## Securing land rights: Community Land Trusts in Informal Settlements

## **Panellists:**

Mariolga Juliá Pacheco and Don José Caraballo, Caño Martín Peña CLT, Puerto Rico

Theresa Williamson, Favela CLT, Brazil

Khalid Hussain and Rabeya Rahman, Community-Led Development of the Urdu-Speaking Bihari Camps, Bangladesh

**Moderator:** Line Algoed, Center for CLT Innovation and co-editor of On Common Ground: International Perspectives of Community Land Trusts

Host: Mariangela Veronesi, Programme Lead, Global Community-led Housing, World Habitat

[Mariangela] Hi everyone and welcome to today's webinar. My name is Mariangela Veronesi and I am Programme Lead at World Habitat for the Global Community-led Housing programme, and I'll be your host for today. Thank you for joining us for our session on community land trust in informal settlements where we bring together representatives from three outstanding projects that are leading the way in creating sustainable people-led models in some of the areas of the world where this can have the most impact. So just as a note to mention that this is a recorded session so for those who are not familiar with the community land trust model or with the informal settlement context we will be exploring and explaining all of this in a second but before we get into things, I just wanted to share a few words on who we are here at World Habitat and why we are keen to share stories and lessons such as those presented here.

World Habitat is a global housing charity. We are based in the UK, but we work internationally and - when it comes to housing - we find support, share, and celebrate those ideas and actions that have an overwhelmingly positive impact on individuals, on families, and on communities. And as part of our work, we have a specific programme that is dedicated to community-led housing. And by community-led housing we use this as an umbrella term to indicate housing organised and delivered by its residents including community land trusts, housing cooperatives, self-help housing projects and so on. We work in various ways including through capacity building and project development but also through a series of knowledge exchanges including peer-to-peer learning opportunities such as for example this one. And in this field - we don't operate in isolation. In fact, World Habitat is one of the partners of the CoHabitat Network which is a network that brings together community-led housing organisations and their allies from across the world who work to secure housing through collective and non-speculative people-led solutions. And this month the CoHabitat Network has been leading a campaign as part of #UrbanOctober which you can follow through hashtag #CoHabitatNetwork where we share lessons from projects but also relevant tools, events, and ways to connect around community-led housing.

So, at World Habitat we wanted to take this opportunity during #UrbanOctober to draw together some of the experiences of three projects we currently work with or that we have worked with in the past which we feel are just incredible and we feel that they have a lot to say about how residentled projects can really create long-term solutions for informal settlements. We will be live tweeting about the event at #CoHabitatNetwork so feel free to join us in that way but also do make the most out of our chat function, feel free to say hello and to introduce yourselves and don't hesitate to ask any questions. Right, so I think that's probably enough from me other than to introduce you to Line who is our moderator for today. Line Algoed is a researcher at Cosmopolis - the Center for Urban Research in Brussels and she is also an associate at the Center for CLT innovation and the co-editor of the book 'On Common Ground: International Perspectives on the Community Land Trust' which we'll actually talk about a bit more later on. And, actually, all the organisations in this webinar are really lucky to have worked with Line in one way or the other in the past as she used to be a colleague here at World Habitat and she has also worked to organise peer exchanges whilst in Puerto Rico with the Caño Martín Peña CLT where she also met the representatives from Brazil and Bangladesh that are present here today. So on to you Line and thank you so much for moderating this session.

[Line] So with us today are Mariolga Juliá Pacheco from the Community Land Trust in the Caño Martín Peña area of San Juan, Puerto Rico. We should have had Don José Caraballo as well with us today who's a resident from the Community Land Trust in San Juan, Puerto Rico but he couldn't be with us today unfortunately. But so the CLT, the Caño Martín Peña Community Land Trust has really proven since its establishment about 15 years ago already that a CLT can help tackle the many different challenges that residents living in conditions of informality are faced with today. So, the Caño Martín Peña Community Land Trust has rightly won the World Habitat Awards in 2015 which was presented by UN-Habitat and by World Habitat (so the organiser of today's webinar) and the winning of this award has also accelerated the international attention that the Caño communities were getting for their work. And I think this was also the reason why Catalytic Communities got in touch with the Caño CLT, as Catalytic Communities have been working for years on the potential of CLTs in Rio de Janeiro's favelas to secure land rights and to fight against gentrification that is occurring at a very rapid pace in many communities in Brazil. Catalytic Communities is today represented in this webinar by Dr Theresa Williamson. And other community-based organisations are also looking at this exact same mechanism that is the CLT such as the NGO the Council of Minorities in Bangladesh who is looking to apply CLT principles in the Urdu-speaking Bihari camps in order to secure land rights and to help residents formalise this refugee camp. And so, the Bihari communities of Bangladesh are today represented in this webinar by Khalid Hussain and Rabeya Rahman. As Mariangela said all of us were together at an international peer exchange that we organised in San Juan, Puerto Rico last year and so it really is great to see everyone again although now it is behind the screen.

So, before we start this webinar I would like to - and before I'm going to introduce our speakers in more detail - I would like to just quickly go over a few of the key concepts that we are discussing today so that we all know what we're talking about.

First of all, I think it's important that we understand what we mean with informal settlements because this is a term that is used so often but I think it needs clarification before we really starts talking about it. So, with informal settlements here we mean those neighbourhoods where residents have self-built their homes in communal areas on land to which they lack legal ownership and on which they continue to live today. Many of these settlements have existed for several generations

and over time they have become more consolidated - so the building stock, the community ties, the way of life have become really established even while the resident's tenure of land has remained precarious. Meaning: their legal right to occupy the lands beneath their homes has remained informal. So, regularisation really becomes a primary objective in these areas and the with regularisation we mean that process to legally secure the occupancy and the use of the lands on which people live.

I hope we can see the slides now I have just put together - a few slides just to make clear what we're talking about, because I also would like to quickly discuss what we mean with a Community Land Trust. That's another one of those terms that we use so often. Yeah, there are other slides. Great. In a few very simple words - in 'arroz y habichuelas', or in the language of rice and beans as they would say in Puerto Rico: the house, in a Community Land Trust, the house is yours. But the land belongs to everyone. And so, the lands cannot be sold. On this other slide we see that indeed in a CLT how it works is that title to multiple parcels of land are scattered around a certain area and that title is held by one single non-profit corporation: the trust. It's an organisation. And these lands are never resold. They're permanently removed from the market and they're managed on behalf of a place-based community. And so, the non-profit land owner which is the Community Land Trust has a membership that is open to anyone living within the organisation's service area. The governing board of this organisation is elected by the membership and that board usually represents three groups. First of all - people living on the CLT's lands: the leaseholders of the lands. The second group is residents of the CLT service area who do not live on the CLT's lands but have an interest in the area. And then third are people who represent the public interest.

So why have residents in informal settlements started looking at CLTs? Each of our speakers of course will discuss this in more detail today, but I would just like to list a few of those needs here and to just further explain a bit why we're talking about the potential of CLTs in informal settlements. CLTs can help to secure land rights - that's what we're talking about today - and this was proven by the Caño Community Land Trust. These land rights can make these neighbourhoods less precarious and so less prone as to forced evictions by power of the governments. Some of these lands over time may have become very strategic, very desirable to those people who want to speculate with lands. This is definitely the case for the lands of the three areas that are here with us in this webinar today. So, in Bangladesh this is happening, in Puerto Rico this is happening, and in Brazil this is happening. Many residents in these places have been refusing government efforts to grant individual land titles to residents living informally in these areas because residents suspect that these land titles are just another tool to add their lands - their very strategic lands - to a very hostile land market which will end up displacing lower income residents. So, these residents have started looking at alternative mechanisms. As a final point, I would like to point out that CLTs in these informal settlements take a very different form than CLTs will take in cities in the US for example where we'll see a lot of Community Land Trusts, or in the UK there's also a lot of Community Land Trust or in Europe - less so but, definitely starting. In informally established neighbourhoods housing will already exist and the people living in this housing might already feel a certain sense of ownership over the land just because of the many years that they have lived on these lands. In cities in the 'Global North' as we say - most CLTs will build new housing from scratch and therefore also create build new communities. But in the places that we're discussing today those communities already exist. And strong community ties and strong community organising will have come before the creation of a CLT. But let me stop here. Of course, we want to hear from the people who are working day in and day out to make these CLTs run, or from the people who are working to create these lands tenure systems along the principles of CLTs, meaning: lands held in common for the common good of the community in their neighbourhoods. It is my pleasure to introduce to you

today the speakers at this webinar. I hope we also have a slide of that. Excellent! so from Bangladesh we're joined today by Khalid Hussain and Rabeya Rahman. Khalid is the founder of Council of Minorities which is an NGO that works with the Bihari community in Bangladesh and they are trying to secure a number of rights in the refugees camps of the Bihari which includes citizenship documentation, the upgrading and regularisation of these camps. Also with us today is Rabeya who is the project architect of the Community Development of the Bihari camps. From Brazil today we're joined by Dr Theresa Williamson who is the Director of Rio-based NGO - Catalytic Communities which is the organisation that is leading a collective effort to establish Community Land Trusts in different favela communities in Rio de Janeiro, Brazil so as to fight forced evictions and displacements because of the gentrification occurring in these communities. And finally from the Caño Martín Peña Community Land Trust in San Juan, Puerto Rico we have Mariolga who is the Director of community participation at the Enlace project - which is a public corporation that is in charge of implementing the community's comprehensive development plan. Those are our speakers. I suggest that we start with the first question. I'm going to give everyone five minutes and I'm very sorry I'm going to be super strict if not we will risk running out of time in this webinar. But let's just first try to understand a little bit more about the context in these places. Can each of you explain the concepts in the context in which each project is set? I would like to start with the Caño Martín Peña Community Land Trust. Mariolga - can you say a little bit more about the context?

[Mariolga] I first would like to say hi to everyone that has joined the webinar. It's great to meet with everyone around the screen. We agree with Line - we would prefer to see each other face to face but this is the new reality, and we have to cope with it. In terms of the context of the project that the communities had built for the past over 15 years - the first thing is that we are eight communities surrounding a damaged body of water that it's called Caño Martín Peña that is just between the city as you can see in that image and we are just behind the touristic zone. We are neighbours of the international airport, of the financial district of Puerto Rico, and also the San Juan bay. And we are the most important body of water of the San Juan bay estuary of Puerto Rico, of San Juan. So, it has a really important relevance in terms of ecological and the climate change that we're facing around the world, especially in San Juan because these communities have been built over the mangrove. Some of them have over 100 years, others have 80 years of build and so forth. They were built informally as you were introducing at the beginning of the webinar. Most of them, seven of them were built informally because there was a migration process in Puerto Rico. People came from the rural area to the urban area of San Juan looking for works and better living conditions. So, our people, they have a collective memory and history about displacements because most of them were displaced at some point of their lives or their parents were displaced from other communities that were also informally built in San Juan. So when all the planning process in 2001 for the dredging and the different infrastructure that needs to be done, the community started - people started asking a key question and it was: for whom is the dredging going to be? Because we're neighbours of the financial district, we are in a privileged zone in San Juan. So, we will be in in a high risk of disappearing eventually. So, they started asking the question: how can we protect ourselves? and at that point the planning process took a turn into examining the situation about the land. Especially because most of the lands were from the government. Most of the lands. There was really [just] three or four private land plots, big land plot. So, people started saying like 'oh yes when the dredging's gone we're going to disappear. So how we can protect?' And they started looking for options to have along the way to protect the community in the upcoming years after the dredging. So that was how the CLT was introduced. And I saw John Davis in the participants. Thank you for all your help around all these 18 years of history. You have been a key player over here in Puerto Rico. I

would like to meet you someday and you know the CLT became part of the process. It has never been the end of it. It was as a result of the community organising process and as of the defence of the community for the future generations. So, in that planning, participatory planning process they started evaluating - the people over that time started evaluating different alternatives. They evaluated the private title, the cooperative model, and the CLT model that was introduced from the US. And an interesting thing that we have as a CLT, and that might be a uniqueness for us, is our colonial relationship with the United States. We are a colony right now and we have been since 1492. First from Spain now from US. So that is a really interesting thing because we took the US CLT model and applied to our context. But as we are ruled by the Spanish Civil Code we apply the surface rates deeds - and that is a difference from our CLT than the ones from the US, because they use the ground lease agreements. So maybe in my next turn we can go deeper in that concept of the surface deeds. But it is as a direct result of our colonial situation.

[Line] Thank you so much Mariolga that was great. Secondly, Theresa from Rio - could you say a bit more about the context in which you're creating these CLTs?

[Theresa] Absolutely. Thank you first of all for having us here, we've been inspired by these projects especially the Caño which as you mentioned from the beginning. And in the audience - great to know John is here. He's also been instrumental in our work. It's amazing how the CLT work is really not just about individual communities organising collectively but about a greater movement which brings us collective energy across neighbourhoods around the world. I'm going to show a few slides. Since this very first section is about context, I'm going to focus less on the CLTs in this first set of slides and more on Rio just so that everyone has a clear picture of the context that we're working in. In fact, this picture - that World Habitat has on their Facebook for this event - is taken in Trapicheiros which is one of the communities here in Rio that has been working towards a CLT pilot. So, the context of Rio: as we know the favelas are all over the city. You can see this image in the middle here. Favelas are all over the urban fabric. When people think of Rio they think of the touristic images. But within favelas you have this very strong community life. So just again when people think of Rio they think of tourism, they think of views, they think of carnival. But they don't think of the history of the city which was built on slavery. And this is absolutely essential to understanding the context of Rio's favelas today because Rio was actually the largest slave port in history. Just one city -Rio - received five times the number of enslaved Africans as the entire United States. And slavery in brazil lasted 60 percent longer than the United States. And so, we have a context here that's marked by that history. But that history is rarely discussed or really engaged in in terms of thinking about the legacy that this created - which includes the favelas. Rio was the capital of Brazil in the 1890s, shortly after abolition. And the very first favela was settled in that time in the 1890s. It's today known as Providência but it was called Favela Hill. And the word favela has no direct translation to English and etymologically it was sourced in this plant you see here in the bottom left. When soldiers fought in a battle they were in the northeast of Brazil where this plant was common on the hillsides and they came to Rio to be paid for serving. Many of them were former slaves that had been freed during abolition a decade earlier. They came to Rio to get paid - they were supposed to get land or housing. They didn't get it. They settled the hill. They called it Favela Hill and that was the very beginning of the term favela applied to housing. And now we're 120-130 years later and we've had this history of cycles of neglect and repression really characterising policy here towards favelas. And you can see in racial maps of the city the very strong relationship between race and location and specifically in terms of formal and informal areas across the city - leading to a situation where now we have nearly

24 percent of the city's population living in these communities and most of them are established generations old communities these are not new slums or squatter communities. These are established neighbourhoods. You can see here the building stock is brick concrete reinforced steel multi-story units. Often public housing is as well in the same landscapes as favelas. I'll show a bunch of pictures here that just illustrate the diversity of these communities, the diversity of investment over their history, as well during periods when government has invested more in these communities versus communities that have had less investment from the government. You know - the haphazard quality of public service delivery, at times no public service deliveries, at times communities have to improvise ... but ultimately leading to communities that are very robust and diverse and vibrant in many ways, with very strong solidarity networks and cultural production and so on. So that's what I wanted to say in this introduction and then in the next round I'll talk specifically about how the CLTs came into our work in relation to these communities.

[Line] Thank you so much Theresa that was really interesting. Thanks for the beautiful slides too. I would like to go to Bangladesh, Council of Minorities. Can you explain a little bit more about the context of your project?

[Khalid] Sure, thank you Line. I just want to say first the background of the community, the history. The Bihari migrated from India, different states of India like Bihar, Uttar Pradesh and West Bengal. So when it was divided, India and Pakistan, in 1947 they migrated to East Pakistan (now is Bangladesh). But within the 24 years of Pakistan period - Pakistan has been broken in two. In Bangladesh - a section of Urdu-speaking community opposed the creation of Bangladesh. So, they have lost their properties and houses and all those things. And then the international community through the Red Cross - they come together and they build 116 camps all over in Bangladesh. So, since 1972 still people are living in refugee camps. It's like a refugee camp and the camp situation is very worse. People are living in eight-feet to ten-feet house. And there eight to ten people living together. There is no any privacy between the family members, there is no any space for the cooking, washing or anything. They have to use their community toilet outside, in the camp. So, this was the history of their statelessness: just after the [creation of] Bangladesh this community lost their citizenship and they become stateless. Then when we grow up in the camps - I was born in Geneva camp - when we grow up in Geneva camp we realise: what is our identity? which country we belong to? And the camp life is not a permanent solution. Then we move to the High Court and we file a litigation in High Court and we claim ourselves we are Bangladeshi citizen by birth. And then the first time in 2003 the Court declared the Biharis as Bangladeshi citizens. And then again in 2008 we submitted another litigation and we claimed: those who are living in 116 camps, they are Bangladeshi citizens. And they have to include their name in the voter list and provide the national ID card. So, in 2008 we all received the nationality and national ID card. But there is no change in the living condition, in the basic rights. So why we are we approaching this project in the camp? The government has been relaxed, there is no any intention for the Biharis to build their houses or anything. So, they are suffering with this inhumane condition in the camp. So now the population has been growing up in the camp, people are making their own building and structural building which is really very unsafe. In the camp you can see - very small camp here - has almost five thousand eight hundred families living. It's around five thousand eight hundred families are living. And almost thirty thousand populations are in this camp. So, you can see the camp structures are very unsafe. Any time there is any earthquake or anything, it will be disaster. But there is no way for the community because their family member is going to be in the large position. So, we are trying to

start the CLT and trying to work for better housing situation for the Biharis. So, we started this project and we realised we need to discuss with the community people first because this housing project is for them. So, what is more important for the Biharis? We are facing so many discrimination in every way of our life, like civil documentation. When the Biharis are going to achieve the civil documentation, they have to face so many discrimination. The government officials say you don't have any property documents, you don't have any permanent address. So Biharis are living in camps, the camp is not a permanent address. So, they are facing discrimination to achieve the civil documentation which is very important in Bangladesh right now. So, housing and the rehabilitation is most important. We realise the only solution, the rehabilitation is the only solution for the Biharis. So, what they are doing here? The camp community they are investing their own money and they are trying to build their own building and structural building which is really unsafe. So anytime it will be disaster and the government is always trying to evict the community people. Almost they have evicted six camps in Mirpur and the people are now living under the open sky. There is no space for the camp. One thing is important here: you know the Biharis they have their only space, only shelter on the camp. If the camp will be evicted - they have no any space, or they have no any way to go out. So, this is really important project for the Urdu-speaking community because they are living here almost 48 years and the older generation they love to live here but they want the better housing situation. So, we want to do some structural change within this camp, and we will try to follow the CLT model for the Biharis. Thank you.

[Line] Thank you so much Khalid, that was a very clear, very interesting and I think it's really interesting to see how all of you have expressed very different contexts but still there are very many similar challenges that all of you are faced with. Which often come around no or the insufficient efforts and of governments to improve living conditions in these neighbourhoods. And so, I think it's really important webinars like these are like coming together for people to share strategies of how they're tackling this. So, I suggest we move on to a following topic which would be more around why is a CLT or why might a CLT be the right response to specific local issues happening in your cities. So really local things happening and why you think the CLT might help with these issues. So, I would like to first go to Theresa and see why CLTs indeed might help the different challenges that are happening in favelas in Rio. Theresa?

[Theresa] Yes, thank you. So, I presented a little bit about how the favelas are formed and how important they are in the city of Rio. They're nearly a quarter of housing. They are basically the city's affordable housing stock and most people in favelas, the vast majority, want to stay there. They want to see their communities improve, they have no desire to be relocated to public housing. And often even when their lives improve economically they will stay in and stay and invest in their communities. So, with that in mind it was really - why a CLT? In the period before the Olympics - I think most people here know that Rio hosted the 2016 Olympic games - we saw a series of issues arise around acts around the Right to Housing and favelas. You can see here a series of images specifically around the favela Vila Autódromo. The top left is the community as it stood before the games - this was a 40-year-old neighbourhood with concession of use titles from the state government. So, they were titled to stay there, to be able to stay on the land. The second is images of one of the police days where the police attacked residents in the community as they were trying to evict residents. The third is an image of Maria da Penha who's active in the CLT working group here in Rio who was one of the residents who fought till the end and was able to stay. And out of a community of 700 homes - 20 families were able to stay in the end. In the image you see in the

bottom right is these small little units that were produced by the government which are actually mostly smaller than what they had before. And so, in those pre-Olympic years we saw favela people evicted from central areas in the eastern part of the city to distant areas in the western part of the city. So, the city's centre is actually in the east. And Maria da Penha who I just showed the image she recently or last year at a meeting of the CLT Working Group said: 'Titles don't guarantee we can stay on our land. Because I had two concessions of use from the State, and to be able to stay I practically died'. At the same time as we were seeing forced evictions by the state - this is an image of a video of a woman in a favela in a central, touristy area of the city saying she doesn't want title to her house. So why didn't she want title? Well because her community was in an area that was being targeted by real estate speculators. This is an image of the financial times newspaper trying to promote the selling of houses in favelas in Rio to international investors. At the time this is where we started working on CLTs - we worked with community leaders from the favela Vidigal which was being most affected by gentrification, by real estate speculation, to host a series of workshops to understand what is gentrification. Because of course if you lived in a favela you weren't used to this idea of people wanting to move in and buy up your houses! and so what can we do about it? And when we debated how to protect the communities, what the maximum protection that residents could get, that's where the CLT model came up in conversation and we started thinking about it. But we didn't know of the example of Puerto Rico - we only knew of North American examples, and we started thinking in those terms but it felt like a pipe dream. It felt very distant. Because the reality of CLTs in the US and Europe is very different from having a community that already exists decide: 'We are going to get titles but we're going to remove the land and separate it out and have that titled collectively'. Anyway, in this process we had a series of debates with residents, or residents had a series of debates we supported their organising of. This is an example of one of them. And these ideas around CLTs really blossomed in that context. And it was only a year later - fortunately when World Habitat gave the Award to Puerto Rico we learned about the case of the Caño Martín Peña and we started studying it and we featured an article about it. We interviewed them about the model and what they had done in Puerto Rico and then since then - and I'll talk about this in the next section what we do as a CLT Working Group in Rio. But basically what we identified was that favela Community Land Trusts as opposed to individual titling: first of all, they addressed residents' number one concern which is permanence, the ability to stay. They don't necessarily want to sell, that's not why they want the housing, that's not why they want the titles. It also allows to maintain the community assets developed through informality because informality isn't all bad it actually allows quite a few positive developments around solidarity, around mutual support around flexible architecture, and it maintains what has become those de facto affordable housing stocks. So, if you have a quarter of the city already is affordable housing it allows you to maintain that as affordable housing. Finally, not only it allows but encourages favelas to continue self-organising rather than sort of atomising the collective nature of these communities through an individualised orientation that comes with individual titles.

[Line] Thank you very much Theresa that was very clear. I'd like to move to the Council of Minorities in Bangladesh: why for you might a CLT be a right response to your specific local issues?

[Rabeya] Thank you Line. Hi everyone. I think before going into why I would like to say a little bit of how we came about to get into CLT. At the very beginning of our project we were taking inspiration from the Orangi Pilot Project in Karachi, particularly because it was community financed and managed, and because of that later on the government got to grant them the private title. And also

we thought that this was a project that our Bihari community can relate to because many of their relatives still today live in that Orangi town and we thought that this project would inspire them and motivate them to do something similar to with their own community. So we share we want to show some of the pictures of the Orangi town the before picture is at the top on the right side, and the bottom one is the one that we see today. And you can see the community taking participation in the construction and also in the mapping and the decision-making. So that was the how we started. And then when we were looking we were basically trying to brainstorm about how to address the local condition - we realised that the land price in Dhaka have been escalating over the years due to rapid urbanisation. So, there is a great demand for the private and formal sector to invest and develop land. And since Geneva camp is located on a valuable land we realised that without a well worked out vision for suitable land sharing initiatives these communities will over the course of time might either get evicted or might experience the process of gentrification. And therefore risks losing their property and the home. And the for the community, judging all these circumstances, we felt that a communal title will be best to serve the residents and hence we came about the CLT model and we believe that if we are to adopt this model we can address at least three local issues. One of them is that it will solve the land title problems and therefore avoid the involuntary displacement of the residents, and therefore prevent speculation. Secondly it will help to acquire and maintain the properties for the communities benefit for years to come, and so keeping the communities together, and also ensuring affordable housing for these communities - unlike private title where the people have the option to sell and leave and causing the communities to dissolve. And lastly but most importantly is that through CLT it will put the communities in their driver's seat and they will have the decision-making power which will also help them to work along with government and other technical professionals in a participatory manner, and therefore work together and preserve their community and develop. So, we thought that this CLT would be a good option to try out for this community.

[Line] Thank you very much Rabeya very clear. Finally, the Caño Martín Peña in Puerto Rico could you say a bit more Mariolga about the local issues that the CLT is responding to?

[Mariolga] I see that Caraballo was able to join us first I would like to confirm if he's hearing us and if he can maybe if you can repeat the question Line and maybe he could add something before I talk.

[Line] Sure, don Caraballo are you with us? I hope you can hear us... Hopefully maybe for the next question we can ask his opinion.

[Mariolga] We can start answering the question and if he's able to talk I'll let him my speaking turn.

First of all, I would like to round up what I was saying of the surface right deeds. We found that it is a balance and that was one of the desires and aspirations of the communities to have a balance between individual rights and individuals upcoming aspirations, and also collective rights. And the surface rights did specially attend those two things. As you were saying in the introduction Line you have the balance between that the house is yours and the land plot where you live you can do whatever you want over that land plot. But you cannot sell the land. So, it is kind of a perfect balance between the individual rights of the families and of the residents, but also the collective protections that the Community Land Trust brings to the different communities they are implemented in. I would say that it responds to a local issues because in our case it was born from the community and with the community, and the implementation is with the community. You know,

because the participation process is the most important thing. And Rabeya was saying at the decision-making table and that is important. In our model the participation from the community is not only in the board of the Community Land Trust but it is also along the different phases and the different scenarios of management, of the self-management of the Community Land Trust. And that is a key to keep the people involved and keep the people in the table, and especially to keep us - the professionals that give companionship to these groups landed to the land. Because we can go flying around the world, you know, and speaking and speaking and speaking but not have our ear and our feet on the ground. So that is so important to have the participation continuously and in different levels of the decision-making of the organisation. Also, I would like to say and to add that in terms of responding to the local issues - a really important thing for our communities is the quality of life. And we have over there a challenge and a responsibility with the vacant lots. We have different options with the vacant lots. We have the option in those that qualify to develop new homes for the people that are going to be relocating from the dredging process or the infrastructure construction process, but also to convert those land plots as you can see in that image in different spaces for the community with the community. So that I would say that is a key: visualising what is the quality of life that that the communities want, desire and are constructing. And to be a facilitator in that construction process. In our case also it's really important and it's a key in in our history as project, is the lack of infrastructure and that has to be part of the conversation in every scenario that we work with. Because our people aspire to dignity and they deserve it. And that's part of my next turn. I don't know if Caraballo, if you can hear us now and you can join the conversation?

[Line] Doesn't seem so... [Mariolga] 'No parece' (It doesn't seem like it) ... [Line] do you want to add something more Mariolga in one more minute?

[Mariolga] Yeah, super time! I think I will say that another thing is that CLTs have to be flexible institutions and they have to move over time with the communities - because the challenges change. If you are able to get to the point that you want and you will have new challenges and in that sense the community organising process and to have involved the community in the decision making process is the key to the success along the way of this model or other collective land tenure mode models.

[Line] Thank you so much Mariolga again it seems like there are many different challenges, many different local issues happening in these areas but again like it seems like all of these projects and all of these people really believe that it's not through private title but through collective management of the land that residents can really take back control over the developments of the neighbourhoods and to make sure that any improvements done in the area, to infrastructure for example, that they're done for the collective good and not just to increase financial interests in the land. So, this is really something that we see not only in these three different areas but in so many different areas in the world right now. So, I would like to move on to the to the next issue that we would like to discuss today, and that is more around what kind of activities have been undertaken as part of setting up the CLT. What were some of the obstacles encountered in creating these CLTs. I would like to go to Brazil first, to Theresa, to talk a bit about this in the favelas.

[Theresa] Thank you. So now I will focus more on the work itself with the CLT Working Group here in Rio. In the context that I shared earlier with evictions and gentrification we started thinking about CLTs. When we found out that there was this incredible example in Puerto Rico and we contacted

them. Then fortunately we had the opportunity to have them come join us here in Rio thanks to the Lincoln Institute of Land Policy. I believe I see Martim Smolka here as well. So, these are some of the activities we've had that started with really two years ago in August when we were we had Line and four representatives from the Caño Martín Peña come to Rio and we hosted a five-day set of workshops including one day with community leaders from diverse favelas and quilombos in Rio, a day with legislative people from government and so on, and a day with technical folks from universities and so on. And the day where we had workshops with community organisers we did an activity around what are the threats communities face around housing and in general, what are their attributes that they want to preserve when it came to positive characteristics - you know, things around unity and cultural vocation and strong local businesses or diversity - were common. When we had the day with technical allies essentially from universities and government offices, we discussed the legislative possibilities within Brazil and currently under Brazilian law we could create CLTs on a one-by-one basis but we're now looking at expanding this through legislation. During that visit, we also had workshops in favelas. This is the community of Bahina in Vidigal as well. And then that led to the creation of the favela Community Land Trust Working Group. So, after our friends from the Caño left Rio, we launched a Working Group initially with I think 130 members, and now it's up to about 200 members from different favelas, from universities like I said, but also from public agencies, the public defender's office, the state land titling agency. We've had meetings in diverse favelas communities and there are two in particular. So, the activities of the working group: they've been essentially taken two dimensions. One is around legislation, so we have a group of lawyers and community leaders thinking about what how we can introduce CLTs in Brazilian legislation from the federal level all the way down. And then we have groups working on the ground with communities that are interested in exploring the CLT model. So, the first example is Trapicheiros - it's a small favela. We're initially working with very small communities because as we work on a pilot we want to be able to attend to all the details and sort of be within communities that we can realistically talk to all the residents and engage everyone in the process. So, the Trapicheiros favela has 52 families it's an 80-year-old community. It was threatened by eviction in 2015. They have conflicts with the neighbouring condominium which just came up in the last few years even though the favela itself is around 100 years old. So, we've had different workshops with residents there. Again, this whole process, wherever it starts, begins with... this is following a model from the Caño... we start with a multiple-hour workshop where we engage. Before we even talk about CLTs, we do an analysis of what residents value in the community and what they want to address and why they want title and maybe why they're fearful of title as well. So, in this case here in Trapicheiros residents love the contact they have with nature, there's no violence there, it's near the metro, good work opportunities. But they're fearful of eviction, they're fearful of people invading, outsiders coming there. And then in terms of why they want title: they want the security to stay - right, that's always number one. And why they might not - is the cost of life that might go up. So, this is a regular recurring theme when we have these meetings. These are other activities in Trapicheiros that we've held, including a community planning workshop that ended up being more of a party, but we still had some planning. And then of course the pandemic hits so those activities have gone online for months now. The other community we've been working with is Esperança which is a self-built public housing project in the west zone of Rio. And they're also they're engaged in this process. I'll show a video in the next section of one of the leaders. They're talking about the CLTs. Again, positive and negative aspects of the community, and what they want. And whenever we do this process it seems very common that there are reasons people want title and the reasons people don't want title. So, when we bring up the CLT model after that, it really does come in this context of: wow it really addresses all of these points. It addresses the positive elements that we want to maintain, it allows

that, and it also addresses the titling needs we have - but not the fears around titling. So that's it for now. Thank you.

[Line] Thank you Theresa, excellent. And before I move on to the Council of Minorities in Bangladesh, I just wanted to remind our participants that you can leave questions in the Q&A box on zoom because we will have some time for questions from all of you. I see there's many different participants, many people that we know as well so we'd love to hear from all of you. So, I'd like to move on now to Rabeya. Indeed, can you say a little bit more about what kind of activities you're undertaking? Thank you.

[Rabeya] When we embarked on this project, we strategically chose two camps for our pilot project partly because they have totally different settings in terms of location, land tenure situation, living condition and the population density and it would be also interesting to see how the CLT model plays out in these two different camps. So that was our idea. And so far we have conducted several small projects and activities which includes: the very first thing we did was conduct focus group discussions in smaller groups of community leaders, women and youth groups in order to understand their perception about the present condition, rehabilitation and also what are the preferences. So, we have a picture from there, the one at the very top on the left-hand side. And then we moved on to doing a community mapping, and for us it was an also an important exercise because we believe that nobody would know what the camps situational condition is, as well as the camp residents themselves. And so, engaging the community people not only means that we'll be able to extract authentic information, but also encouraged them to get involved in the process of securing their own land title. So, we sort of encourage them to create their own hand-drawn maps which doesn't need to look like anything like the professional drawings. They were doing that in small groups and then later on we compiled them. In the first exercise, they identified the important structures in the camp and then later on they went on to draw the different households in the camp. So, these are some of the drawings from the community, then later on we compiled them and digitised them. And then we had to sort of take a pause for the COVID outbreak but recently we have done a peer-exchange and the idea was to enable the participants and the community leaders to share and compare their experiences of living in their own camp. And then doing what they felt well while they were doing this mapping and what's their vision of the future. So, if you look at the pictures on the top right-hand side and the one at the below these were the activities we were doing. And we have some of the participants wearing masks and they were enthusiastic to join us in even in the middle of this pandemic and to share their experiences. So, it was a wonderful activity we had. And at the moment we are working remotely but finalising a comprehensive land survey and also exploring the GIS mapping tools. So, we hope that maybe next month onwards we will be able to start working with the community again. And as for the obstacles I think the main problem, or the challenge, is the attitude or the mindset of the camp residents of being dependent on outsiders to sort of fix their problems. and I think it was because the Red Cross has been taking care of them for such a long time that that probably caused people to become dependent on donors. But we are trying to change that mindset, and Khalid and Hannah Sholder who is also in our team and I'm sure she's here with us they've been working for the past 10 years to conduct youth leadership trainings for the camp youths and also other minorities. So, we're still continuing this training these young generations with the hope that they will start to think differently and emerge as leaders and also as change makers.

[Line] Thank you so much Rabeya, these images are really powerful and I'd like to move on to Caño Martín Peña in Puerto Rico and I don't know if don Caraballo is with us now or if not Mariolga can ...

[Mariolga] I was over the phone with him I know he's having trouble so he sends greetings and 'bendiciones' for everyone so. I would just say that on behalf of him that in terms of challenges it's always a challenge the coordination with the local government and the local agencies. There's a lot of information and a lot of and a lot of coordination that needs to be done and we keep finding stones in our path. No matter which administration is at the municipality or at the central government. I would say the incomes as Rabeya was saying, the income is an issue even though we can make revenues from some of our lands that are in commercial spots of our district. It is a challenge because you need to give the operations and it is expensive so that's a balance that we need to overcome in the upcoming years. Also, a very specific aspect in the Puerto Rico context after the hurricanes and after the earthquakes is the access to the reconstruction funds. You have Trump saying that they have sent many many money over to Puerto Rico but that's not true and we have a lot of incompetence right now at the local government in implementing the money and also in reclaiming that that is not true. So, we have there a big issue and we don't have a clear and straight up the guidance to the different funds of recuperation and reconstruction. So, it's difficult to be ready and prepared to apply to those funds if you don't know the rules in which you're gonna be evaluated. So it's kind of like we know the different projects that are going to be competing and that we're going to be submitting but we don't know the rules so we cannot take advantage of time, of the delay of the government and be more ready to ask for that money. The other thing is the legal framework, especially in the terms of inheritance. As the communities they share, they inherit the homes generation from generation - you have many legal stuff that you need to get done before you give a service rights deeds, for example. Or any other legal aspect or transaction. So that's an issue and we are working on how far we can push establishing our own rules. Because we are a private non-profit Community Land Trust but are looking how to get around to the legal framework but it's not always easy especially because the deeds they are done by voluntary notaries - so their titles are at risk - so we have to have a safe way to challenge the legal framework in order for the volunteers to go ahead with that methodology that we select. In terms of what we foresee, we first see also to keep the access to the city, to better that access to the city. To get better conditions to recognise the dignities of our communities and their residents and the diversity of the residents of our communities, and their importance to the to the economy of Puerto Rico, and to the city economy of Puerto Rico. We say that for us and for the communities the CLT represents progress, security and permanence. I think those three concepts resumes what the CLT should provide to the residents besides participation in all aspects.

[Line] Thank you so much Mariolga that was a very clear. I think for all of you it's very clear that a CLT has a very strong focus on continuous community participation. Not just one Saturday afternoon but a continuous process of involving communities. CLT can simply not be created top-down from the very first meetings. It's clear that residents should be there, that they should be the ones leading the whole process, as some of our colleagues said last year in this peer-exchange that we've been in Puerto Rico 'Nothing for us without us'. So, I think that's really a leading principle in what you're all saying. This very strong effort for the right to ensure the Right to the City of all residents and very much this idea of progress security and permanence. I think that's very good.

Don Caraballo - is that you, can you hear us? it doesn't seem...

hello!

[José] Buenos días, good morning!

[Line] Good morning, how are you? It's very good to have you here.

[José] 'Mucho amore y mucho cariño', you're looking great.

[Line] Excellent! yes Carballo we're just moving on to the next question so maybe this is something that you could talk a little bit about.

[José] Okay.

[Line] So that the next question I had for all the panellists and maybe we can start with Don Caraballo is a bit like what are the vision and the hopes for the communities that you work with? the communities of the Caño in your case. What are the hopes, what are the visions, what are the insights, and views from people like you who are really there every day to help this community through the Community Land Trust of course as well. Can you say a little bit about that?

[José] Well our hopes from the beginning that we started the land trust was that it would replicate 'que se replicara' in the rest of the island because of our condition as a colony of the United States. It's one of the things that we have to defend our lands and our rights. So I just think that it's the Land Trust- not just only in Puerto Rico but all over where we having this problem should be to be considered as an option in the future and for right now the days we are living.

[Line] Absolutely. Mariolga would you like to add something to that?

[Mariolga] I would say that first that: 'que bueno Caraballo que lo logramos, que entrara y que estás acá' (great that we managed Caraballo, that you made it and are here).

I would like to add that it's an option for marginalised communities to have face-to-face with other power sectors. You know, you're not fighting an individual fight. You're fighting a collective fight and in Spanish 'en la unidad esta la fuerza' (power in untiy) and that's true because you're not looking at the most powerful banker of your country like as me Mariolga or José Caraballo. We're looking at like: we have 200 acres just beside your financial district so we're part of this conversation and we need to be part of this conversation and you cannot think of this city in the case of San Juan city without us. Because we move this city day by day. So it gives you collective power to make transformations, to make a policy and to implement that policy and to reclaim social justice for our communities and for others.

[Line] Excellent. José would you like to add something to that.

[José] Oh what can I say. You know, it's real hard when you have to fight for your rights. You have to, like Mariolga says, you have to organise because it's the only form that you have to define your rights and the community's rights. It's really uphill but with this is the beginning. With the land trust and we hope to make it. And all Puerto Rico, and Puerto Ricans would join us in this struggle. And hope worldwide that these organisations that are land trusts will get the upper hand on the people who are holding us down. I just want to say Delia says hello!

[Line] Hello Delia! it's great to hear from you both and I'm very happy that you could join us because as we said before like none of these discussions should ever be held without residents being present. So we're very, very happy that you can be here with us.

[José] That's one of the things that the people have to fight for is participation. Because once you have participation it's the community is involved in everything. You know, from let's say picking up the garbage and education and everything else. But there has to be participation because if there's no participation you know they're forcing things down your throat. So as part of the land trust you have to fight for participation because what's the use if you have a land trust and you don't have participation in the rest of the government or the rest of the country.

[Line] That's exactly right. 'La lucha continua' as you always say: the struggle continues.

[José] Right.

[Line] Thank you so much Don Caraballo for your views here. I would like to move on to Bangladesh to the Council of Minorities. Maybe you can say a little bit more about the vision and the hopes of the communities that you work with or that you're part of.

[Khalid] Sure, thank you. As I said we are living in the refugee-like camp situation and it is about 48 years. And people are struggling with this unhealthy situation. So now we don't have any legal issue we all are Bangladeshis - so the people have only hope they when they will change their accommodation. The rehabilitation is most important issue. So, there is only hope that people just thinking: when someone come and to change their accommodations, and they will start their living in adequate housing? So, what we have seen in this project: the youth are very much optimistic, and they are very much powerful. They can do something within the community. Because, as you know Bangladesh is a very poor country and we have so many issues in Bangladesh and there is so many slum where the Bengali people are living. There so very less interest of the government to do better housing for the Biharis and it and it will take long time and a lot of funding. So, we are completely aware about this behaviour of the government. So, what we have to do ourselves? This is the only way. The CLT is the only way to work within the community, involve the community people, and they try to do collectively and they can change their life. They can change their accommodation. So here is some challenge also. When we started this project, and we find two ideological differences. The youth - they don't want the camp life anymore because it's a very unsecured and unhealthy. But the older generation - they love to live in there because it's a relation with their soul. Almost they have passed 48 years and they have invested. They have invested a lot. They try to build their own structural building. So, they don't want to move from this place. But the youth - they want to move from this place, and they want to live in the good situation. So, these are the challenges. But we are completely hopeful because we have a power youth. We have the community and now the community are very united in the name of rehabilitation. Because they don't have any issue right now except the rehabilitation. If the rehabilitation will be complete, then they will be very much easily assimilated in the mainstream and society. So, we have to go through with the youth and the older generation. So now we have a bunch of youth groups, and the community leaders, and the block leaders. We are trying to apply this CLT project in the camps. Maybe in future we can change the name - but the attitude and the behaviour will be the CLT - but we can say the other name like housing society or housing land tenure. But we are completely hopeful. If we will be able to succeed within this project in Geneva camp and Adam Gee, then we will replicate this model to another. Because we have 116 camps. So, this is not end for within the proof-camps. Adam Gee and Geneva

Camp. We have to forward. Because this will be the role model, and the pilot project. If you will be successful, then the other camp dwellers they will be really willing to start this model or this mechanism in their camp. So, I hope we will be a success in the coming future with this. It's very beginning, and the main thing is here - you know - the CLT is very new concept in Bangladesh. Even there is no any CLT project in in Bangladesh. We have just started. So, it's a very new concept for the community as well as for the expert and the Bangladeshi community. So, there is threat, but we are hopeful we will be able to do something, some affirmative changes within this community. And then we forward with the other community and the other camps also. Thank you.

[Line] Thank you so much Khalid and I really wish you all the best with this project and also to let you know that of course this international network that is here today - we're here to support in whatever we can. This it's a really great effort that you're doing. Finally, I would like to move to Brazil again, to Theresa. Maybe you can say a bit more about the vision and the hopes of the communities that you work with?

[Theresa] Thanks Line. Well first I just want to finish by ... because, well first it's important to note that we're the one a country here that doesn't have English as an official language... so it's very rare that community leaders and favelas speak English. So, what I'm going to do is show a couple of videos of community leaders last week reflecting on the CLT project. But first let me just say in terms of challenges - because we didn't get there - as was mentioned here, there's some countries where there's no CLT. Just like in Puerto Rico it took a while to introduce the concept. They had to literally think about it from the outset. We are in that same position. So, we've had to basically think about CLTs from the beginning. And that's been a challenge, obviously, introducing something that's totally new. However, I think we've done really well on that and the interest has been growing. In terms of other challenges: the pre-existing bias towards individual titles. I think everyone knows about this. That's something we've been overcoming actually better than we expected. But then probably the biggest issue really here locally in Rio is organised crime - militias and drug traffickers in communities. Also, the complexity of favelas here. Some of them can be - you know, the largest favela is 200 000 people. So, if we're thinking about scaling CLTs - and that's really why we've started with these small pilots. So, I'm going to show a video here from last week. Last week we hosted an #UrbanOctober event with community leaders from four favelas talking about the CLT project here in Rio. If anyone wants to check it out later, I can provide the link. Of course, it's in Portuguese. So, I'm going to show a couple of little extracts here of their comments. Hopefully you'll be able to hear them. Sorry, this is Aílton I think it's Aílton... oh sorry we put these in the wrong place. So, this is Neide Belem Mattos from Grupo Esperança hopefully you'll be able to hear.

So she says that the CLTs come as a solid base that will allow her to have her land rights and pass them on to her children. I'll come here over here; I think this will be Aílton.

So Aílton is talking about the trip last year where Paolo who's the president of the residents association of Trapicheiros was able to participate in the international exchange in Puerto Rico and how transformative that was, and how it was one thing to hear about the CLT and another thing to see it in place. And that's really one of our big struggles here is: until we have a pilot, until we have a concrete example locally - it's still theoretical. But like I mentioned, we've been overcoming that obstacle. Increasingly people are more and more understanding the potential, and a lot of it is due to the example of the Caño. And finally, here's Maria Da Penha from Vila Autódromo. I mentioned

earlier their community that was mostly evicted for the Olympics but some of the residents were able to stay including her. And here she is talking about her participation in the CLT working group and the CLT in general.

Sorry about that. I don't know how much time we have... Penha was talking about how she hopes that the CLT will become a reality in Rio because she sees so much potential in it as an instrument, and that she can't wait to see, to have a concrete case. And she hopes that it'll also come to her community. And she also mentioned Indiana which is another favela that's been very active in the Working Group but it's quite large, so we've started with smaller communities in the meantime.

[Line] Thank you so much Theresa it was really great to hear from these people and thank you very much for setting it up with the videos it's a that was very good. So indeed, we remember from all of this that: in the collective is the force. And I think all of you are doing great, great efforts and I would like to repeat again that I think the international network that's growing and growing is here to support all of these efforts. And I think we should keep exchanging. We've run a little bit over time, but I would like to now switch to some of the questions that we had in the Q&A box. I understand there's one question that wasn't posed in the Q&A but that is now in the chat so I would like to start maybe with that question from one of our participants Lourdes Perez from Puerto Rico. She's asking: what are the challenges and the benefits of addressing the implementation of infrastructures, all types, through a CLT as opposed to typical top-down approaches. Who would like to say something about this? Maybe Mariolga can say something about it? But maybe some of the others, but let's start with Mariolga.

I think it is a kind of two sides - you have more control on the designing process and the implementation process, supervision of the works. But also, it could be catchy because government could say hands out! because you're private - so as you manage all over 200 acre lands right now and you're a private and you have been really clear to us that you're a community private organisation well go ahead and do it yourself. And they might try to take that turn at some point of our upcoming history because this is a long way process, I think that could be a 'talon de Aquiles (Achilles' heal), Lourdes... y saludos!' But also, I think it gives you the strength to bring other people to the table and to prove that that the things get can be done and they can be done correctly. Right now we are designing and we are executing 'un plan maestro de infraestructura' (infrastructural master plan). And we are designing all the green infrastructure elements that will be part of the infrastructure design for the future of the communities, and the final designs to in order to be able to construct those infrastructure, hopefully with the CDBG funds that are the funds of recuperation. I would like to add Line to the first question that was in the Q&A box, so I use the turn once - from Katie Pickett. I will say that the thing is that we have different visions of progress and development. And that is an issue. Because for many people, many developers, many people in the government and in the private sector - progress and development is just take a machine and wash all those people out of the place. And we later deal with the climate change, and all those kind of things and topics - that you can deal with them with the people in the table. People have solutions for that, and you have to hear all the voices. In our case, all of our plans, and all of our designs - they contemplate the climate change, the rising of the level sea, and also, they are mitigation methods or mitigation processes in itself.

[Line] Thank you so much Mariolga, and also for answering indeed Katie Pickett's question about potential barriers of change for implementation and if they include natural and non-natural disasters which unfortunately is something that all of the projects that are here have experience with. I'd like

to move on to the next question which is about Brazil. This is a question by Shoko Sakuma: Brazil is often cited, he says, as a good example of a country that recognises the social function of land in the constitutional city statutes. Yet it seems like evictions of informal residents continues. How strong are the protections against evictions in Brazil? Does recognition of social function make it easier from CLTs? So maybe Theresa maybe you can say something about this?

[Theresa] Yes, I didn't get to mention this but absolutely - Brazil has strong squatters rights in theory. We have adverse possession in the constitution at five years in urban areas - which applies to private land, and the right essentially to stay on public land after that period through fighting for concession of use, and so on. But we also have the Areas of Special Social Interest which is nationally mandated - and where local areas mark regions, mostly favelas, as areas that are favourable or set aside for affordable housing. And also more lenient in terms of zoning regulations to recognise the informal construction, assuming it's safe. So, you have different laws. There are other laws as well at the local level. There's the local municipal organic law. there are quite a range of laws that in theory are supposed to protect residents. To some extent they do. But at the same time like you said - in the pre-Olympic period we had 80 000 people evicted from their homes, and even with all these laws on the books. What in practice happens is often very different from what's legally established. So rarely do those laws, at least in Rio, turn into physical titles. So, it makes it very hard for communities to protect themselves. We have an amazing institution which is the Public Defender's Office -it has a Housing and Land Rights nucleus which do an incredible job defending these communities. But the pressures are really extreme, and the communities then have to prove this. And for example, the adverse possession, even though it's constitutionally mandated if a community like Trapicheiros which has the right to adverse possession - they got all their paperwork in order they start the process legally - it can take 15 to 20 years to actually get that document. And so, that said with the CLT project it does benefit that we have these laws on the books because we can refer to them and we can sort of tailor the law and tie them together in certain ways. We have a common understanding that these are favourable, that people should get their land rights, that people these areas should be treated in a special way. So these are all things that that are in constant dialogue for sure. And also, somebody who's here in the audience if anyone wants to reach out to Tarcyla Fidalgo - she's the lawyer who's overseeing the legislative work that we're doing here in Rio.

[Line] Excellent thank you so much. I would just quickly like to ask Mariangela how we are doing on time. We have several other questions that I think are very interesting and I was just wondering whether we can just go five minutes over time.

[Mariangela] Yes, we can extend by five minutes and just so everybody will be our ultimate finishing time, so I hope everybody's okay to just stay an extra five minutes on board. Thank you so much.

[Line] Thank you so I would like to just move on to the next question that we have here which is from Richard Kruger Delgado who's from Puerto Rico as well. I think he's asking: what were the challenges faced when communicating, educating residents and local government partners about the CLT model? What were residents main concerns and what were the concerns of local governments partners? Actually, this could be interesting if Khalid could say something about this?

[Khalid] Yes this is an important question from what we believe. Because when we started talking about the CLT within the camp dwellers - first we organized four type of focus group discussion with separately with the men, women, youth, girls, and boys. So, when we are just discussing about the CLT it was the new concept for them. So, they feel some threat because they are living in this place and several times they are very much face to the eviction from the government. So, they just charge us is this the eviction way. If we if you go through with this maybe we will be evicted from the government. So, this type of question they raise. And the most important thing they raise is their livelihood is completely related with this place. So, people are living in the urban area. So, if this type of project will be implemented in the outside of the camp and outside of the city, that will be very challenging for them because their livelihood completely based in this surrounding area. And also, their thinkings are: they have invested a lot of money right now. If I say in Geneva camp most of people they build an structural building and they have expanded almost 500 000 taka or so. They are concerned if we go through with this CLT model - then we have lost our invested money. So, this type of threat we are facing and community people are thinking about this. But we are not approaching right now with the local government, so we don't have any idea regarding their concerns. So hopefully the next time we will also involve with the local government and then we will be able to observe their experience. Thank you.

[Line] Thank you very much Khalid. There is a next question that's very much related to what we just talked about, so I suggest we move on to another one. I also see that our colleague Geoffrey Payne has asked the question in the chat box. To what extent, is he asking, does the expansion of CLTs in a given country require a legal framework in addition to local community supports? Which is a very important question I think, and this is something that we discussed a lot within our networks. So, I don't know maybe Mariolga you can say something about this?

[Mariolga] Well the first thing is that you have to make that question - do you need legislation? It is needed to be done or you have a legal framework or you have existing policies that you can in Spanish 'amarrar' – turn their turnouts, and make a reclaiming process with the existing legislation. I think the first thing is to analyse if that is a necessary step or not. And according to that analysis that is very particular in each context, there's not a general answer. In our case in Puerto Rico we didn't have a framework that allowed us to do the things that the people were designing in the participatory planning process and we did not have a law or a framework that were similar to the CLT model. So, we needed to make legislation for it. But in other contexts you might have already have existing legislation and you will only need a big strategy to put it to work for the people. I don't know if that answers your question

[Line] Definitely. Don Caraballo if you're still here maybe you would like to add something to this? I don't know if the connection is okay... if not we can move on to the next question.... oh sorry, let's just move on to the next question. Maybe and if Caraballo you're still here definitely feel free to jump in. So, the next question is, let me see, I want to ask to all the panellists: housing development, public demands, or those sounding good words and are those always the main reason of eviction? they're almost always the main reason of eviction in every country. In the other hand we know together that taking someone's right without consent is something against human rights, but who will punish the government or law itself...

[Mariangela] Line, I'm really sorry I'm going to have to interrupt although it's a very interesting question, but it will run over time. So, apologies to the person that has posted an interesting question but we're going to wrap up.

[Line] And indeed there are a few other questions but what we could do is like answer them later in in writing, or obviously we could have a follow-up webinar at some point. But indeed, like, I'll pass over them to Mariangela. Unfortunately, we don't have time to answer the other questions. I'll pass on to Mariangela to say some closing remarks. Thank you.

[Mariangela] Thank you so much Line. Yes, it's a very difficult and frustrating task to bring things to an end sometimes when you know there's so many interesting things to still talk about. But I really wanted to thank you so much to all panellists for sharing their experience, and also to the residents that were able to also contribute either by video, and it's great that we've managed to hear a bit from José Caraballo. The good thing is that actually we will be sharing a few links and there's also a video where he appears so unfortunately we couldn't hear from him so as much as we wanted today but that's also a way to hear a bit more. And thank so much Line also for threading everything together so well, and along with the participants that connected from all around the world today. It's great to have you. I also wanted to thank my colleagues Celeste, Mariana and our communication team Ed and Elena who have all been working behind the scenes to make this event happen, so I really appreciate that. And also, to our CoHabitat Network partners in particular urbaMonde Cooperative Housing International and the Center for CLT Innovation as everybody has really helped in sharing and then making this all come together. And as with everything in community-led housing things always come out better when you collaborate so I think this is a great example.

So, we are just finishing but before we leave, I just wanted to share a few resources that you might find interesting on the themes that we're talking about today. So first of all in the chat we will be sharing some of the links to the websites of all these organisations on the video that I mentioned so you can find out more about them there but I also wanted to mention the book: 'On Common Ground: International Perspectives on the Community Land Trust' by the Center for CLT innovation which is co-edited by Line along with John Davis who is present here and Maria Hernandez-Torrales who is also involved in the Caño Martín Peña Community Land Trust. And all the projects in this webinar are actually described in this book, along with many other community land trusts from around the world that are set in different places and contexts and tackle different issues. It also includes some systems that essentially work like Community Land Trusts but might be traditional systems that might not call themselves a Community Land Trust but they're doing more or less the same thing. So, if you want to learn about those too - that's a great place to do that. And it's just full of community-led housing gems. And in general, the website of the Center for CLT Innovation is also full of videos, updates, resources - so if you want to find out more about what's happening globally on CLTs that's also a good place to look for that. I also wanted to encourage you to sign up to the World Habitat newsletter - so if you go on our website and then at the bottom of the page you can sign up over there. And, in particular, we collaborate with all of the projects here, so you'll be able to hear more from them. We're also releasing an Impact Report for the Global Community-led Housing Programme so you'll be able to explore more of these partnerships and other partnerships in that report which should be out more or less in a couple of weeks. Finally, I also wanted to mention the CoHabitat Network as they're a great way to connect to Community Land Trusts and other community-led housing projects like cooperatives, community saving experiences, and more - and they create opportunities for peer-to-peer learning and have developed a useful set of tools to engage with. So, I'd recommend to have a look at that too. That's it for today. Thank you so much for being with us. This event has been recorded and will be available on the World Habitat YouTube channel more or less in the either tomorrow or in any case very soon. Thank you everybody, take care and looking forward to connect in the future.

[Everyone] Thank you, Bye everyone!