogues with key informants in the locales of Port Harcourt and Lagos. One striking point of differentiation surfaces prominently: the current dearth of established Community Land Trusts (CLTs) designated for affordable housing within Nigeria. This disparity sharply contrasts with the landscapes of countries such as the United States, the UK, and Canada, where CLTs have been successfully instituted to cater to the housing needs of their populations. The evident void in Nigeria's housing framework underscores an unequivocal call for in-depth scrutiny and inquiry, factoring in the nation's unique blend of socio-economic dynamics, political realities, and cultural nuances.

This discernible divergence invites profound contemplation. The absence of established CLTs in Nigeria serves as an embodiment of untapped potential and a canvas upon which innovative possibilities can be painted. In a global context where CLTs have showcased their capacity to provide stable and sustainable housing, Nigeria's unique absence points to an unexplored path. This path, while currently untraveled, presents the nation with an invaluable opportunity to reshape the narrative surrounding affordable housing provision by considering alternative avenues that align more harmoniously with its specific circumstances.

It is within this intriguing contrast that the study finds its core significance. By bringing to light the absence of CLTs in Nigeria's housing landscape, the research serves as a catalyst for a broader discourse—one that acknowledges the complexity of the issue at hand and underscores the importance of tailoring solutions to fit the intricate mosaic that constitutes Nigeria. Thus, the imperative for further exploration and investigation is palpable, driven by the realization that the solutions which have worked for others may need to be recalibrated to suit the multifaceted reality of Nigeria's context. As such, the present study doesn't merely underscore the absence of established CLTs; it illuminates the necessity for a thoughtful, context-sensitive, and collaborative approach to bridge this gap. The study therefore emphasizes the adoption of CLTs in Nigeria for a sustainable solution to the affordable housing crisis and improvement of the quality of life for low-income families.

### Acknowledgments

First and foremost, we express our gratitude to God for His guidance, blessings, and strength throughout the course of this conference paper.

We would also like to extend our sincere appreciation to the entire academic staff in the Faculty of Environmental Sciences for their unwavering support, encouragement, and valuable insights.

#### **Disclosure Statement**

The authors declare that no potential conflict of interest exists regarding the publication of this conference paper. We have no financial or personal relationships with any individuals or organizations that could inappropriately influence or bias the content of this paper.

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