# COMMUNITY ADVOCATE PACK

2026

Grounded

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# Who are Community Advocates?

## Local champions who convene practical conversations that lead somewhere.

Community Advocates care deeply about housing affordability and help translate frustration into a credible local pathway. They bring people together, test appetite, form Founder's Circles and connect early interest to landholders, councillors, planners and potential funders.

### Convene

Kitchen table sessions and practical local conversations.

### Structure

Founder's Circles that move from talk into action.

### Connect

Landholders, councillors, planners and potential funders.

### Build confidence

A credible pathway toward a Community Land Trust that can endure.

### WHAT YOU WILL GAIN

- A clear pathway from the first community conversation to a viable local housing project.
- A 12-step pathway across community building, land, governance, affordability and finance, with a clear handover into delivery.
- An income alignment framework to translate affordability into local benchmarks.
- Templates and worksheets for meetings, council engagement and Founder's Circle formation.
- Ongoing mentorship and check ins with Grounded.

### A GOOD PLACE TO START

You don't need to know everything before getting involved. These foundations will help you have useful conversations in your community:

- Read CLT 101 and understand the basic model
- Be able to explain, in plain language, why a CLT keeps housing affordable over time
- Understand who is being priced out or under housing pressure in your community
- Identify a few people, groups or organisations who might help build local momentum
- Be clear that any discussion of prices, eligibility, sites or timelines is indicative until a real project is established
- Respect privacy, consent and people's personal circumstances

**Curiosity and credibility matter more than expertise. Grounded provides the tools and support as the work develops.**

**Every Community Land Trust starts before there is ....**

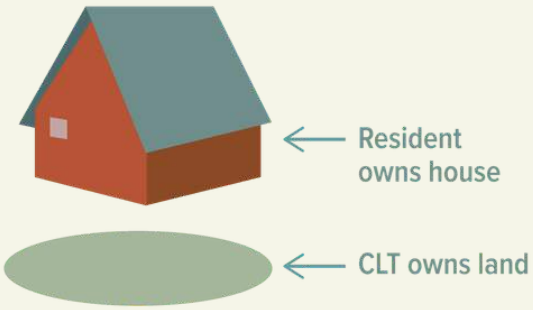
land, finance or a development plan. It starts when a few people decide their community deserves another option.

## What is a CLT?

A Community Land Trust is a for-purpose development model that embeds perpetual affordability, sustainability and land stewardship into its core purpose. It keeps homes priced closer to wage growth and the real cost of living - so affordability lasts across generations. Lower land and housing costs can free up time for residents to care for their home, land and community.

## How it works

- The CLT holds land in trust for long-term community benefit, while residents own the building.
- A carefully calculated capped resale formula limits speculative profit and keeps homes affordable over time.
- Because buyers only borrow for the house, deposit barriers can fall by around 60% compared with a detached home.
- Instead of paying interest on land, residents make a ground lease payment - helping keep money circulating locally.




*Key point: land and buildings are separated so the land stays affordable, forever.*

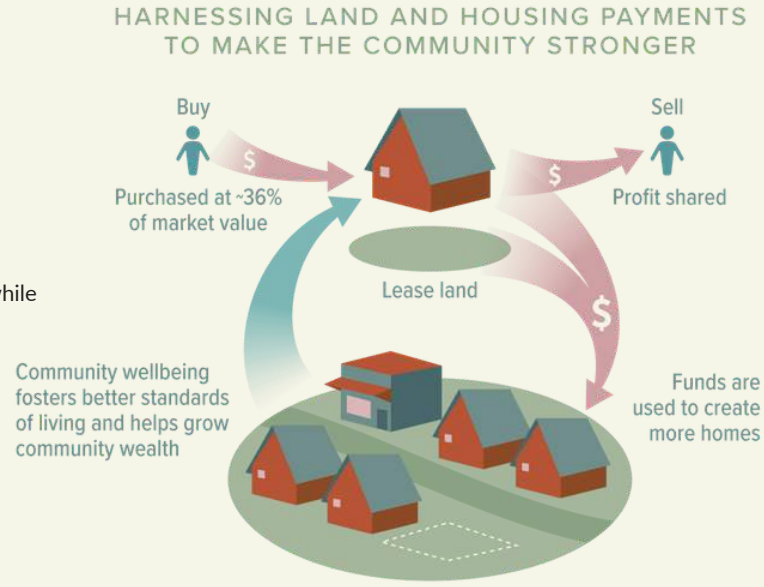
## Governance

A CLT is a not-for-profit legal entity that acts as custodian for the land and ensures perpetual affordability. CLTs work with future residents through deliberative development to design and steward suitable, sustainable homes. A typical board structure is 1/3 residents, 1/3 neighbours and 1/3 civic-minded members - supporting transparency and long-term stewardship.

## Best practice principles

- Land and housing as a fundamental human right.
- A strong constitution that protects long term stewardship.
- Clear, fair entry and exit pathways for residents.
- Transparency at every stage of development and resale.
- Commitment to regenerative practices across environmental, social and economic life.

## Closing the loop




Housing and land payments can be reinvested to create more homes and strengthen community wealth.

## Impacts & Evidence

- Value for money: $1 invested -> $1.80 benefit (10 years), rising to $3.10 over 30 years.
- Environmental performance: modern methods can cut CO2 by 15-50%; household energy costs reduced by $260-$1,300 p.a.
- Resilience in downturns: U.S. CLT foreclosure rates were ~one-eighth of the national average (2010).
- Lower planning risk: community-led models can build local support and counter NIMBYism.

Want more detail? Explore Grounded's Resource Hub.

Resource Hub

CLT PRIMER

Why CLTs?

Join Us

# Community Advocate Pathway

## Phase 1: Build Local Momentum

**Learn ● Listen ● Convene ● Organise**

STAGE 1

### 01 Read the core documents

- Read **CLT 101**, understand the basics and share it with 4 people.
- Review this pack for clarity, tension and local opportunity.
- Familiarise yourself with the 12 Step Action Plan and the road from first interest to a build-ready project.

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CLT 101

Why CLTs?

Resource Hub

### 02 Attend a 101 session with Grounded

- Schedule a briefing to clarify the CLT model, the income aligned affordability frame and the governance pathway.
- Arrive with questions and note how the model could adapt to your community.

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Watch: Reclaim Your Housing Future

Watch: Make Your Own Rules - Explorations in Governance

Housing As If It Were a Red Hot Emergency

### 03 Conduct a Community Affordability Snapshot

- Review local income, housing and demographic indicators to test the gap between earnings and housing costs by using the **Housing Affordability Snapshot**, alongside **ABS Quickstats.**
- To create interest and build credibility, publish an Affordability Snapshot with three data points that show the affordability gap.

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Real Estate

ABS QuickStats

Housing Snapshot

Snapshot template

### 04 Host kitchen table sessions

- Bring together 4 - 7 committed people.
- Agree on shared purpose, values and a way of working.
- Record decisions and next steps using the Founder's Circle Charter template.

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Kitchen table guide

Founder's Circle Charter

Privacy and consent

### 05 Form a Founder's Circle

- Follow up with smaller gatherings to deepen commitment.
- Use theTemplate Agenda and Rolling Minutes.
- Identify potential founders, board members and early advocates.

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Founder's Circle Charter

Stakeholder Worksheet

Stakeholder Map

Template Agenda

### 06 Convene a public meeting

- Host a town hall or community forum to present Snapshot findings.
- Outline the pathway forward through a Community Land Trust and invite expressions of interest.

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Event flyer + ppt template

One page CLT Summary

Snapshot prezo template

# Community Advocate Pathway

## Phase 2: Build the Project

**Land • Governance • Finance • Feasibility**

STAGE 7

### 07 Map Land and Power

- Identify potential sites and assess council land disposal policy.
- Note key councillors, planners, landholders and local philanthropists.
- Use the Stakeholder Map Worksheet to record roles, decision makers and influencers.

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Stakeholder Map

Council Land Disposal and Acquisition Policy

Council Land: A Community Asset

Land and Power Sheet

### 08 Early Council Engagement

- Meet council officers or councillors with a concise concept: permanent, income linked affordability held in trust for the community.
- Bring the Snapshot, a CLT Summary brief and a proof of support list.

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Affordability Snapshot

Meeting templates

From Speculation to Stewardship: Reframing Planning

### 09 Adopt Core Model Settings

- Agree on ground lease, shared equity stewardship and a price cap anchored to local income benchmarks.
- Use the **Affordability Calculator** to show how the price cap links to 30 percent of area median income.

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Grounded in Affordability report

Ground Lease Economic Rationale paper - upon request

Affordability Calculator - Victoria

### 10 Conduct a Feasibility Study and 10 Year Projection

- Compile local data on land values, construction costs, infrastructure charges and likely buyer incomes.
- Plug this research into Grounded's feasibility calculator.
- Model cash flow, stewardship income, capital recycling and homes seed funded after a decade.

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Feasibility calculator - provided in your Grounded 1x1 meeting

### 11 Legal Incorporation and Governance

- Establish a Company Limited by Guarantee with constitutional objects that lock in perpetual affordability and permit long term leasing and a capped resale formula.
- Complete legal due diligence across title, lease, tax, insurance and risk, alongside accounting systems, dual signatories, member selection and dispute resolution.

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Governance & Legal Pathway Template

Governance & Incorporated Checklist

### 12 Capitalise and Secure Site Control

- Clarify seed funding pathways, philanthropy prospects and banking relationships.
- Secure site control and confirm founding households.
- Formalise finance and move toward planning and build.

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Funding pipeline

Option to Lease proforma

# From Curious to Built

The whole pathway on one page. Most groups spend the longest stretch in the first three stages.

**CURIOUS**
Something about housing here has stopped making sense.

**COMMUNITY ADVOCATE**
Skill up on affordability pressures, key stakeholders, political actors.

**KITCHEN TABLE**
The first real conversations, who knows whom?

**FOUNDER'S CIRCLE**
4+ people to carry it, with simple roles.

**PUBLIC MANDATE**
The town knows who you are, and says it wants this.

**PROJECT FORMATION**
Members, decision rules, legal shell, money handled properly.

**SITE + FEASIBILITY**
Land, council, construction costs and a ten year projection.

**DELIVERY**
Approvals, finance, build and households move in
Delivery partners lead. Grounded stays in the room.

Advocates convene. Founder's Circle decide. Grounded helps turn local momentum into a credible project.

**Every enduring housing alternative starts the same way: people deciding their community can do better.**

Next: 5 Friends Starter Kit | grounded.org.au | Resource Folder

www.grounded.org.au