



London Community Land Trust and Impact on Urban Health

CLTs and Urban Health: A Retrospective Study of St. Clements, Mile End



Acknowledgements

This paper is authored by Robert Read of Anglia Ruskin University (ARU), commissioned by London CLT as part of Impact on Urban Health grant funding through Guy's and St. Thomas' Foundation which seeks to understand more about the connection between Community Land Trust homes and better health outcomes.

We are very grateful to the residents of St Clements for their participation in the research and so generously sharing their time and experience.

Thank you to Guy's and St. Thomas' Foundation for partnering with us on the project and for providing an Impact on Urban Health Grant to support our research.

Thank you also Robert Read of Anglia Ruskin University (ARU) for writing the report based on his PhD research. Robert is in receipt of an ARU Vice-Chancellor's Scholarship to support his research.

The report has benefitted throughout from the advice of an advisory group of distinguished academics and practitioners in the fields of health and community-led housing. The members are:

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The conclusions and interpretations in this report are those of the authors and may not reflect the views of the advisory group.

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View of St Clements Housing Development
Credit: © JTP/Craig Auckland, Fotohaus.

Executive Summary

This report is based on research at St Clements, Mile End, and explores the impacts on health for some of those making a home in the 23 London CLT properties there.

Applicants for the homes, sold at a cost that made them affordable to those with average incomes for the Borough, were asked to demonstrate housing need, local connection, financial means, community contribution, and commitment to support London CLT.

Most research participants found the homes to be **affordable** and provide **security** for them and their families. They were generally of good **quality**, reasonably **safe**, and with enough space for all. Residents spoke of **connectedness**, everyday conviviality and good neighbourliness balanced with enjoyment of **privacy**, including for family members within the home, allowing them to get on and do the things that are most important to them. For some the move had brought improved earning potential or allowed them to study. Taking management control has been frustrated by delayed developer completion, while many are disappointed not to have use of a building they thought was earmarked for community purposes. Disgruntlement is expressed about elements of common areas and the cost of service charges.

Despite drawbacks, residents compellingly speak of a burden lifted by the move, less anxiety and an improved sense of wellbeing. They have access to valuable green spaces, while maintaining family and neighbourhood ties. Even where families may soon outgrow their current homes, they appreciate their ability to make plans with stability and security. Based on the review of literature relating to health and housing, the move to St Clements is likely to have improved the CLT residents' chances of good health and wellbeing.



Foreword

I am very pleased to introduce the first in a series of reports resulting from our partnership with Guy's and St. Thomas' Foundation, looking at how CLT homes can improve urban health. Working with researchers and practitioners, we are learning from our past, adapting current programmes, and planning our future. We firmly believe CLT homes can make a positive contribution to health and wellbeing, while providing added social value.

Firstly, we place high value on strong communities: through community-led decision making at every stage of the building design process; co-creating designs which maximise everyday connection; supporting residents to build bonds together; and establishing control through Resident Management Companies. **Secondly**, as well as being genuinely and permanently affordable, we want our projects to be beautifully designed and energy efficient, ensuring high levels of thermal comfort, while keeping bills as low as possible. **Thirdly**, our projects stem from local citizens campaigns, often redeveloping underused sites that feel unsafe, impacting wellbeing in the wider neighbourhood.

This first report assesses the impact of our first 23 homes at St Clements, acquired as part of the developer's obligation to provide affordable housing. Despite more limited control than in our more recent projects the report highlights the difference the homes have made to those first residents. Residents previous housing may have been detrimental to health: through overcrowding, insecurity, disrepair, damp and mould. Costs were often cripplingly high, particularly for private renters, while shared ownership trapped families in housing that no longer met their needs.

Buying somewhere suitable was out of reach for people wanting to stay in an area where they had put down roots, while social housing in the Borough is in chronic short supply. Even those born in the neighbourhood considered moving out of London to find somewhere affordable. Thoughts of leaving family, friends, neighbours, schools and their cultural and social lives caused anxiety, underlining the importance of community connection.

While their homes were being built, the CLT supported residents to come together, helping build strong, supportive and neighbourly bonds. This report shows how connectedness, along with affordable, good quality, safe, secure homes that give everybody the space they need helps people feel at home, positively contributing to health and wellbeing. Residents recognise the burden and anxiety their previous housing situation had caused, often only fully appreciating this once they had moved.

We recognise residents have faced many challenges in terms of delays moving in, building defects and service charges, with COVID halting progress in face-to-face community building. Delayed completion also means residents have not yet taken control as envisaged, however, a Shadow Resident Management Company is ready to take on the challenge once developers leave. The Ricardo Community Foundation, established to take on the freehold at St Clements, ensures the site remains permanently in community ownership, using £50,000 in ground rents per year for local charitable work – bringing further social value to the neighbourhood.

The old adage of 'prevention is better than cure' rings particularly true in community led housing. A safe, secure and genuinely affordable home is beneficial to the occupants, has wider community benefits, and more broadly adds economic and societal value. In short, affordable community led housing makes for happier and healthier communities.

I welcome this report as it starts to build a strong evidence base for how we continue making impact through our developments. We believe there is unique value in how we engage communities in the design and development of homes, ensure land is permanently used for community good, and help those making important contributions to London's everyday life to stay in the Capital. That is why we are involved in this project and want to share our experience. If you want to help us on that journey – do get in touch.

I look forward to seeing the next report from this project which will look at the experiences of those who recently moved into our homes at Citizens House in Lewisham.

Oliver Bulleid, Executive Director, London CLT



Introduction

Evidence for this report comes from interviews undertaken as part of my PhD research, which included exploring the experience of CLT residents at St Clements. In 2022 I was invited to join the advisory panel for the Impact on Urban Health project in partnership with London CLT, Guy's and St. Thomas' Foundation, and a range of other academics and practitioners. The panel agreed that the interviews I had already carried out would form the basis of a retrospective study of London CLT's contribution to health and wellbeing at St Clements. I am pleased to provide this report as an outcome of the partnership's work and would like to thank those who have supported and contributed to it.

The next section of the report summarises some of the literature relating to health and housing, before presenting the research findings and excerpts from the accounts of residents, set out under the six themes of quality, security, safety, affordability, privacy and connectedness. Finally, the report discusses the findings of the research and draws some conclusions.

Robert Read, Anglia Ruskin University



Existing Evidence on Health and Housing

Barton and Grant's (2006) 'health map', Marmot and Wilkinson's (2006) *Determinants of Health* and the THRIVES framework (Pineo 2020) all emphasise health impacts relating to housing and its physical, social, and economic environment. Good quality social housing is linked with improved health, stronger, resilient communities, and reduced burdens on the NHS (Buck et al. 2016; Gibb et al. 2022). Disentangling other factors that impact health, however, makes evidence less certain (Blane & Webb 2010; Bird et al. 2018). Thomson and Thomas (2014), though, conclude that housing is beneficial if it reduces financial stress, gives a feeling of control, reduces overcrowding, offers privacy, improves respiratory health, and enhances earning opportunities. Regeneration can have negative health impacts by altering social composition, breaking up communities, reducing connectivity and increasing housing costs (McCartney et al. 2017).

Increased *social capital* and the quality of built environments in community-led housing (CLH) schemes can contribute to healthy ageing, social inclusion, improved health and tackling multiple disadvantage (Griffen et al. 2019). However, CLH is an umbrella term for a range of housing types and only one of thirty-four papers in this review focused specifically on CLTs. Loneliness and isolation are considered high risk factors for premature morbidity and poor mental health (Ypsilanti and Lazuras 2022). One study showed CLH, though again, mostly co-housing, could reduce loneliness though higher levels of trust in neighbours, a sense of belonging, joint activities, and spaces for social interaction (Scanlon et al. 2021). A study of CLTs in the USA found better health outcomes resulting from stability; better quality homes, access to health facilities, bespoke support, and, less strongly, influencing organisational decision making (Rose et al. 2022).



Methodology

With support from London CLT, all residents were invited to take part and interviews have also come about through meeting residents at AGMs and community events. Interviews were semi-structured and conversational, working within a structure exploring the period before coming across the CLT, what it is like to live at St Clements now, and what it means for the future. I carried out interviews with fourteen St Clements residents between October 2021 and March 2023. All names of interviewees have been replaced by pseudonyms.



Research Findings

Housing becomes *a home*, a space that can improve our health and wellbeing, when it is of good quality, secure, safe, affordable and offers privacy as well as connectedness (Richardson 2019). These six components closely match the conclusions from the health and housing literature review, providing the themes for presenting the research findings.



Quality



The housing need of residents applying for a home often related to the quality of their previous accommodation; overcrowding, disrepair or lack of access to outdoor space. However, all valued the open space, amenities and culture that was available to them in their part of East London and wanted to retain it by continuing to live there.

Nathalie and her partner lived in shared ownership and, as costs increased and their family grew, became overcrowded, with no prospect of buying somewhere more suitable. Nathalie, who campaigned for the homes to be built, explained,



"It utterly transformed our life... we have our own home which is big enough, in the place that we've put down roots twenty years ago, with, you know, a park, Cemetery Park down there, green space over there, the canal there, you know, the schools, the friends, the neighbours, I mean, that's still there every day"



"I'd come back to, you know, a house with, at this point, two girls, one gone through puberty and a little boy sharing a bedroom...my other half, it affected his mental health, and he doesn't have good health anyway".

Security



Some spoke of insecurity of tenure, particularly in private rented properties where the rent was also regularly going up, while all had fears that a lack of home may drive them out of London.

Joanna and her husband lived in a key worker scheme but when the housing association decided to sell the properties, they were served a notice to quit:



"I had sleepless nights, I couldn't sleep, you know, when I didn't know if I would have a home or not. And that's really made me appreciate what we've got now, and I don't have anxiety...We emigrated from country to country...this place, the building, the place which is our place is very probably extra meaningful".



"Moving somewhere else, like even in London, felt like moving to another city or another town, you know like, there was a sense that we would be completely uprooted".

Safety



Safety can mean threats from others within or outside the home, or from the physical structure of the property or neighbourhood.

Ella & John found the only affordable option for staying in London was property guardianship on an estate undergoing regeneration:



"There was some unpleasantness about living there, people kind of leaving and you kind of living on a semi-derelict site and we had an event where some kids tried to break into our house in the night" (John)

Since moving to the security and safety of St Clements, Ella and John have had their first child and Ella said, only when in their new home, was she was able to fully reflect:



"That weight that I talked about earlier... that being lifted, I felt different. And so, so certainly in terms of mental health, I don't know, did it impact?...There's certainly for me been a sense of life is a bit lighter."

James lived with his wife and two children in a one-bedroom flat managed by a housing association, part of a key worker scheme, and was concerned about damp and mould exacerbating his child's existing allergies - it "wouldn't have been helping his health, for sure" he said. James unfortunately has concerns about damp and mould in his new home, something he attributes to a construction fault.

Alice, in temporary accommodation with her family as a child, suffered carbon monoxide poisoning from a faulty boiler. Before St Clements, she lived in a new build private rental:



"The building was basically falling apart... we had a leak that was through the living room. Literally we had to have three buckets. Nothing got fixed"

Though Alice has continued to have health issues, she recognises how the bonds built up at St Clements helped her recover from an operation during the COVID pandemic:



"It could have been quite, such a lonely, isolating time. But anytime I went, left the house to go for a walk, I would speak to ten people by the time I came back from the park and mentally, from a mental health point of view, that was just incredible".

Joanna spoke about how the bonds she has built with her neighbours and the way they take collective responsibility for the safety of children has helped reduce her anxiety:



"I can be quite anxious when it comes to kids, especially, but I think my anxiety is quite low...they can knock on any, you know, door and ask for help. And there is I think there is shared responsibility, you know, it's not kind of, you know, formal agreement, but there is the sense of us, us looking after each other".

Affordability



Interviewees had average incomes for the Borough but none could afford to buy somewhere suitable on the open market locally. Those in shared ownership properties that no longer met their family's needs found the cost of buying a larger property was out of their reach. Rents in the private sector would rise exponentially with little choice but to pay the increase unless moving back home was an option.

Lisa and her partner have lived in the East End their whole lives and despite both working were unable to afford to buy in an area they had seen become increasingly gentrified:



"I look in the, just in the estate agents' windows and I think like Driffield Rd, someone's selling one of the properties down there and I'm like, it's [£]1.2 million and I'm like, really?... It's ridiculous".

They struggled to put the deposit together for their home at St Clements and Lisa reflected on the inequality evident in their neighbourhood:



"What are you supposed to do, you have to have like, you know, inherited riches, or, you know parents that have got money to be able to give you that deposit or bail you out if you need it, it was like, we don't have that".

Moving to St Clements has also provided Lisa and her family with somewhere affordable and secure, a home from which to build a life:



"When I see my balance on the mortgage, I don't see the negative number where it says, you know, oh, you've got this much to pay, it's like, this is how much I've saved. I mean, that's great. That's brilliant, you know, that's, that's a life you know?"

Service charges at St Clements, associated with the market development and management, is a concern for most, and for some, depending on the location and type of property, can threaten the affordability. However, most residents report improved living standards, with some making changes at work which will increase earning potential in the future, while others have been able to study.

Leon has been able to use the security and the lower cost of his housing to advance his career in the NHS, even though it means less income in the short term:



"I was able to kind of move on with my, with my career, you know, I don't think that was sort, that would be possible without the sense of security, you know, and without sort of thinking how to have more money, you know, maybe at the price of [not] being in a job which sort of gives me more sense of satisfaction".

Privacy



Privacy was often compromised for interviewees, whether through overcrowding, sharing flats or living at home trying to save for a mortgage.

Ben was born in Mile End but couldn't afford a home in the area. He lived in shared housing until he decided his only option was moving back to his mum's one-bedroom flat to save, which meant,



"that whole sort of living together as a couple milestone was pushed back many years...we had an established relationship, we were together for years, but we had never lived as a couple, as a single unit until turning thirty, which is definitely pushing the milestone back".

Allocated a two-bedroom flat at St. Clements felt like a "lottery win" and the couple have recently had their first child. The difference the move has made is like "night and day":



"It's obviously nice to have your own home for the first time, to have your own space, having shared throughout my life until that point...you don't necessarily appreciate how important your home and domestic environment is to every other aspect of your life until there has been a dramatic change".

Nancy slept on a fold out bed in the living room of her one-bedroom flat, while her son and daughter shared the bedroom:



"It took a lot of discipline...I would get up in the morning, immediately fold up the bed, leave it there and then in the evening immediately fold it back out again so that it felt like we had a living space during the day".

Nancy describes how she feels now that she and her family have the privacy they need:



"This to me is a space which is home. It is a place where I can retreat and have my own space and recharge and rest... My daughter would not have managed to continue to share a room with her brother...having your own space has been really important for mental health and wellbeing most definitely".

Connectedness



Connectedness might be to people you live near, a community, or how you and your neighbours work together to make the area a better place to live. London CLT brought prospective residents together while they waited for their homes to be built, helping them to bond. A 'shadow' resident management company is preparing them for taking control when the developers finally leave.

Joanna and her husband were involved in several aspects of community life and worked on the frontline locally for the NHS. Joanna found the community building events valuable:



"They were brilliant because when we moved, we knew everyone...I felt like I moved in with my friends really...people I knew and trusted and I had quite good relationship with so, it's been amazing... like moving in with your community like, so that was lovely. And it continues...".

Ella, however, recognises the importance of balancing involvement and connectedness with having time for herself and family, particularly juggling a young child and work:



"I haven't been involved in the CLT in the ways that I thought I would or said I would because I'm just a bit exhausted...and struggling to even find time for us".

Ray was born in East London and although he went away to university, was keen to move back after he graduated:



"I think growing up here was a big thing. So I had lots of friends, family, community... there was that wider network and um, yeah, I guess the church community that I've, I was part of as well was a big thing".

Unable to afford to buy, Ray worried he and his wife might have to move out of London and feels fortunate to have been able to buy at St Clements, appreciating the sense of community it has brought him:



"What makes a place a good place to live, I think is, it is the day to day. I think that, drives a big part of it, the relationships you have with neighbours...That's not necessarily gonna solve some of the bigger issues...but for me...if someone asked me, why would I, why do I like living here? It'd be for the community aspect".



Conclusion

By moving to St Clements from housing where they faced a range of problems, residents are likely to have improved their chances of good health and wellbeing. Their new homes are **affordable**, increasing living standards, work/life balance, and employment opportunities. For most they are of good **quality**, located where they wanted to live while giving access to amenities, outdoor space, nature and culture. Residents have the **security** of home ownership and a stable base to plan for the future. The homes contribute to feelings of **safety**, and, with some exceptions, physical condition of the properties is good. Interviewees are generally positive about personal safety, and some spoke of taking collective measures to ensure safety of children. For most, the homes provide a good level of **privacy**, with enough bedrooms and space for people to be themselves. They have given some independence, allowing life-changing decisions. Flexibility in allocations helped some households without children to move to two-bedroom properties, allowing them to plan for a family without having to contemplate moving – ten babies have been born amongst the CLT residents since they moved in. Though St Clements is not without challenges and formal involvement varies considerably, the homes provide high levels of **connectedness**. For most, the shared experience of being a CLT resident provides a good base for social interaction, creating an atmosphere of conviviality, neighbourliness and collaboration while moving towards self-management. The homes enable residents to maintain strong community bonds, family ties and associations. These six components that make housing a home are also identified as the primary contribution housing can make to health and show how a CLT can create social value along with the development of housing.

It is not possible to say with any certainty that moving to St. Clements has brought improvements to the interviewees' health. Outcomes are self-reported, and causality of any improvement is likely to be entangled with other factors. However, the interviewees all report an improvement in their wellbeing, most overwhelmingly, a reduction in the stress and anxiety that came with their previous housing situation. Although other housing sectors and tenures could have comparable impact, the existing housing market means, for those on average incomes, properties in the area are unaffordable to buy and 'affordable' housing to rent is in short supply. Without the offer of a home at St Clements, the interviewees were unlikely to be able to resolve their housing problems locally. There is also significant value in the way moving to St Clements has offered a sense of belonging and the opportunity, not simply of somewhere to call home, but in the words of Joanna Richardson (2019) considered earlier, somewhere a person can feel *'at home'*.

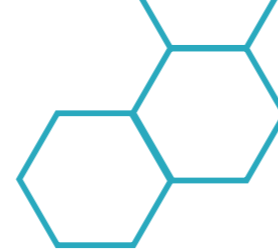


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CLTs and Health Panel: Postscript



London CLT (LCLT) is receiving grant funding from Guy's and St. Thomas' Foundation and Impact on Urban Health to look at the impact CLT homes have on urban health.

LCLT formed an advisory panel to help set the direction of this work, with the intention of also creating a collaborative culture of researchers and practitioners interested in innovating around how CLTs can deliver health benefits to influence housing and health policy more broadly.

The first part of this work looked back at what we might already know from St. Clements. There was an anecdotal sense that 23 families' lives in East London were improved by being able to afford to stay in their local area. This qualitative research helps us to articulate this more clearly, although further data is needed across projects to build a quantitative narrative.

While there were complexities with the St. Clement's project, what comes out of the research here is that "residents speak of a burden lifted by the move, less anxiety and an improved sense of wellbeing." Having a home – rather than just a house – provides a level of stability and a sense of belonging from which to build a life upon.



The report highlights that through LCLT homes at St. Clement's "housing ... can improve our health and wellbeing, when it is of good quality, secure, safe, affordable and offers privacy as well as connectedness (Richardson 2019)". While many of these areas could be met through other types of housing, the compelling case is that most other options do not combine them. Often people become displaced in the search for affordability or have a sense of belonging but may lack quality of build or security of tenure. *So perhaps working to provide this combination is where CLTs add value in improving health and wellbeing.*

Next Steps

Some of the complexities relate to residents being unable to take management control due to delayed completion, disappointment around not having use of a building earmarked for community, disgruntlement with elements of common areas and the cost of service charges. LCLT will continue to support St. Clements around these issues where possible, bearing in mind resource constraints and the late stage of the project. Lessons learnt by LCLT will largely have to be applied to future sites, such as:

- Working to partner with those who share LCLT's ethos and are willing to collaborate on resident-led approaches.
- Applying the training and governance learnings from the process at St. Clements to help residents on other sites, as with Citizens House.
- Giving residents flexibility through self-management i.e. setting service charges on other sites.

The project, with support from the panel, will also move to apply the lessons learnt through this research to LCLT projects going through the design process, looking at how health can be built into CLT homes early on, through:

- **Pre- and post-occupancy evaluation (PoE)** — we have gathered pre-occupancy information at Citizens House and are in the process of gathering post-occupancy information from our new residents. This report will follow later in the year. In addition, on future projects we will use this PoE approach to understand how residents' health have been affected by their new homes.

- **Developing Healthy Design Principles** — to provide a framework for designing homes on new sites. This allows for intentions to be set early to maximise opportunities for better health. The following principles have been prioritised by our members: climate impact and sustainability, autonomy and inclusion, health and wellbeing, economic wellbeing and prosperity, community and connectivity, safety and security, beautiful homes for living. We will seek to build on this with best practice examples.
- **Researching the impact of participation** — it is not just living in our homes that impacts people, but being involved in the process of building them and we want to know how this affects health too.
- **Looking at build methods in relation to energy costs and sustainability** — we will be commissioning energy consultants to help us identify build methods which can protect quality and maximise health while ensuring long-term affordability for residents.
- **Promoting this learning via lobbying and campaigning** — for CLTs to be included in local policy across London, particularly in the run up to the 2024 London elections.



London CLT & St Clements – Key Facts and Timeline



London CLT

London CLT is a member led nonprofit organisation, which exists to support communities to develop genuinely and permanently affordable homes in London, so enabling local people to remain in the communities they call home.

Communities creating: London CLT works with teams of local people to campaign and bid for land in their boroughs. Homes are designed and owned by the community through genuine partnership where local people have control over major decisions.

Genuinely and permanently affordable homes: Home prices are based on local median incomes for each borough and affordable in perpetuity as they must be resold at the same rate so preventing the homes being lost to the market.

Transforming neighbourhoods: We work to see broader impact beyond bricks and mortar by working with residents to ensure they are equipped to govern their own homes through resident management companies and supporting with additional community endeavours such as community spaces.

CLTs

Community Land Trusts (CLTs) are a form of community-led housing that originated in the USA - a product of the movement for Civil Rights.

In the UK, the modern form of CLTs began to emerge in rural and coastal areas in the early 2000s, largely because of local residents being forced out by rising property prices.

CLTs are "democratic, non profit organisations that own and develop land for the benefit of the community" (CLT Network 2023). Most, but not all, CLTs are involved in developing housing and where they do they have a role in stewarding the land to ensure it remains affordable in perpetuity.

St. Clements

London CLT grew out of the community organising efforts of Citizen's UK (then TELCO), as part of the bid for the London Olympics and has since expanded to cover London. For more info see the timeline on the following page or visit londonclt.org.

The East London Citizens Organisation (TELCO) campaign for affordable housing, built by a Community Land Trust, as a legacy of the London 2012 Olympics. TELCO went on to become the first chapter of Citizens UK.

London Community Land Trust is formed (initially as East London CLT).

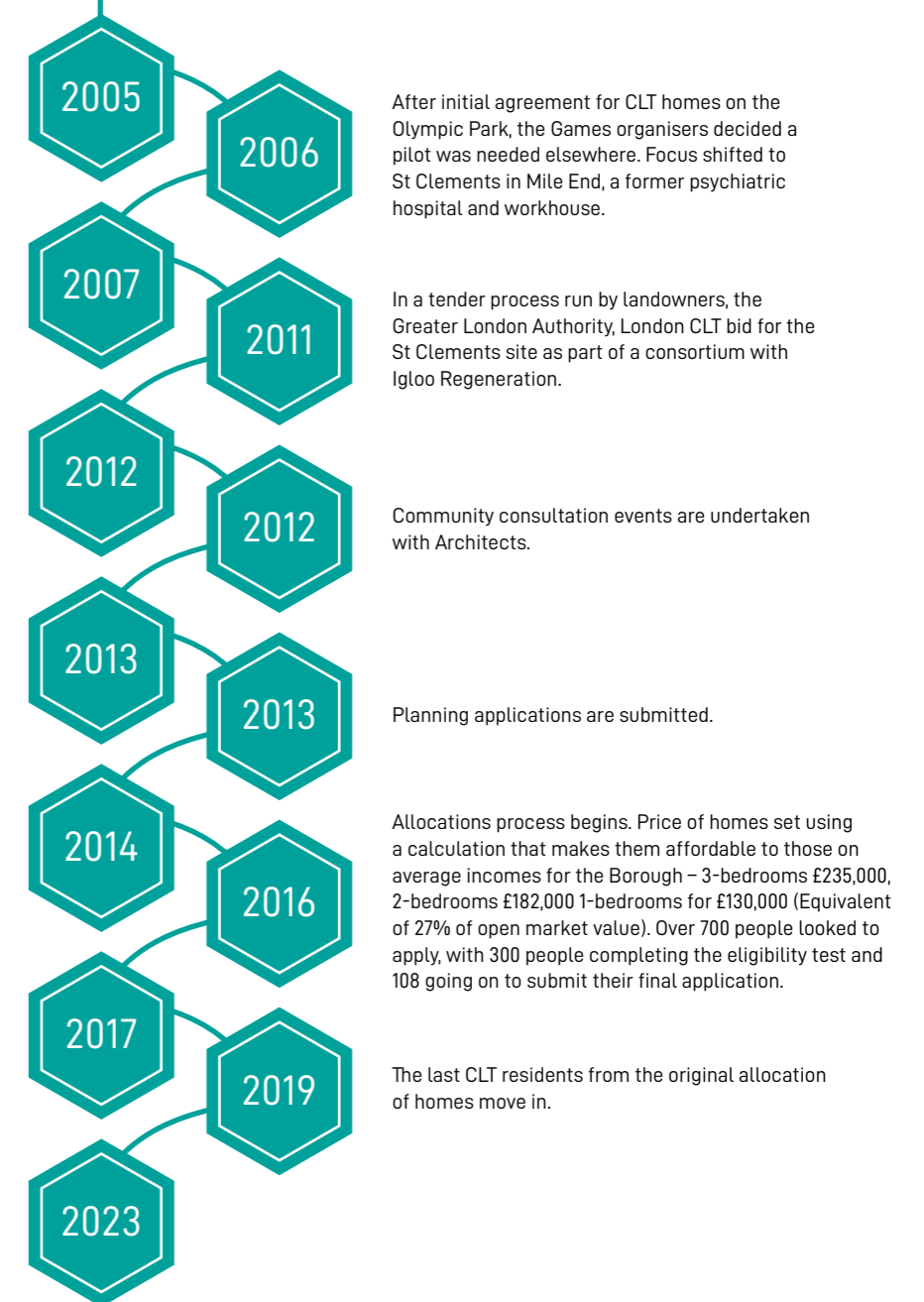
The bid is won by Linden Homes but ongoing campaigning by London CLT and TELCO secures an agreement for 23 of the 252 homes to be sold to London CLT.

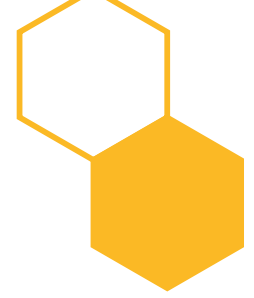
Shuffle Film Festival takes place at St Clements as part of 'meanwhile use'.

Planning applications for the site are approved and construction begins.

The first CLT residents move in.

Residents move into London CLT's first purpose-built development – Citizens House, Sydenham. Plans are well advanced for homes in Greenwich, Redbridge and Cable St, while other sites in various stages development including Ealing, Lambeth and Southwark.





Impact
on **Urban**
Health



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