Transforming Informal Settlements: A New Policy Brief on Community Land Trusts

Thu, Oct 29, 2026

Ben Harris 00:01
Bienvenidos, bienvenidos, bienvenidas, ben viendo, bien bienvenue. Thank you for joining us today, everybody. We still have people coming in, so I'm just going to get things started and make sure everybody feels comfortable. My name is Ben Harris. I'm the communications director at the International Center for Community Land Trusts. Today's conversation is co-hosted with the Lincoln Institute of Land Policy, UN Habitat, and World Habitat as part of UN Habitat's Urban October. It's really, really exciting to have all of you here. I think we had over 300 people register for this event, and I'm really excited to have all of you here. Before we get started, I wanted to review just a few session guidelines. Though there are folks on the call who speak a few different languages, for language accessibility, we are using a tool called Wordly that provides live captions in more than 60 languages. So, just in the chat, you should be able to activate the tool. So, click on the Wordly icon in the chat, and then choose your language of choice, and that will be able to go through everything sort of simultaneously. Later on in the session, we're going to have a Q and A. So please feel free to send any of your questions in the Q and A chat at the bottom of the screen. Please feel free to submit those questions in English, Spanish, French, or Portuguese. Folks on the call again will be able to decipher them. So, whatever language in those in that range feels comfortable, please feel free to do so. Also, today's session is going to be recorded. So, if there's anything that while the speakers are delivering their message, if there's something that you want to go back to or want to share this with people outside of this, please feel free to. And then, lastly, there's going to be a pop-up exit survey survey that's going to appear right after the session ends. Your feedback is really, really important to us, especially on these kinds of webinars. So we'd really appreciate it if you just took a couple minutes to complete that. In the meantime, to kind of set the scene, so according to UN Habitat's World Cities report that just came out in 2026, there are 1.1 billion people who live in slums or informal settlements around the world. UN Habitat has projected that this number could reach 3 billion by 2050. Upgrading and titling programs, even well-intentioned ones, too often end up displacing the very residents they were meant to help. So the question behind, though of course the session is about community land trusts, and I assume that a lot of people here know about them. Just to make sure we're all on the same page, a community land trust, also known as a CLT, is a nonprofit organization that holds land on behalf of a place-based community, and it acts as the long-term steward of affordable housing, community spaces, and other assets, informal.

Mariana Gallo 04:31
I think Ben lost. We lost Ben in his connection. We lost Ben. Yeah. So maybe we will move forward. I'm not sure If he's passing the slides, but we can move forward with the conversation and maybe come back to what is a community land trust later. Though it should be pretty clear from the discussions that

are going to follow. But here, in any case, you can see. Okay, there he is gone. We will continue. So Ben was presenting the the brief idea and and also was going to remind everyone why we are here today to discuss CLTs, but also an upcoming policy brief that was developed, so I'm not going to take time to explain because all the experts are here, which is really great. I will be just moderating the discussion that follows. So maybe we'll go straight to Enrique from the Lincoln Institute of Land Policy. Enrique Silva is here. Thank you very much, Enrique. And yeah, you can make your own introduction. Great, thank you so much,

Enrique Silva 05:46
Mariana. Thank you, Ben, for starting. And we will be as adaptive with this with these glitches as CLTs are adaptive to the issues that we're most concerned with. Good evening, good day, good morning, everyone. My name is Enrique Silva. I'm the Chief Program Officer at the Lincoln Institute of Land Policy and a proud supporter of the work that the CLT movement has been doing for decades now, both as a member of the Lincoln Institute and as a advocate for these innovative land policies. The Lincoln Institute is really proud to co-host today with the with UN Habitat and the International Center for Community Land Trusts. We fully fully support this brief that we're we're launching today and the people who made it. This topic and brief matter now more than ever, and it's really worth repeating some of the statistics that Ben was discussing as he opened the session today, more than 1.2 billion people live in informal settlements today, and that number could reach 3 billion by 2050. In this context, tenure security is one of the defining land policy challenges of our time. The problem with business as usual is that individual titling and top-down upgrading channel public investment to speculators, and push out the residents they were meant to help. CLTs or community land trusts offer a way to upgrade without displacement. This is extremely important. CLTs are an amazingly versatile tool. They secure tenure collectively while residents still own their homes. They keep housing affordable over the long term by taking land out of speculation. They can be adapted to different legal systems, from San Juan, Puerto Rico, to Rio de Janeiro, Brazil to Lisbon, Portugal, and they put residents in charge of governance. So they shape the upgrading process. If this sounds too good to be true, what we're doing today is showing you some proof of how it works. The brief that we're launching today builds on the Cano Martin Pena Community Land Trust in Puerto Rico and newer initiatives across the global South. It is also candid about the challenges of implementation as well as the benefits. This makes the brief much much more useful. I we think for practitioners, and we really do hope that practitioners pick this brief up and consider CLTs as a tool for their work. This also, this body of work, this brief also is part of a long-term commitment that the Institute has had with community land trusts and advocates of community land trusts. This this brief in particular builds on years of our work, including our 2021 working paper assessing whether the Gaña Martin Pena model could secure tenure for favelas in Rio, and you'll hear about that. But let's look ahead. UN Habitat's endorsement gives the CLT model global visibility. We look forward to seeing public officials, practitioners, and communities use this brief to protect residents and keep their neighborhoods affordable. I'm really excited about what we have offered here for you today, and I will now pass the word over to Francesca. Thank you so much.

Francesca Lionetti 08:50
Thank you, thank you, Enrique. Thank you, everyone who is participating today. Yes, I will also stress this point: this number of 1.16 billion people that were living in informal settlements in 2024. This is over 130 million more than in 2015, which was the previous statistics that was that was collected. And this

number is part of a larger housing crisis that we are seeing unfolding in different shapes around the world, looking at affordability, looking at access to adequate housing, and this this crisis really gives us a measure of the need, the urgency to find new strategy to secure land tenure, to secure access to adequate housing, to secure access to basic services. If we want to meet the commitments that have been made with SDG 11 and with the different SDGs within the Agenda 2030, UN Habitat is in its new strategic plan really puts focus on these three on these three points of access to adequate housing, access to land, and access to basic services as our strategic priorities for the next the next years, and and this obviously comes at a time where where we are seeing the results of of the crisis unfolding. UN Habitat has also been working in the last years on the Global Land Tool Network, to which many of you, I think, are parts of, and to the Participatory Islam Upgrading Program. And one of the main learnings of these two experiences is really that land titling is not an end in itself, but it's an instrument to achieve collective and individual objectives, and that it should be approached through a continuum of of options that should be evaluated by residents in accord with their priorities. So, community land trusts, as mentioned, offer a really potential example, like a very powerful example of how we can realize the social function of land. We can provide community. We can support the provision of community stewardship and preserve benefits for further for future residents, and this has been recognized also more and more within multilateral processes and with work on the ground. So I will just mention that UNAPDET is acting as secretariat secretariat for the open-ended expert intergovernmental expert working group on Adequate Housing for All, which is the first and only, let's say, multilateral forum focusing on housing. And last year, the open-ended working group discussed a set of recommendations on tenure security, on social housing, on housing finance and on informal settlements transformation and community land trusts were present in all in the recommendations for each of the topic, which really gives a sense of how there is growing recognition both on the ground and in in normative discussions in the framework of informal settlements transformation, we see that community land trusts offer many benefits that have been mentioned. So, tenure security through collective tenure arrangements, protection from market displacement, that by taking land out of of speculative risks, efficiency of public investments as it they preserved affordability even after and if people move on, but also without compromising people' ability to to resell housing to move on to different settlements. They also respect the different typologies of informal settlements. They are very elastic instruments. They are not prescribing one approach fits all. They strengthen negotiation capacities of communities, and they also support the support coordinated neighborhood development through community organ through community organization and planning instruments and tools, which are often more compatible with collective management structures in informal settlements, and can also facilitate, if needed, issues around, for example, land readjustment to bring in services, etc. As was mentioned, we also recognize the fact that the application of community land trusts in informal settlements differ from traditional ways that community land trusts have been applied in the past, and this obviously necessitates a tailoring. We also recognize that up to now we have limited number of of applications, but this is also changing thanks to the work of the the International Community Land Trust Institute, Lincoln, and the different partners which are today on the call, and that's why we are very eager to listen to the discussions and the lessons learned today that inform the the brief and that will be presented. And without further ado, I will pass the word back to Mariana Gallo, who is a program lead at World Habitat. Thank you, and will be our moderator today.

Mariana Gallo 14:45

Thank you, Francesca. And I just while Ben is back, which is really great. We started a bit more abruptly than expected without you, Ben. But I just want to remember remind the rest of the group that this session is well as Francesca said we're going to have a moderated discussion next hearing from three really great initiatives that will share their experience and we already heard from from two of the organizations that are providing a great support to the CLT expansion in the global south, south, but also, yeah, across the world. Maybe Ben, at the end, you can provide a little update on on the policy brief that we are referring to for those that are not familiar with that. But we can leave that for later and first start the discussion. So I just want to remind remind everyone that we also have a section for questions, a Q and I session at the after the presentation. So we have three speakers with three presentations, and then we they can answer your questions. So please put them in the chat. I've seen that there was one very practical question that was answered, but please, as as they come in, we will make note of those and and use them later. So I'm going to introduce the the next speakers. We will hear from TARCYLA FIDALGO. TARCYLA is a lawyer. Hi, TARCYLA. She is joining us from Brazil. She is a Favela CLT project coordinator with Catalytic Communities, a program lead for the Global South CLT Initiative for the International Center for CLTs, lead author of the policy brief that we that have brought us here today, let's say, or the excuse for this amazing event. So we will hear first from from Tarcyla, and I will introduce the rest of the speakers before their intervention. So Tarcyla, thank you for being here, and the floor is yours.

Tarcyla Fidalgo 16:56
Thank you very much, Mariana. Thank you, everyone. There are with us in the audience. As Mariana said, I work in Brazil, but also I work with International Center for Community Land Trust in the Global South Initiative that motivate the idea of this policy brief focus on the role of community land trusts in informal settlements. Next slide, please. So just reinforce the context that my fellows already brought to the to our webinar, we have informal settlements as a global reality is not just exceptional. Is not just that needs to be fixed. Is the most important way to produce housing and to produce cities in the world. So we have this data that I I brought to you here today. So I want to focus on the second data that says to us that 85% of all housing worldwide is built illegally. So is built informally and compounds informal settlements. So we are talking about the majority of the housing produced in the world, and we know that this production is more relevant in the global south, considering our history, considering our challenge related to land rights and housing rights. Next slide, please. But these territories built illegally, built informally, they present to us, of course, a lot of challenges, but also a lot of possibilities, and we need to understand that when we focus on a solution, when we try to find a solution, when we try to find an alternative for these territories, so we have as the most important challenge the land tenure, the infrastructure, actually the lack of infrastructure, the lack of public service, and the very disturbed relation with the public sector. Normally, the public sector see these kinds of territory as something that needs to be fixed, something that needs to change, and this brings a lot of misunderstanding and mistrust in this relationship between the residents and the government and the public sector, so this is really important for us to think about. But we also have a lot of possibilities that came from these territories. So we have innovative solutions that the residents brought by themselves in this scenario, we have strong social bounds built during decades from people that needs to be together and learn to fix their their own problems together. We have a lot of solidarity in these territories because people need to help each other all the time to guarantee that they will be able to survive, that they will be able to assess the basic necessities that they need, and we need and we have the development of self-

governance skills that are really important when we try to think about public investments, and when we try to think about how the government could invest money and guarantee that this money will be in long term really related to low income people, so bring together the residents and the government is something really important, and these self-governance skills definitely help in this task that we have in these territories. Next slide, please. So very briefly, because I'm pretty sure that most of our audience already knows what is a what is a community land trust, but just remember, everyone, that we are here talking about a stewardship model that separates the ownership of the land that belongs to the community and the ownership of the houses of the buildings that belongs to individuals, to families, in a model that provide a more secure land tenure and the lead of the residents in the territory and in the community development. And this is really important in the global south. We try to see the community land trust, not just as a legal framework that will help us to formalize informal settlements. We see community land trust as a tool to empower people to really assume the the the lead of the community development. So the land that belongs to the community is forever removed from the market and managed for long-term equitable use. And this land will be used for housing, of course, but also for another another activities, another perspectives, and we will see that in a few minutes. Next slide, please. So this is just a figure to help us to understand what is a community land trust in its core. Of course, we have other characteristics. We have other possibilities for the model, but maybe the core, the heart of the model is exactly the separation of the ownership of land and beauties and houses, and this combination that brings the collective together with individual in this ownership arrangement is what gives to the model this strength and this power to guarantee a stronger right to adequate housing. That is our goal when we talk about informal settlements throughout the world. Next, please. So, in this context, why talk about community land trusts and informal settlements? Why this model could bring to the policies, could bring to the initiatives in these territories? Next. So we have community land trusts as a tool to protect the residents against displacement, secure land tenure, and this is really important because when we talk about informal settlements, we are talking about territories that need to be improved. So they need to receive investments, mostly public, as we know, and improve the life conditions of the residents. But these improvement often guarantees or lead the land to a raise of the price, so the poorest, the poorest families, they need to leave the territory. So they fight for decades for improvement, and when the investment came, when when the improvement is adopted, they need to leave because they could not afford leaving the territories, so the community land trust works in a way that allow us to keep the affordability of the houses, even with improvement process in the territory, even in community and territorial development contexts, and this is really important when we are talking about informal settlements. We also have the perspective to create this shared governance between community and governments, community and public power. So the idea we talk a lot about a partnership between private and public, and the idea of the community land trusts in the in informal settlements is to create a partnership between communities and governments, so they could share the governance of the territory. They could share the care and the decisions about the investments that needs to be made. CLTs are adaptable to local context. We already have CLTs in such different countries as Canada, U.S., Belgium, and also Puerto Rico, Brazil, as we are working right now, Kenya. So it proves the adaptability of the model, and this is really important because each informal settlement is different, and even one informal settlement could be different internally. So the adaptability of the model is something that it's really important and tell us about its potential in this kind of territory. So another point is that CLTs could maintain the affordability of housing in urban areas, as I have already told to you, and also the ability to preserve public investments in low-income communities. So the idea

of the shared governance and the idea to keep the affordability of housing will guarantee that all the public investment, all the money invested in the territories, will in fact, be directed to low-income families and will benefit low-income families in the long term. Next slide, please. But CLTs are not just about housing. Of course, housing is our main concern when we are talking about informal settlements, especially in the global south, but we are talking about a tool that could help us to address issues beyond adequate housing. So we have examples of CLTs working with urban agriculture, CLTs working on the memory of people, the Ancestrality very connected with the history of the the residents. We have CLTs working with culture aspects, and I'm pretty sure Ricardo will tell us a lot about that in Covadamora's case. So the CLTs are not just about housing, or if we prefer, we can actually understand CLTs as a tool to address the seven elements of adequate housing established by the international legislation, and they bring the opportunity to address not just the security, not just the affordability, but also the cultural, the ancestral dimension of housing in these territories. Next, so considering all this potential and considering the work that have been done in Latin America, specifically in Caribbean, with Puerto Rico and Brazil cases that I will start to present, and then will be completed by Maria that will follow me in the presentation. Considering all this work, we start to think about a global South initiative to raise awareness about the model because until very very soon and actually mainly until today the CLT model is still very unknown by groups and countries in the global South and groups that knows about community land trusts tend to see the model as a global North solution, a global North thing that could not be applicable in their territories. And actually, we truly believe that community land trusts have even more potential for the global South than it has demonstrated for the global North. So the idea of the Global South Initiative, next slide, please, is to raise awareness for the CLT as a global movement, a worldwide movement. Of course, we still have the majority of the cases in the global north, especially in the U.S., Canada, and in continental Europe, but we start to see initiatives in the global south. We start to work with groups interested in Southeast Asia, in Africa, in and Latin America. So the idea is to raise awareness about the model and understand how it can it can help different countries and different groups to deal not just with the housing affordability issues, but also with informal settlements challenge. Next, please. So our idea with the Global South Initiative is to create an ecosystem, an educational ecosystem that allows local practitioners to exchange between themselves and learn about the community land trust possibilities and also discuss if it makes sense for them to have a tool like this. The CLT center works as a support with global knowledge, with technical expertise that tries to bring everything together to guarantee that they will have all the information that they need with research and documentation, with peer practitioners, with peer exchange, and the idea is to create regional or even a global self network around the community land trusts and around the collective land tenure models in general that could benefit from a community land trust framework. So this is the project that we have now in the International Center for Community Land Trust. We are. open to have further conversation with groups that are interested in knowing more about the model. So stay tuned and be free to send us a message, and we will be very happy to get in touch with you. Next, please. So here is our web web page, just for you to know. If you want to check it out, the information that we already have, or send a message to us, please feel free to access our web page. So in my last minute, I would like to talk to you about the Brazilian experience with community land trusts. The idea now is to present some initiatives in the Global South related to the application of the community land trust model in informal settlements. So I will talk about Brazil. Then Maria will talk about the Puerto Rico experience, and Ricardo will talk about Portugal experience, also with an informal settlements. And the idea is to discuss these different

contexts with the with the on ground cases that we will present. So I will talk about the Favela Community Land Trust project. It is the project that I coordinate in Brazil since 2018, when we had a workshop with folks from Cano Martin Pena, the Puerto Rico experience that Maria will share with us, and we had this workshop exactly to understand how and which results they have observed of the application of the community land trusts in informal settlements there in San Juan. So after this workshop with technicians, residents, social movements. Next slide, please. We start to work in Brazil in three in three Workfronts. It's really important to highlight that until 2018, nobody knows about community land trusts in Brazil. Nobody have written about that or researched about that. So we need to start from the ground with these three Workfronts to raise awareness about the model and try to build a pilot here in our informal settlements. I am based in Rio de Janeiro. My city have more than 1200 informal settlements that we call Favela here. So more than 25% of the population in my city lives in this informal settlement. So it's really a huge reality for us, and the possibility to have the CLT to guarantee that people will have their land rights and their house rights recognized by the state, and will take the lead of the community development process was really important for us. So we start to work in these three Workfronts. So the mobilization on the ground. So we start to work with favelas, with informal settlements, to build a pilot. The advocacy Workfronts, trying to include the community land trust in Brazilian legislation. We have had a study, Viability studied, and we know that we were able to apply the community land trust with the tools that we already have in Brazilian legislation. But even considering that it was really important to have the advocacy Workfronts to fight for the express recognition of the community land trusts in the legislation because this brings legitimacy to the model, and it was really important in our fight during these eight years. And we had the dissemination workfront related to exactly this tentative to raise awareness about the model throughout Brazil. There is a continent country with a continental country with different contexts, different reality. So it was really important to discuss not just with people from Rio de Janeiro, but also with people from other cities, other regions in the the country, how and if we should go deeper in the CLT strategy for informal settlements. Next, please. So here are some pictures just for you to have a view about our work. So we had the workshops on the ground, planning process with the children, with the youth in the the favelas. Next, please. Here also some activities to guarantee that people will reflect about the model, that people will be informed about the possibilities and and about the potentials for their own territories. More pictures, and then here's some results for you. So as I said, until 2018, people in Brazil mostly didn't know about community land trust, and now eight years, almost 80 years after, we have a legal provision of community land trust as an urban policy instrument in the master plan of six cities in Brazil, including the capital Brasilia and the second largest city of the country, there is Rio de Janeiro, and the master plan is the highest law in the cities about housing and about urban policies. So it's really a very important achievement for us. We have now a federal bill being discussed in our Congress to regulate community land trusts nationally, so to give this legitimacy for the instrument in all the the country, we have a very strong participation in national seminars promoted by social movements, but all also promoted by universities, promoted by governments. Now everyone talks about community land trust in Brazil. Everyone considers the community land trust as something that it is important to think about and to understand better and to check it out if it could fit or not in different projects related to housing in the country, and we have international recognition by ONU ONU Habitat, but also by other international institutions, international organisms, and we are raising our recognition worldwide. Next, please. We have here some lessons that I would like to give you and share with you to give food for thought for our Q and A section. In our eight years of project in Brazil, we have learned that multiple Workfronts is

really important for projects based in the Global South because we need to raise awareness at the same time we deal with the legislation and at the same time we are working on the ground with the community, trying to build the institutional capacity that is needed to formalize a community land trust. It is really important important to work on the territories. So community land trust could not be something discussed by the universities, discussed by technicians, and just applied for people. We need to work with them in the territories, in the the the planning activities, trying to understand if it is really important for the for the community, because also community land trusts are not silver bullet that will save everyone in every place from the challenge related to social housing. The idea is to have another tool, a strong tool to work with, but it will definitely not help all in all the situations. It is really important also to disseminate the proposal to get more support. We need all the support that we can get in the global south, considering the hesitations related to the government support, so it's really important to discuss the proposal, discuss the model with everyone that is possible with universities, technicians, governments, and try to raise awareness about the possibilities and to get support. It is really important to encourage academic research. So it's really important to have research about the possibilities of the community land trust in each country, in each context, because of course we are talking about very different situations throughout the global south, and also it's really important to have the international support. The global South as a whole, not just for social housing, need a lot the international support, not just financially, but also a support to legitimate our fight, to legitimate our our perception about some some tool. So considering that community land trusts have been so far a model much more connected to the global north reality, to have the international support of these countries, of these initiatives, and of course also the the support of international organizations is really really important for the development of a pilot and to raise awareness about the model in any city or country in the global south. Next, so here is our website. We have an English version, so please feel free to visit. This is the website specifically for the Brazilian project, and of course, will be a pleasure to talk a little bit more about that. Not just in the Q and A, but after that, if you need to get in touch, I will leave my contact in the chat if anyone wants to get in touch. Next one, just to finish. Thank you very much, and well, I will pass the stage to Maria to talk to talk with us about the Puerto Rico case, about the Canio Martin Pena case.

Mariana Gallo 43:57
Thank you, Tarcila. Thank you very much. I will just give Maria an introduction because I didn't do that before, but also I just wanted to reflect on on some of the things you said very briefly. But I really like when you show the pictures how it shows some concepts that you discuss so clearly, but also that Enrique and Francesca mentioned on their earlier interventions. So Enrique was talking about residents in charge of their improvements. Francesca mentioned land titling is not an end in itself, and you talk about yeah not being just housing. And I think some of the photos you you show us show that strong sense of community and and the other sides of of your work which are very very important. You also talked a little bit about the legal journey in in Brazil, and I think there is a question in the in the Q and A section that relates to that in the case of South Africa, so thank you very much for putting the questions there. I will encourage the panelists to answer some of those that can be typed, and the rest we will get to later during the discussion. So now we are moving to our second case, which is Canyon Martin Pena. Maria Hernandez Torrales is here with us. Thank you, Maria. Maria Sanitone at the Community Economic Development Law Clinic at the University of Puerto Rico, and a founding member of the Cana Martin Pena Community Land Trust in Puerto Rico, that has been a huge inspiration to so many of us. I was laughing because some of the questions are saying I'm a huge fan of Puerto Rico CLT of

the Cano. I am myself, and many of the ones that are here today have been inspired by your project. So, really looking forward to telling us a little bit more about adapting the CLT model to informal settlements in your experience. Thank you, Maria.

María E. Hernández-Torrales 46:06
Thank you so much, Mariana, and good morning, good afternoon, or good evening, maybe. Warm hello from San Juan, Puerto Rico. Thank you to the organizers also for this important webinar and for making the CLT, the Canyon CLT, part of this panel. I should start by saying that from early on, and even more so after receiving the World Habitat Award, one of our main goals has been to share what we have learned as widely as possible. We want to show that communities in informal settlements, when they participate actively and with knowledge, they can shape the planning of their own spaces and, most importantly, protect themselves from displacement. This is especially true for settlements located in high-value urban areas, where simply being there puts them puts their permanence at risk. Like like this is the case in the Gaña Martin Pena. And next slide, please. The Cano community started to emerge in the 1920s in San Juan, which is the capital of Puerto Rico. They grew as informal settlements along the banks of the Cano Martin Pena, which is a canal that is a part of the San Juan Bay Estuary, and runs right through the middle of the communities. Next slide, please. There you have. You can see. You can have a visualization of the San Juan Bay Estuary, and the highlighted zones is where the communities are, and the blue line, well, is the canal, which is a Burgas protagonist, also here with the communities. This canal roams right through the middle of the communities, and it's because of the canal the communities flood with contaminated waters, even when it has not rained. In the beginnings, the resident had no basic services, just like Tarcila said. They build their homes over mangroves and wetlands. They fill in themselves, and for decades, these communities seen were seen as a symbol of extreme poverty and extreme precarity in San Juan. In the 1950s, next slide, please. Sorry, I forgot to say that. In the 1950s and the 1960s, the government tried to eliminate these settlements and move residents out to make room for wealthier development. But eight of those communities held on. Over time, they gain access to electricity, they gain access to drinking waters and to paved streets. But what they never got was a proper wastewater or stormwater system. So every time it rained, their houses flooded with contaminated water from the canal. Next, please. Thank you, Ben. So you can see where the communities were previously. Now we have high-end buildings with wealthy families too, but they build, ignoring that the people from El CANO and from those community also needed a house to live, a dignity, dignified house, and by the 1990s, fast forward, the government decided they can't all needed to be dredged to protect the San Juan Bay Estuary, and it was an important environmental justice project, but it meant sorry, but displacing all the eight remaining communities. Next slide, please. That is when the leaders and residents said, "We are not leaving our land, and we want a seat at the table from day one. It is fair to say that the governing government listened, and the residents became a central part of the team that designed the comprehensive development plan and the land use plan for the CANO Martin PENA Special Planning District, as it was designated by the Puerto Rico Planning Board. This was not token participation. Next slide, please. The government invested in educating residents about the planning process, so that when the time came to make complex decisions, they were ready to take them, and it was very complex decisions. And the community always was there. It was through the planning process that the residents came to understand something very critical for the comprehensive development plan and land use plans to work as designed by the community, they needed to be in control of the land. Very important, and it was the community members themselves

who analyzed their options and chose the community land trust model over individual land ownership and cooperative housing. After a thorough analysis, they concluded that the CLT was the only instrument that could help them. Next slide, please. Keep them In place, very important, not to be uprooted. Allow the land to be developed properly. Make the CANO clean up possible. This is the environmental justice project that the government wants, and most importantly, guarantee affordable, dignified housing for low-income families in San Juan permanently and without the fear of displacement or gentrification, and of course our CLT is a bit different. It did not look exactly like the classic model, but it has the core characteristics of the CLT mother, namely the stewardship of the land, the trust that it delivers to the people what it promised, and the community participation. And we have to adapt it because when the government transfer almost 200 acres of land to the community land trust, it was public land. Around 1000 families were already living there. They did not own the land, but they did own their houses and their homes. And next slide, please. To protect both of these realities, we used a legal instrument from the civil code called the surface right. It's simple in simple terms because it's a it's a complex figure, legal figure, but in simple terms, it gives residents the right to use the land as if it were their own, while the CLT holds the title. At the same time, this instrument recognizes that the family owns the structure, and this right is formalized through a public deed that is registered in the real property register, which gives the families real security of tenure. And this service right is inheritable, so the next generations will also benefit from it. Next slide, please. Today, the CLT manages the land through a board of trustees, the majority of whom are community residents, together with the ELA Project Corporation, which is the government corporations that hands the the construction of the infrastructure and the dredging of the canal. The CLT is also developing affordable housing and supporting the socio-economic development of the communities, the people of the communities, through its community outreach and citizen participation office, which I consider is one of the most important offices in the community land trust. Next, please. And this account that you have heard is not just a local story. The experience of the CANO Martin PENA communities connects directly with what is happening in many cities around the world, as we have been hearing from the since the beginning of the webinar. Communities in informal settlements in high-value areas are fighting for the right to stay, and what we have learned is that it is possible to stay, and it is possible to better the conditions of those families living in informal settlements. And with that, I invite Ricardo to take us to a travel to Lisbon, to the community of Covada Mora, a place facing similar challenges as a community land trust in Puerto Rico did, and we think, really truly think, that the community land trust could make all the difference, not only in Covadamora but in other settlements, informal settlements around the world. And I thank you. This is this is what you are saying, seeing there is a gift that we give to the people of the community when they sign the surface right deeds, and they take this gift home so they can show proudly that they are members of the community land trust. Thank you so much.

Mariana Gallo 57:34
Thank you, Maria. That's really inspiring to hear. So well reflected. Some of the more theoretical issues that were discussed before, how they reflect in in the case of the CANO, and I think yeah, very inspiring to see. But you already made the transition to Portugal, so I'm not going to take more time before Ricardo CARNEIRO, who is an architect and researcher for Studio Periferico. He they are co-leading the Copa de Moras CLT effort. So Ricardo will tell us yet another and the last experience, unfortunately for today. Last but not least, I should say. So Ricardo, the floor is yours, and I'm looking forward to learning more about your initiative.

Ricardo Carneiro 58:21
Well, thank you, Mariana, and thank you, Maria, for for the kind words. So, good afternoon, good evening, good morning, everyone. Also, thank you, Enrique, Francesca, Tarcila, for paving the way. You are all part of the organizations, communities, and and journeys that led us to the CLT for Portugal and specifically for Covad de Mora. So I think we we can only say that we are standing on the shoulders of collective giants here. So in 1940, Walter Benjamin wrote that the tradition of the oppressed teaches us that the state of emergency in which you live in is not the exception but the rule. So, despite this, despite what this sunny view of CONADO Vadamura seems to convey, the neighborhood in Amadora in Lisbon's metropolitan area lives today between a state of emergence, the potentially of the or the possibility of a transformative strategy towards regularization, renovation, and a community-led future, and the state of emergency, the looming inspector of eviction and demolition. So I speak to you from Lisbon, where the housing crisis has taken to the streets for more than two weeks now, and building on a year of with a general strike and increasing popular protest, 1000s of people have continuously gathered against the rising against the rising cost of living, with the housing crisis at the center. So trade unions and housing movements led the way. Young people joined camps in the main squares with tents representing their own precariousness, and were met with battens, shields, and police dogs while protesting and demanding their constitutional right to housing. The numbers explain this anger. In Portugal, rents on new contracts rose more than 9% this year, and have more than doubled since 90 since 2017. The updated threshold for moderate rents at 2300 euros is now two and a half times the minimum wage. Housing prices have risen 180% in a decade. It's the second higher increase in the EU, and more than 17% this year alone, the highest on record. So overcrowding and rooms rented by the bed complete the scenery, while the far right points its finger at migrant communities and tell us they are the blame. So for people in the squares, the emergency is now for Covad de Mora. It has been the rule for the past 50 years. Battens in the Docio Square makes the news in Covadomura. They are part of history. In May, after our exchange in Rio, we question the global North and global South concepts not because they the divide is unreal, but because it is extreme and runs within our own countries, within and over peoples, over working class and black communities alike. So, Cova de Moura arises in this context as a bridge across that divide. It's a Cape Verde neighborhood within an EU country, the global South inside the global North, but it's a line. But this is a line that keeps historically moving. So 60 years ago, the Bidon Ville de Champigny outside Paris housed more than 10,000 people. More of them, most of them, Portuguese migrants. huintienĕ, na. Ein, wet, īn wen we, žt, īlitilitie, wein, we'vei, kene't to. E. So, Ct. Ct. E. E Passports. So, what crosses that line and touched, however, is capital. So, the same capitalist relations of urban production operate seamlessly across our different geographies. They made it through exploitation, through extraction, through speculation, displacement, and dispossession, with race embedded in every one of them, different degrees, the same underlying process throughout. The brief Tarcila is coordinating thoroughly describes the cycle. So upgrading raises land values, and the poorest are pushed out. Both Maria and Tarcila pointed out clearly. In our case, it threatens a neighborhood with now 11 minutes by train from Rosio, the same central square in Lisbon, where the right to protest clashed with Ben standing for speculative capital needs. So the proximity is the gap between what this land is worth with its residents and what it would be worth without them. The gap is why eradication is never only part of a process, just a word or a technical expression. But Europe has led itself to believe that informal settlements are someone else's problem, kind of a lesser country's problem, and they are not. COVA de Mora is not the

only example. In the Canada Real Gala, the edge of Madrid, another EU capital, some 8,000 people have lived largely without electricity since October 2020. Other examples exist throughout Europe, but as in COVA de Mora, public programs, public policies fail to address a structural issue, and that issue is land. COVA de Moura was built from the 60s and 70s, house by house, by its own residents, Cape Verdean families, above all, others from Portuguese-speaking Africa, African countries, and from inner land, Portugal, also. So today it holds some 840 buildings, close to 2,000 homes, and depending on counts, between four and 6000 people, nine tenths of the land being privately owned. But I think at this point, I want to give you a clearer picture about what we are talking about. So, COVA de Moura is not an informal is an informal settlement, yes, but it's not a shanty town. It's a consolidated part of the city, historically upgraded by the residents, in which from the late 70s and through the 80s, after the Portuguese Revolution, the residents' commission, together with the parish and the municipality, brought electricity and telephone lines, water, and sewers to the neighborhood. So houses are brick and concrete, two three stories high in average. So the state has already invested here. So the question is, why does it? What does it need to recognize what it helped to build throughout time? So the residents own or rent their homes, but not the ground beneath them. COVA de Moura was built through Djuntamo, a collective work, neighbors raising each other's walls. It sings through Fincapait's Bitu group. It shouts through its hip hop, and it celebrates Colise and John recognizes Portugal's intangible cultural heritage. Each of these offer a powerful glimpse of the transformative potential of collective organization, action, memory, and resistance. And for the past two years, from early 24 to the end of 25, the Neighborhood Commission turned that potential into a plan, with the support of Riarch Institute, working with the NISTER research team, and with a team of consultants, with Tarcila among them, on the strategy for the renovation of Bairro Dual to the COVA de Moura, with the Community Land trust and its core. The brief also names five conditions that favor CLT in informal settlements. Cova de Mora meets four of them: residents without title, a real threat to displacement, a strong will to stay, and an organized community with a mature leadership. The fifth, a path to the land, we can only meet together: community, municipality, and government. And it sets also out seven steps to build a CLT. And with the strategy, the community has walked the first ones: so participatory planning instruments, technical support, a legal, and feasibility strategy. At this point, the Neighborhood Commission is currently in dialog with the government, and the Secretary of State for Housing has visited the neighborhood last September. This dialog is important; it matters, but the strategy must be put into place. So, as Maria mentioned, the the community needs a seat at the table, and above all, the CLT must be established, and this last step is currently underway. So the challenge, the challenge to the government and to the municipality, from our point of view, is quite simple: to take up the strategy, to walk to the next steps with the community, binding the land, shared investment, and the CLT in a pilot for transformative collective action. For decades, every attempt to rehabilitate Cova de Mora or to intervene in it stopped at the same obstacles. The land was private. The plans did not fit. The buildings could not be licensed. The streets were too narrow. The risks were unknown. The costs were unclear. But above all, above all these, there was no one to sign with from the government point point of view. So the strategy also addressed these issues and each one of these obstacles. So the proposal is a community through the CLT a community led process. It builds on the experiences of CANO Martin PENA and the Favela CLT experiences, it is built with the residents through the neighborhood commission, and it rests on on their consent. And the premises is simple: the neighborhood stays, the community stays, and the community itself will carry it carry it out through the CLT. It's also an operational roadmap. So the land is private, and the strategy sets out the acquisition process and lease

of the land rights, enjoying land planning and property REGULARIZATION in one single process. The plans did not fit, and the buildings could not be licensed. But the strategy calls for site-specific planning instruments and for the renovation and building rules adapted to the neighborhood, as Portugal already does and has for other informal areas. The risks were unknown, and the strategy costs the studies, the projects that were never done, from topography to canister, fire safety, seismic vulnerability, planning and renovation, proposing alternatives inside the neighborhood wherever a building cannot stay. But it's also in the end a political tool. Permanence is the condition for everything else. And let me be clear: permanence means neither immobility nor nostalgia. It means preserving the conditions for social and material reproduction, the conditions that make it possible for the community for the community to keep transforming, addressing the challenges to come. Only a community that knows that will stay can go beyond resisting to existing as a subject of its own urban transformation, and this is where the CLT model becomes politically relevant to Cova Demora. Between eradication and individual titling, the CLT presents an alternative way, a political one, because it changes who decides the land leaves the homes stay, the bi-thren, ando, Ci, COT, forde, C, O, O, O, I, I, I, I, S. Echu, the, O, O, S, I, C, B, O, T, T, E, C, orE, rede, re-develo, O, Po, C, C, C, C, C, O, O, E, C, not anti-speculative by definition, but by design, security of tenure for every household for owners and tenants, tenants as full members of the CLT with a vote, no net loss of homes with rehousing inside the neighborhood for every household affected. So let me conclude by taking on the brief's preliminary recommendations for the role of governments as a proper agenda for the for Cova Demora, an invitation and a challenge to the government and to AMADORA municipality. So create the legal pathway. Surface surface rights already exist in our civil code recognize the CLT and make its resale and rent rules enforceable. Make stewardship a public policy. Write the CLT into the municipal master plan and the national programs for REGULARIZATION and affordable housing. Stewardship matters as much as development. Ensure the impact and perpetuity of public investments, and finally partner with Cova Demora on a pilot, a tripartite partnership, a joint task force, acquisition of private land, and the transfer of its 1.6 hectares of public land into the CLT. Support to establish the CLT, to build infrastructures, to rehabilitate public space, allow access to EU funding to residents to rehabilitate their own homes. The law exists. The strategy exists. Covadomora is a chance to put them into practice. Our challenge to the government is simple: join us, build with the with the municipality and the community an innovative, transformative process led by the community through its land trust. And while we build it, let no more homes come down. In Rio, John Davies put it in one sentence: "All power comes from the land." And let me add: PERMANENCE is power in Cova de Mora. This is not a metaphor. A CLT is how community keeps the value it created for generations. In Portugal, as we speak, the people protesting in the squares are asking for homes. The people of Cova de Mora is asking to keep theirs. So the same struggle, the same warning that emergency is the rule. So PERMANENCE is how we change it. Land is power. PERMANENCE is power. A CLT for Cova Demora. Ufturutano Vai. Thank you. Back to you, Mariana.

Mariana Gallo 1:13:22
Thank you, Ricardo. That was very inspiring. Great presentation. Very clear and also very challenging in some ways. So I really enjoyed also your points about memory resistance and collective action. So sort of taking it forward a little bit from what it has been said of not displacement but more resistant from resisting to existing, and I really like your point as well as seeing CLTs as an alternative way. I'm going to move us to a bit of a discussion in the time the 15 minutes we have left, building on what you have all presented, and thank you so much for all the questions and also for our panelists having been typing

away some answers there. So I will propose that for those of you that have been typing down some answers, if you want to make any clarifications about it. This is the moment. Please raise your hands and and come in. I see there are a couple of questions not yet answered in the chat, so maybe I will start with one of those, which also is a little bit related to what Ricardo was just saying. Caroline in in the in the questions put, how does the CLT work with or without certain binaries embedded in global South housing? For example, legality versus illegality, informal slash formal, legibility and illegibility, and so on. I don't know if Maria, Ricardo, Tarcila, but also Francesca or Enrique, if you want to come in and give your thoughts on over this question. Yes, Maria.

María E. Hernández-Torrales 1:15:20
Yes, this is something that most of the people look like the informal settlements as something that is illegal, that is not legitimate. But we have to think that informal settlements are the response of the people who has a need, and the government is not able to provide affordable housing for those people. So, when you think as about an informal settlement about something that is illegitimate, you have to think about that. You have to think about the other thing: what leads the people to live there, and instruments like the community land trust works with the people, and the people, like in the CANO communities, they want to stay there, but they it's not that they want to be in bad conditions. Is that they want to stay where they are because most of the people living in urban areas, informal settlements in urban areas, what they really look after their housing, and is their work, public transportation, government services, which more of them are concentrated in urban areas. So we have to think about the informal settlements as a response to a lack of service of the government, and you have to think of of it too as a place that can be enhanced, not only to enhance the the area or the structures, but the people too.

Mariana Gallo 1:17:27
Thank you, Maria. That's very clear. And Ricardo wants to add to that.

Ricardo Carneiro 1:17:33
Yeah. Also, thank you, Maria. I think the the in our case we've we are well in a in a country which has some experience addressing informal settlements and informal building, and we had some quite interesting and also transformative processes after the revolution in 7475, we had the SAL program, which a public program with practitioners, professionals working directly with communities with the purpose to renovate homes and regularize settlements, and we have also a program or a special law addressing well this informal or non-regular construction. I prefer to say it like this, when people already have collective ownership, fraction of collective ownership, but the buildings are not registered or regularized or licensed. So I think the main issue here is that humans are not illegal, and people are not illegal. And what happens in, I believe, throughout these processes is that through urban irregularity or illegality, people tend to be seen as illegal or irregular. I think the issue here is to to ensure that this is clear from the beginning. We are talking about land REGULARIZATION. We are talking about housing REGULARIZATION. We are not talking about people REGULARIZATION because they are part of the process, in our case, we have these experiences, so we are building on previous experiences, who give us some latitude, and I believe that give municipalities and governments some latitude addressing these issues, and I believe we also give CLTs quite a latitude also to to be to be taken in consideration

regarding these issues, and that's that's that's the the path we are following, and address enforcing community organization and community led processes. I think it's my contribution at this point.

Mariana Gallo 1:20:25
Thank you very much, Ricardo. I think we're going. We have one question that wasn't answered yet, so I'm going to go through that one, and we have time for it, and and then we'll do some some final reflections. Thank you so much for answering the other 12 in the chat. So Barry is asking, well, is saying many of our well-meaning colleagues working on informal settlements, land REGULARIZATION, and upgrading promote the strategy of securing tenure using the freehold land slash housing model. This is seen as giving the urban poor an asset with related economic benefits. It also suits the market bias of most local and national governments. How can CLT proponents in the global south successfully promote non-market collective options? Tarcila, I don't want to point on you, but maybe this is one a good one for you.

Tarcyla Fidalgo 1:21:27
Yes, well, thank you for the question, Barry. Well, I think it's already settled that the market's not the the adequate vehicle to deal with social housing, for sure. We have in the global south a lot of interests related to the real estate market, including the the social housing. Here in Brazil, for example, the public policy, the federal public policy related to social housing is the production of housing by the the real estate market. But we know that behind the idea to guarantee to people some asset, behind the idea to turn housing in a commodity or housing a financial asset, we have the denial of the right for the poorest people because these the poorest people could not afford not even a subsidized housing. So the CLT arises as a strategy to deal with the real affordable markets in the city that is actually the informal settlements. So we are trying to provide a tool or to provide an alternative to formalize these spaces and to improve these territories, guaranteeing the PERMANENCE of people and guaranteeing that they will be able to stay after the improvement. So this is something that is not possible with the market because with the market and with the individual ownership, you will have the the the raise of the living costs and the raise of the land price, and you sell. You sell to have some money to deal with some health issue or to deal with some challenge in your personal life, and then you end up without the housing right. There is the most important one. So the idea is to use a CLT as a secure place for the poorest, for the low-income people that even now just are able to assess housing in informal settlements. So this is our is our goal.

Mariana Gallo 1:24:11
Thank you very much, Tarcila. Unfortunately, we don't have any more time for questions. We'll see if we can answer those by typing on the on the box, but thank you everyone for their presentations and their engagement. I just wanted to close off repeating some of the ideas that have been said before I move to Ben for some final reflections, while or information also about the policy brief and and the rest of the session. We have five minutes to go. Thank you for staying with us throughout one hour and a half. It's it's a lot and a very well attended session. We started with Enrique, who was giving us a very useful introduction to community land trust and their importance in terms of speculation. Enrique also talked about the versatility of of it as a tool, and he talked about how that versatility helps adapt to different legal systems, which is something that came up a lot in the questions and in the following presentations of the case studies. Francesca Lionetti told us also about the land titling being not an end

in itself and the importance of the community, but also CLTs are something different to traditional ways of doing things, which is something that I think we all recognize and try to highlight. She also highlighted the adaptability, but also the movement that is growing, which Tarcila also showed us a beautiful map of a growing movement that made me very excited. Tarcila also talked about the opportunities that informal settlements present and the importance of partnerships between community, or seeing it as a partnership between community and the government. She also reflects a little bit on the legal journey in Brazil, which again is something that many of the participants in the webinar are interested in, because so many of the questions come on that topic. Maria gave us the the wonderful example of the CANO Martin PENA, which is not just a great success story, but provides evidence and inspiration to many other CLTs, many of the ones that were presented, and especially when we are talking about displacement, gentrification, and resistance from a community. So wonderful to see that again in my case. And Ricardo also presented the case in in Portugal with really interesting questions about the global north, global south question and changing traditional perspectives in a way. Ricardo also highlighted again the alternative way that CLTs propose. He also mentioned about building on previous experiences, so the CANO, etc., which is also part of why this the this policy brief is trying to do, but also talking about power and the way that legal structures are never neutral and resistance, memory and collective actions, which are some of the points I highlighted from the wonderful presentations we had today. So I'm handing over to Ben. Thank you all for being here and for inviting me. And Ben, would you wrap up for us, please.

Ben Harris 1:27:45
Yeah, hi everybody, and I'm so sorry about the presentation earlier. I hope I'm not freezing at all or not too much. So I'll do my best. Okay, great. We've got thumbs up. So I have four quick points, and then everybody can leave. Please stay on until the very end. The first one is a big thank you to Lincoln Institute of Land Policy, to UN Habitat, to World Habitat, to Mariana, Ricardo, Tarcila, Maria, Enrique, and Francesca for being here today, your support means the world. The second thing is for everybody on the call: please to stay on until the very last minute. There will be a pop-up survey that is going to appear on screen as soon as we end the session. Your feedback will be really vital to knowing how we can improve things and learning more about what questions you have. The third thing is the upcoming publication. So this whole session was around the policy brief. There is still the date is upcoming. It's forthcoming, but please stay tuned, and all of you will be notified as soon as it is available. And lastly, but not least is to be in touch. So please feel free to reach out to any of the folks on the call: Tarcila, Ricardo, Maria, Mariana, me, anybody. But I guess that's it. Thank you so much, everybody, and have a great rest of your month. Take care.