Living into the Future

Scaling Community Owned Housing in California

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Executive Summary

In response to constant, increasing threats of housing insecurity and displacement, marginalized communities in California have long fought for the ability to stay rooted in, and collectively shape the future of, the places they call home. Their efforts have seeded a diverse field of community owned housing. While these housing models, like community land trusts and limited equity housing cooperatives, have grown steadily for decades, movements to scale **community owned housing** have recently gained new momentum.

As more affordable housing organizations, with varying ideological perspectives and theories of change, engage with the field, tensions have emerged regarding how community ownership is defined and practiced. The lack of consensus opens up the question of what it means to scale community owned housing, which must be answered to identify pathways to scale.

This research project set out to understand the multitude of ways in which thought leaders and practitioners within the community ownership field are responding to these foundational questions. The findings and recommendations in this report result from a collaborative research process that included a series of structured interviews, a three-day convening of twenty practitioners from across California, and feedback from the same practitioners on draft findings.

This report first examines how practitioners define two key concepts: community owned housing and scale. We then explore the systems and relationships needed to advance their vision of scaling community owned housing, with a focus on the possibilities for movement infrastructure and public infrastructure. This understanding of the ecosystem then highlights key challenges and questions that these possibilities raise. We reflect on the importance of relational organizing and relationship building in addressing these challenges and, ultimately, weaving together a thriving ecosystem with the capacity to scale. Lastly, we offer recommendations for near-term action by different actors within the ecosystem (community owned housing organizations, policy-makers and housing program managers, and housing funders) that can foster the possibility of scaling community owned housing over the long term.

Key Takeaways

Community owned housing is rooted in core principles of decommodified development and shared governance. Community ownership cannot be contained or flattened to a singular definition. It is as varied as the communities that live in and govern it, and the adaptive nature of community owned housing models is part of what allows them to proliferate under varied circumstances, reflecting the different needs and visions held by the communities implementing them. Amid this variation, two core principles of community owned housing hold true across different models: *decommodification of housing* and *shared governance for community self-determination.*

Community owned housing is living into a future of community stewardship. The practice of community ownership is a means of imagining, experimenting with, and manifesting alternative ways of relating to land—as stewards, rather than owners. Community owned housing practices this aspiration for stewardship, even while operating within fundamentally inequitable private property regimes. This aspirational vision for a transformed housing future calls on community owned housing organizations to build out a broader ecosystem that creates the capacity for scale.

Scale is not just about numbers. The forms of scale that practitioners envision are more complex than simply *scaling out*, or growing the number of community owned housing units. They involve *scaling deep*, or

transforming culture and lived experience of residents: unlearning being a tenant beholden to landlords and living into an interconnected sense of self as part of a community and broader movement, with the power to shape their individual and collective futures. This is complemented by the redistribution of power via movement organizing for *scaling up*, or impacting law, policy, and institutions.

Scaling community owned housing out, up, and deep requires an ecosystem. Building capacity and alignment for scale requires investments in both *movement infrastructure* and *public infrastructure.* Already, practitioners are connecting emerging ideas and experiments, as well as established tools and practices, for weaving together a thriving community owned housing ecosystem. The expanding field of stakeholders must build on this momentum and answer how these infrastructure components can be connected, resourced, and backed by the political will needed for scale.

Grounding in core principles is key to scaling community owned housing with integrity. Interventions to strengthen movement and public infrastructure must tend to *both* principles of community ownership (decommodified development and shared governance) to ensure that the movement's vision is not compromised.

Scaling starts with relationships. In connecting and aligning actors throughout the ecosystem, community owned housing organizations must lean into their *capacity to bridge* at the smallest scale: from person to person. The work of ecosystem building is fundamentally about *relational organizing:* deeply knowing and understanding each other—all people, organizations, and institutions within the ecosystem—from which grows transformational solidarity.

Scale requires resources and sustained, collective engagement in nuanced design questions. Building a new future requires dedicated time and space—and most importantly, resources—for collective imagination, experimentation, and grappling with persistent questions. Answering these questions requires sustained conversation with a broader set of actors at the table.

Recommendations for Near-Term Action

- **Community owned housing practitioners** must build on state and regional momentum to coordinate development capacity and create space to plan for the future. There is a need to carve out time away from the day-to-day work to participate in cross-sector strategic conversations to share and evaluate emerging practices, identify collective priorities, and coordinate with a larger network of aligned movements.

- **Housing policy-makers and housing program managers** can support efforts to scale community owned housing by adjusting existing housing program guidelines to serve the core principles of community owned housing. This must involve creating opportunities for public participation in the design of housing programs that intentionally increase the power of people most impacted by the housing crisis while ensuring that these processes are not overtaken by exclusionary stakeholders.

- **Public and private housing funders** can play a critical role in scaling community owned housing through structuring financing for permanent affordability, increasing long-term funding for resident engagement, and investing in strategic planning and relational organizing. This funding must be flexible enough to allow for experimentation and community cocreation, and sustained over the long term to drive systems and culture change, beyond a singular focus on producing a greater number of housing units.

I. Introduction

In response to constant, increasing threats of housing insecurity and displacement, marginalized communities in California have long fought for the ability to stay rooted in, and collectively shape the future of, the places they call home. Over decades, their efforts have seeded a diverse field of **community owned housing.** Practitioners in this field include housing developers and managers, as well as organizers and advocates, who work within a variety of organizational models that each provide a framework for creating and managing permanently affordable,[1] community-controlled homes.[2] These models include community land trusts (CLTs), limited equity housing cooperatives (LEHCs), resident owned communities (ROCs), and **more**. Community owned housing practitioners see their work as a distinct subset of the larger field of community-based development organizations (CBDOs),[3] which serve their communities by developing real estate, advocating for policy and program changes, and providing services.[4]

Their work is in service of a broader community ownership movement of residents and other local community members, and aligned intermediaries, funders, researchers (including us authors), and policy-makers, who are working to "steward land, resources, and capital, shifting power and wealth from banks and corporations, and redistributing it to those who have been most impacted by cycles of extraction and disinvestment...in the broader fight towards racial and economic justice."[5] In the context of housing, community ownership is a means of ensuring residents have meaningful power over their housing without the constant stress of rising rents due to market pressures. As one of the practitioners interviewed for this project stated, community owned housing is "part of a broader political project of tenants de-marginalizing themselves collectively.

While these housing models have existed for decades, movements to scale community owned housing have gained new momentum in the face of worsening housing insecurity. Despite renewed interest from other parts of the housing landscape, policy-makers, philanthropic institutions, and values-aligned organizing movements, very few people have access to community owned housing in California[6] or the United States.[7]

Even with only a relatively small number of units, community owned housing organizations are demonstrating the deeply transformative impact that these models can have on residents' lives.

Authors' note on the many types of community owned housing: Throughout our research, practitioners were quick to identify the many legal forms that made decommodification and shared governance possible. While our work focuses on the principles that unite these various legal forms, we define nine models in the **Glossary of Current Models**. However, there is also a vast variety among community owned housing projects using the same legal form. While all CLTs include a variety of representatives on their boards, the specific share and type of communities prioritized are a reflection of diverse local contexts.

Limited equity housing models have proven to be more resilient in financial downturn;[8] serve more Black, Indigenous, and people of color households;[9] and contribute to a deeper sense of neighborhood community.[10]

The community ownership field continues to experiment with a variety of legal models, financing structures, and legislative campaigns to develop more community owned housing and grow impact. As more affordable housing organizations with varying ideological perspectives and theories of change join the movement, tensions have emerged regarding how community ownership is defined and practiced. The lack of consensus opens up questions around not just *what* we as a movement are trying to scale, but also *what* it means to scale, which must be answered to identify *how* we scale.

Our research hones in on the challenge of weaving together the multitude of ways in which thought leaders and practitioners within the community ownership field are responding to these foundational questions. We designed a participatory research process to align with the participatory process for community owned housing. Practitioners shared their wisdom and imagination through one-on-one interviews, a three-day convening, reviewing early report drafts, and follow-up conversations with the research team.

This report aims to illuminate key points of convergence across the field as it stands right now. However, our work with these community partners is ongoing, and we offer these findings as a snapshot in time to advance a shared understanding of how a broader network of actors can cocreate and scale a housing movement, ecosystem, and future that reflects the principles of community ownership.

Part II explores a foundational question that emerged at the onset of our research, namely: *what is community owned housing?* In addition to bold visions for more regenerative futures, our analysis highlights two guiding principles among the diversity of practices that operationalize those visions for the future, here and now:

- **Decommodification of housing:** community owned housing models limit profit seeking through collective and public ownership, limited equity resale formulas, long-term affordability covenants, tenant protections, and other tools to recenter the units' use as a home instead of an investment vehicle.

- **Shared governance for community self-determination:** community owned housing models foster and protect the right of residents to participate in decision-making that affects their homes through resident and community representation in governing bodies. Shared governance as a principle emphasizes that the process of inclusive participation in the creation of housing and community life is as important as the units built.

Part III builds on these principles and asks: given the diversity of practices, *how do community owned housing practitioners understand scaling?* We examine three different forms of scale to understand the full range of interventions needed to advance the field's vision for the future:

- **Scaling out** includes strategies to replicate and increase the amount of community owned housing, rooted in shared principles.

- **Scaling up** focuses on impacting law, policy, and institutions to codify a supportive environment for community owned housing.

- **Scaling deep** entails strategies to transform culture and lived experience through narrative, transformative learning and organizing, and communities of practice.

Part IV examines the question: *what forms of infrastructure are needed to create a thriving community ownership ecosystem with the capacity to scale?* Here, we consider two categories of systems and processes that can expand the collective impact of all actors within the ecosystem:

- **Movement infrastructure** is made up of the network of grassroots organizations, developers,

and other mission-driven organizations dedicated to creating and sustaining community owned housing. Interventions include building out and coordinating administrative, construction, and management capacities as well as investing in varied avenues for community participation, resident leadership, and organizing capacity.

- **Public infrastructure** refers to the government policies, financing mechanisms, and housing program regulations required for scaling community owned housing. Interventions include a suite of enabling legislation, deploying public land and revenue for community owned housing development, and systems for equitable participation in governance opportunities.

Part V asks: *how can the movement weave together the different components of infrastructure needed for the ecosystem to scale?* This section identifies **relational organizing,** rooted in collaborating with residents directly but expanding to include building trust with other sectors of affordable housing advocacy, as the approach to building **transformational solidarity** and scaling community owned housing.

Part VI concludes with the simple question: *where do we go from here?* As the field is constantly adapting, we offer recommendations as a snapshot of the immediate opportunities:

- Community owned housing practitioners must build on state and regional momentum to coordinate development capacity and create space to plan for the future.

- Housing policy-makers and program managers can support efforts to scale community owned housing by adjusting existing housing program guidelines to serve community owned housing and incorporate community governance structures with attention to equitable participation from differently positioned local stakeholders.

- Public, private, and mission-driven housing funders can and will play a critical role in scaling community owned housing through structuring financing for permanent affordability, increas-

ing long-term funding for resident engagement, and investing in evolving strategies and relational organizing.

Context: Barriers to Scaling Community Owned Housing

Leaders of the community ownership field articulate ambitious visions of what community ownership can deliver, pointing to its promise as a strategy to radically transform the housing market, address gentrification and displacement, and "repair historic inequities that for generations have been perpetuated and enhanced through land ownership, land use and development practices."[11] While reaching these ambitions may be multigenerational work, the movement has made real progress in recent years, as demonstrated by shifts in public policy that reflect growing support from decision-makers and justice movements.[12] Despite its small share of the total housing stock, the number of units under community owned housing models has been growing steadily over the last decade. Across the country the number of shared-equity housing units more than doubled between 2011 (7,139 units) and 2022 (15,606 units).[13] In California, 29 CLTs are operating over 1,600 units as of 2022.[14]

The field's vision for housing stability stands in defiant contrast to the US's predominant system of affordable housing centered on incentivizing private investment through the Low-Income Housing Tax Credit (LIHTC) program.[15] Because the LIHTC program is built on incentivizing private investment from large corporations with significant tax liability, the structure narrows the forms that affordable housing commonly takes. While developers have become increasingly innovative in pairing LIHTC with other sources of funding, LIHTC largely finances rental units serving households making 40–60% area median income.[16] LIHTC developers must respond to multiple lender and investor priorities from the increasing number of gap financing sources required to use LIHTC,[17] which often limit the possibility of incorporating community members' visions for their homes, neighborhoods, and ways of living.

Aligned with a broader policy shift toward the privatization of housing welfare in the US, LIHTC has become the dominant path for developing below-market rate housing at scale, producing an average of 50,000 rental units per year, more than three million units since 1986.[18] While the annual $8 billion in lost tax revenue has incentivized private investments in new affordable housing development, units are only income restricted for thirty years, and now the field is wrestling with how to protect affordable units with expiring subsidies.[19] Public housing programs, capped from developing units themselves,[20] are now more often funders of LIHTC development through project-based vouchers. Increasingly, advocacy for affordable housing development has focused on adjusting policy priorities and financing programs to facilitate the ongoing production of LIHTC units each year.

While a handful of community owned housing organizations have managed to use LIHTC to finance development,[21] community owned housing models are more often at odds with the LIHTC model because they are committed to permanent affordability and stability for residents, regardless of how their incomes change over time. Working outside of LIHTC financing means community owned housing developers are often relegated to the margins and must seek alternative local and state programs to secure resources for development.[22]

Throughout our research, practitioners returned to persistent challenges to their community owned housing work:

- **A lack of resources to grow the capacity of the community owned housing ecosystem:** As described above, this is due in part to decades of government divestment from subsidized housing development and directing an increasingly large share of that shrinking funding primarily to LIHTC, which is not designed to support community owned housing. While some local and state funding programs now target a portion of resources to community owned housing models, without an equal level of public investment, these models have not had the opportunity to thrive.

- **Balancing limited resources between emergency response and long-term capacity building:** The need to respond to urgent, acute crises faced by community members, such as immediate threats of eviction and displacement, can draw energy and resources toward short-term harm reduction approaches and away from the transformational, long-term work of growing the field to redefine relationships to home.

- **Skepticism from the housing and community development sector at large of community owned housing strategies at scale:** Other affordable housing practitioners often express doubt over the ability of community owned housing organizations to meet the state's need for affordable housing. Some assume that democratic decision-making processes associated with community owned housing can slow down development. Others argue for prioritizing investment in models that they determine to be more tried and true.[23] However, with LIHTC projects often stuck in the development pipeline for years, and failing to provide the full range of affordable housing types that communities want and need, the state needs to also invest in other housing models and financing strategies.

- **Concern from the community ownership field for potential co-optation of community owned housing models:** Some community ownership practitioners express concern that scaling up could weaken fidelity to principles such as robust community engagement.[24] They note the possibility that, whether intentionally or not, this could undermine the transformational vision of community stewardship and maintain the status quo.

A boom of interest in community owned housing models, following the 2020 George Floyd protests amid the COVID-19 pandemic, highlighted these challenges to a larger audience of interested philanthropic organizations and public agencies. While an emerging ecosystem of organizers, advocates, funders, developers, public agencies, and many other stakeholders have worked for decades to overcome the systemic challenges standing in the way of

Practitioners and researchers at Occidental Arts & Ecology Center on April 13, 2024.

fulfilling community ownership's promise, the field still struggles to access the funding and technical assistance to serve the increased demand in the last few years. This research picks up the persistent question amid the field: what will it take to overcome and remove barriers to secure the number of community owned housing units required to meet the scale of need?

Methods: Participatory Action Research with Community Ownership Practitioners

The research methods and analysis for this report reflect the participatory nature of community ownership itself. The collaborative research process evolved over three iterative phases: preliminary interviews, a three-day convening, and follow-up discussions to distill key learnings and recommendations. Throughout the process, the research team and community partners sat in the conflict and disagreement, imagination and creativity, and confusion of capitalist contradictions in pursuit of learnings that encouraged deeper mutual understanding and movement forward as a field.

The research team is made up of longtime and new community ownership advocates, with diverse experience in community organizing, affordable housing development, housing policy advocacy, and community-based research. The community collaborators invited to participate in this research reflect the diversity of the community ownership field. They include developers, organizers, advocates, and funders working across the state, representing local and regional scales of focus, operating in urban and rural geographies, led by established and emerging leaders, and building on multidisciplinary backgrounds in urban planning, law, anthropology, sociology, economics, education, and more.

Following the expertise of practitioners across the field of community owned housing, we made adjustments to our research design throughout the project. For this reason, we consider the community partners that participated in our interviews, practitioners convening, and follow-up to be collaborators—nuancing our research questions, shifting our focus, and framing our report findings—iterating and cocreating with us through multiple feedback loops.

This project was initially conceived of as a research initiative that would involve bringing together representatives of the diverse practices in the community ownership field. Prior to gathering together, the research team conducted six preliminary interviews aimed at developing a working definition of community owned housing to ground the practitioners convening. The initial interviews revealed many overlapping and diverging definitions of community ownership as well as differing opinions of the value of scaling community ownership. This pointed to a need to explore the implications of these differences in perspective, for pursuing a long-term vision and and strategy as a field. We also recognized a need for the field to have ample time and space to build relationships, pause their ongoing work, and rest in order to engage deeply and freely in difficult questions challenging the field.

With the intertwined goals of offering space for rest, imagination, and collaboration, we developed a convening agenda that took the group through three main questions: *Where are we now? Where do we want to go? Where do we go from here?* This structure aimed to take us from level setting together, to identifying goals for community owned housing

in the future, and imagining strategic pathways to reach those goals. Again, our original plan changed as collaborators pushed us to clarify definitions and values of community owned housing at scale—the necessary foundation among the diverse practices for shared planning.

At the end of the practitioners convening, the research team and collaborators alike were clear: this was only the beginning. In the iterative spirit of community owned housing, we expanded our report writing and review process to keep nuancing our reflections and recommendations. Collaborators not only gave detailed in-line comments and feedback on our early draft of this report, but also met with the research team to refocus attention on existing efforts to scale community ownership and narrowing policy recommendations to opportunities in the nearer future. Further, our work together has expanded to facilitate a workshop at the California Community Land Trust Network's annual conference, weave together our ongoing work on social housing, and host follow-up meetings with our collaborators to plan for future convenings. We are eager to offer this report as the first chapter in a much longer story.

II. What is Community Owned Housing?

Defining Community Owned Housing

Community owned housing can be as varied as the communities that live in and govern it, and this adaptive nature allows the community ownership movement to thrive. The legal models, governance structures, and financing terms used by different organizations respond to the local context and conditions to offer an alternative to the status quo. Rather than rigid templates, these models allow for residents to cocreate the specifics of how they are implemented.

Our research and discussions with practitioners illuminate two shared principles at the core of varied definitions of community owned housing:

- **Decommodification of housing:** community owned housing models limit profit seeking through collective and public ownership, limited equity and resale formulas, renewable long-term affordability covenants, tenant protections, and other tools to recenter a housing unit's use as a home instead of an investment vehicle for accumulating wealth.[25]

- **Shared governance for community self-determination:** community owned housing models foster and protect the right of residents to participate in decision-making that affects their homes through resident and community representation in governing bodies. Shared governance as a principle emphasizes that the process of inclusive, equitable participation in the creation of housing and community life is as important as the units built.

FIGURE 1

Principles of Community Owned Housing

Some existing housing models reflect one but not the other of these two principles. Decommodified housing without shared governance, like public housing developments with disempowered resident councils, limits the opportunities for residents to shape their own homes and communities. Models incorporating shared governance without decommodification, like Home Owners Associations (HOAs), are still driven by underlying profit incentives and can limit social inclusion.[26] Operationalizing both social and economic functions, community owned housing development reflects a much larger movement to repair unjust economic structures and bolster diverse economies.[27] The two principles are mutually reinforcing when the economic function of limiting profit seeking is linked with processes for shared governance.

These principles of community owned housing take many different legal forms, detailed in **Appendix A: Current Models of Community Owned Housing**. CLTs and LEHCs are the most well-known forms of community owned housing, and practitioners are increasingly combining these with other forms to adapt to their local context.[28] CLTs decommodify their housing by holding the land that households lease and typically implement shared governance through a tripartite 501(c)(3) board, in which one-third of members are residents, one-third are community representatives, and one-third are real estate professionals. LEHCs are incorporated as limited liability companies, and households buy a share of the company that gives them the right to vote for board representatives and on some decisions directly. Both CLTs and LEHCs use resale formulas that limit the sale price, to keep units affordable in perpetuity. **Appendix B: Visual References for Defining Community Owned Housing** includes others' work to categorize types of community owned housing.

In interviews and discussions, practitioners recognized that community ownership holds different meanings for different individuals and organizations within the field, and that this is an important strength—but also a challenge for developing pathways to scale. The varied ways community owned housing is expressed is partly in response

> Community owned housing can be as varied as the communities that live in and govern it, and this adaptive nature allows the community ownership movement to thrive.

to each community's needs and wants and the local context of opportunities and constraints. For example, the strategies of an advocate who is based in a largely immigrant, rural community in Central California may look completely different from that of an established CLT situated within a high-cost urban neighborhood in the Bay Area. The diverse forms of community owned housing may also have to do with the lack of institutional support (policies, financing, etc.), which requires communities to be extremely creative and flexible in how they apply the principles of decommodification and shared governance. In the words of one practitioner:

> We carry a bold anticapitalist vision, but to practice these ideals it's as if we constantly need to accommodate, limit, and reform our models. Part of the work is to change these models as we go. We are essentially building our model into the structure that we are opposing.

Community owned housing must also be understood as a narrative strategy,[29] a story that speaks to a shared set of values, bold vision for the future, analysis of what's behind the housing crisis, and shared identities. As a narrative, the specific housing models are less important than the way the term inspires alignment with the underlying values, vision, and analysis of the problem. Seen in this light, the lack of a universal definition has been politically useful in enrolling a diverse coalition necessary for enabling legislation and public financing. Shanti Singh described it this way:

In July 2024, **Oakland Community Land Trust** celebrated their newest homeownership opportunity, a single family home in East Oakland. *Courtesy of Oakland Community Land Trust.*

[Community ownership] has an appeal to people... the vagueness has a political convenience... everyone likes the concept of community ownership...But it's tough because there are legislators you can't convince on the grounds that renters deserve stability, renters deserve rights, [...] but when they're told that corporate landlords are taking away the concept of community ownership, that corporate landlords are moving into neighborhood—which they are—and snapping up properties and depriving people in the community of the opportunity to own property—I found that that argument is convincing to people. Not always, but more convincing to people than the argument we would normally make for tenants' rights and tenant protections. I think that speaks to the words "community ownership" having a positive valence but vague enough that you can kind of make it what you want it to be.

For others, the ambiguity leaves community ownership vulnerable to co-optation from actors who might use the language but fail to live up to the principles of decommodification and shared governance in practice. Another interviewee, speaking from his position with a community land trust, was frustrated with the "co-optation of community ownership" and its values, and especially the adoption of certain phrases, such as "removing housing from the speculative market," by affordable housing developers. In this view, there is a struggle against an ideological mainstreaming and watering down that results in a superficial layering of the language over existing normative housing policy and practice.

Instead of flattening the multiple expressions of these principles into a singular definition, practitioners see the value in both the visionary narrative and varied practices, as part of multifaceted, aligned strategies for community ownership of housing.

Imagination and Experimentation: Living into the Future

Practitioners illuminate another way to understand the transformative potential that the practice of community ownership holds: as a means by which we imagine and manifest alternative ways of relating to each other and land that can provide a model for future systems. Despite being beholden to and constrained by existing institutions, community owned housing can be a space for experimenting beyond the predominant owner-renter binary[30] (in which both tenures are beholden to profit priorities) to create an experience in the present day of a more expansive relationship to home and community.

This work is a form of what abolition feminists[31] and other theorists describe as "organizing and embodying the modes of existing and understanding that you long for, in the present."[32] This orientation creates a dynamic in which practitioners are working within two time scales: working to change the existing system (which often requires pragmatic tactics

grew out of a long history of community organizing in Oakland by the Association of Community Organizations for Reform Now (ACORN) and acquired its first properties in 2009 with Neighborhood Stabilization Program funds in response to the foreclosure crisis.[33] In response to increasing investor ownership and displacement of tenants across Oakland, OakCLT supported Moms 4 Housing occupation to create transitional housing units,[34] organized with the Alliance of Californians for Community Empowerment (the Californian successor to ACORN) to protect a mixed-use building on Twenty-Third Avenue.[35] They raised enough money to put in a competing offer on a building hosting a worker-owned business, and the two residential units above, facing displacement.[36] While the varied financing sources were a reactive strategy to funding availability at the time, the ability to acquire and protect community owned housing was rooted in a proactive approach to relationship building.

On the other hand, to manifest these expressions of what life in a more humane future housing system could be, people need spaces to imagine, practice, and learn collectively as a movement. Some theorists describe this as the work "to create innovation 'niches.' These niches are understood as 'safe' spaces—places that are protected from

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and incremental reforms), while simultaneously embodying through practice a big picture transformation of the entire housing system (which involves culture change and the creation of new systems). It transcends the binary of transactional versus transformational change and, instead, insists on addressing current conditions and working toward another future at the same time.

In reality, this means that, on one hand, community owned housing organizations must engage in pragmatic efforts to provide immediate relief for families most struggling with housing insecurity. For example, the Oakland Community Land Trust (OakCLT)

the daily operational concerns of the organisation, even though the work being undertaken may not yet be profitable, or even feasible."[37] Creating and sustaining these safe spaces for innovation in housing movements requires an intentional investment of resources as well as patience, with the recognition that building the future is a massive endeavor that takes time.

It also takes an openness to risk that comes with envisioning and testing something new. In describing the work of organizers within the community ownership field, Tara Mohtadi writes, "It also takes trial and error. Organizers don't shy away from describing

the work they do as messy for a reason: the work of transformative change centers people, and therefore it requires people-driven approaches, based on trust, relationship-building, and patience. Trial and error may mean that there are mistakes made and battles lost along the way, but it doesn't mean that there is a lack of strategy or clear planning. Accepting these dynamics can [...] allow for co-learning, that strengthen opportunities for adaptation, and that ultimately bolster resilience towards long-term change."[38]

In being both pragmatic and transformative, proactive and reactive, community owned housing lives into a more just and humane housing future via a diverse range of models practiced in the present that foster experiences of decommodified housing and shared governance.

III. Scaling Community Owned Housing, Toward Stewardship

Community ownership often draws the boundaries of community at a hyperlocal scale, and its approach of living into the future asserts that broad systems change can emerge from hyperlocal, even person-to-person, interventions. This aligns with an approach to change that some researchers describe as "based on a recognition that every activity and intervention can contribute to transforming the whole...enactive and recogniz[ing] that the future is generated day by day, word by word, conversation by conversation, and action by action, rather than through partial and exclusive solutions applied at one scale or another."[39]

Calls to scale community ownership demand focusing beyond the hyperlocal, which can seem at odds with the spirit of the movement. Scaling also requires broadening the field to include more actors and organizations, and in turn, this increased diversity will indeed shift how community ownership is practiced. As previously noted, the notion of scale thus prompts legitimate concerns for some within the field, specifically regarding the potential risk of community ownership models and narratives being co-opted or compromised by actors currently outside of the field, whether intentionally or not. But it is also an opportunity that brings more resources, skills, wisdom, and movement power needed to grow and deepen impact. It can even be considered an imperative; if the mission is to keep the community rooted in place, this can only be achieved if *all* of its people can stay. Yet as is, many community owned housing organizations can only provide housing for a fraction of the community, with many more of its members

> Community stewardship imagines a new type of housing security built on relational reciprocity and mutual responsibility in which people are stewards and caretakers—not owners—of the dwelling spaces, the land, and the community that inhabits them, in both a local and broad sense.

left vulnerable to displacement. The question then becomes, how can the field scale its impact while ensuring that growth does not come at the expense of the transformative elements of community ownership? Furthermore, in a practical sense, how do we go from spaces of imagination and experimentation to broad structural and cultural change?

What We Are Trying to Scale

Through our group discussions, we found that establishing a *shared vision of what we're scaling toward* can provide an essential foundation for answering this question. The group found alignment over a shared vision of a future expressed as *community stewardship,* which asserts that a just future must replace dispossession with something other than possession—in other words, move away from ownership entirely. This signifies a fundamentally different way of relating to our housing, land, and each other. In contrast to prevailing forms of property ownership

that involve transfers of land and housing assets for the purposes of profit through exclusion, community stewardship imagines a new type of housing security built on relational reciprocity and mutual responsibility in which people are stewards and caretakers—not owners—of the dwelling spaces, the land, and the community that inhabits them, in both a local and broad sense.

This paradigm stands in defiance of the predominant housing tenures that isolate the nuclear household (single-family homeownership), perpetuate wealth inequality (rental tenancy under extractive landlordship), and encourage individualistic approaches to addressing societal needs (for example, single-family homeownership as a primary means of financial security through retirement, necessitated by the lack of an adequate public retirement system).

What It Means to Scale

The field's expansive vision makes clear that scaling community ownership encompasses much more than increasing the stock of permanently affordable housing units under shared governance. Beyond the predominant understanding of scale as *scaling out,* measured by increases in units built or residents housed, it is about *scaling deep* and *scaling up.* Achieving depth of scale is only possible when

people have homes—not just their individual housing units, but homes belonging to a community that they take part in cocreating—that provide the stability needed to thrive across all aspects of life. Steve King describes their approach to scaling their work:

> Our scale is going deeper—we're not spreading out, we're literally going deeper. We're creating economic opportunity with our residents, we're investing in our residents in different ways that improves their lives...It is incredibly difficult to unlearn being a tenant, to take on a different relationship to your housing than we're all inculcated to have...That's a huge part of our work now, the interpersonal work with folks to bring them along and help them to start to take control of certain things and understand what that means in terms of changing their relationship to their housing.

From this point of view, "scaling" means addressing the intimate nature of housing and building meaningful relationships among residents that support a transition to a new relationship to their housing and neighborhood, beyond the transfer of a set of keys. Systems change researchers Moore, Riddell, and Vocisano describe scaling deep as structural changes that transform "people's hearts and minds, their values and cultural practices, and the quality of relationships they have."[40] In practice, it

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Authors' note on the distinction between community ownership and community stewardship: At the practitioners convening, the question of defining community *ownership* led to a robust conversation about whether community ownership is an appropriate term to describe the vision they are working toward. Among many people whose work fits under the umbrella of community ownership, their practice explicitly questions and challenges conventions surrounding private property in general and, as such, is oriented *away from ownership.* For this reason, the participants lifted up community stewardship as a more accurate term. In this report, we distinguish **community stewardship** as a future-oriented term—describing a *vision* for a paradigm that community ownership practitioners are working toward manifesting, while we use *community ownership* to refer to the *current field and practice.* Existing mechanisms and legal structures (CLTs, LEHCs, etc.) for operationalizing community ownership are just the current material iteration of a vision of the future in which our collective relationship to land and housing is grounded in the spirit of stewardship. But they themselves are limited by current paradigms of property ownership and capitalism and, as such, must continue to evolve and grow to reach the vision of community stewardship.

We thus hold the importance of differentiating between stewardship and ownership while also recognizing the need to center our analysis on *community ownership* as the term that practitioners themselves identify with. As we focus on articulating the boundaries of what community ownership means to people working within this space, we therefore primarily refer to community ownership rather than community stewardship as the subject of our research.

East Bay Permanent Real Estate Cooperative (EBPREC) acquired a 10-unit building in October 2023 after years of ownership by neglectful corporate landlords. *Courtesy of East Bay Permanent Real Estate Cooperative.*

involves supporting residents through the process of transforming their sense of self and community that happens through having power, resources, and a stable foundation to cogovern their homes. More than the simple provision of housing, it includes caring for residents' whole selves by facilitating access to opportunities and resources beyond housing.[41]

Furthermore, the practice of community ownership often involves cultivating residents' capacity for leadership, community building, and movement organizing. These are pathways for community self-determination not just at the level of the residential community or neighborhood, but for broader scale systems change. As such, political engagement and movement building are distinguishing elements of community ownership practice that support another form of scale: scaling up.

Scaling up entails working to transform the systemic drivers of housing instability and inequality shaping current conditions—in other words, changing the policies, laws, and institutions at the root of the problem. In our interviews and discussions, we found that the vision of community stewardship is undergirded by a shared critique of current systems, which informs approaches to movement building. This critique extends beyond housing to broadly include systems of capitalism, racism, patriarchy, and climate change. This leads practitioners to think about their work, strategy, and vision expansively. Many within the field draw from other movement frameworks (e.g., just transition, rematriation, abolition, care, the commons) and are themselves part of other movements.

And vice versa, other movements are increasingly looking to community owned housing—and furthermore, more broadly applying the principles of decommodification and shared governance—as a

FIGURE 2

Strategies for Scaling Out, Up, and Deep
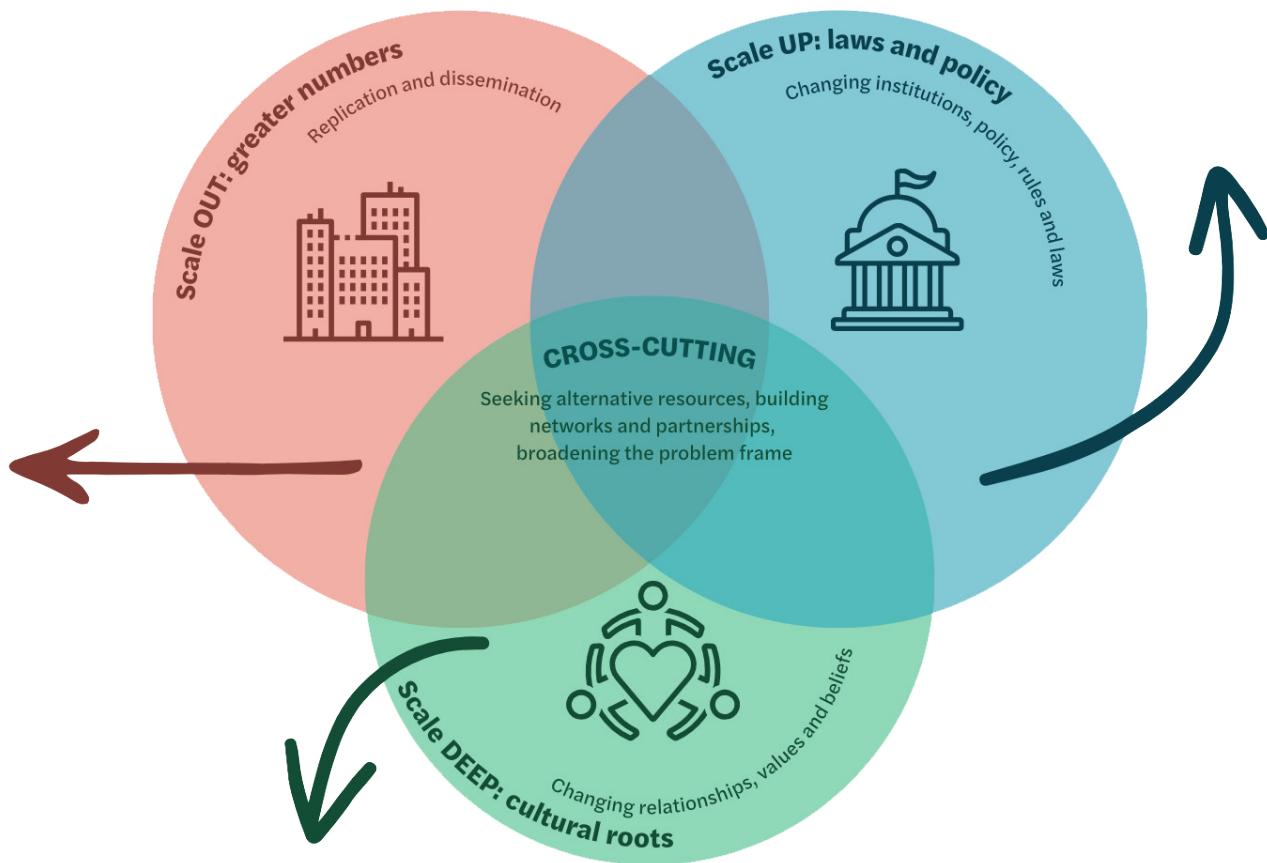
Adapted from Michele-Lee Moore, Darcy Riddell, and Dana Vocisano, "Scaling Out, Scaling Up,
Scaling Deep: Strategies of Non-Profits in Advancing Systemic Social Innovation."

solution to other forms of structural marginalization. For example, increased housing precarity in manufactured home communities compounded by worsening climate risks have driven growth of ROCs supporting tenants in manufactured housing.[42] Labor unions, often in opposition with traditional affordable housing development, are increasingly embracing community owned housing models to meet their members' housing needs.[43] Other movements have also turned their focus to community owned housing as their victories have led to neighborhood improvements like better schools and cleaner air, which in turn have increased displacement pressure on the very people they are fighting for. As we discuss

further in section VI, these connections being woven between movements are key to scaling up. Cross-movement organizing advances a vision of community stewardship that goes beyond housing. As other movements embed principles of decommodification and shared governance in their organizing, community stewardship becomes a broader movement that, as one leader describes, "is about redistributing power," and as such, "it would change *everything.*" It would open up a paradigm shift intocultures of care, individual and collective commitment to the common good, and participation in the cocreation of community and public infrastructure.

Practitioners repeatedly returned to the need for resources directed toward all types of scale. Alexandra Desautels highlighted the importance of funding for all parts of the community owned housing ecosystem:

> You can't say that this approach doesn't really work if you don't actually create the funding mechanisms and the infrastructure that will create the viability. It's not just about funding a land trust. There's a much bigger ecosystem that has to be built...Stop focusing on how many acquisitions that this one little bootstrap group has done and think about the bigger picture in which they're existing and the interventions we can make in that larger ecosystem to create viability.

Scale entails vastly growing the decommodified-housing stock (scaling out), but it also demands culture shifts (scaling deep) and systems change (scaling up) guided by the vision of community stewardship and firmly rooted in the core principles of community ownership. Within this framework, scaling is not as simple as replication via transposing what works in one community onto another. O'Brien et al. assert that "...the gap between local- and global-scale solutions requires shifting from scaling technologies, behaviors, and projects to building and activating the agency and capacities of individuals and collectives to transform systems and cultures at scale."[44] **This calls for cultivating an ecosystem that is held together by infrastructure that grows the capacity of local models to scale up, deep, and out.** By ecosystem, we mean the comprehensive network of actors—across different sectors, geographies, capacities, and alignment movements—and the relationships between them that drive collective action toward scale. Sustaining the relationships and collective action requires infrastructure, which we define as systems and processes that connect all of the actors within the ecosystem. In the following section, we examine how this ecosystem must be structured—specifically, what forms of infrastructure are needed for it to thrive.

IV. Ecosystem Infrastructure for Scaling Community Owned Housing

Over decades, practitioners and advocates have proposed and implemented many interventions to scale community ownership. We look to practitioners' insights shared throughout the research process, as well as learnings of ongoing research and policy analysis on community owned housing—from the foundational *Community Land Trust Reader*[45] to PolicyLink's recently launched *Spatial Futures Initiative*[46]—to map out how these interventions could connect and add up to a durable infrastructure with the capacity to drive change at scale.

While recommendations from the field on how to scale defy neat categorization, they generally speak to two types of infrastructure:

- **Movement infrastructure** refers to the systems and capacities woven across community owned housing organizations and other aligned, mission-driven groups.

- **Public infrastructure** refers to systems that are resourced, developed, and managed by the government.

Movement infrastructure and public infrastructure inform each other, and investments in one can reinforce and create new opportunities for the other. To ensure that scaling community owned housing infrastructure does not compromise the integrity of community ownership models, all of these forms of infrastructure must be designed to advance both principles of community ownership: decommodification of housing and shared governance for community self-determination. Within both forms of infrastructure, we thus attend to **two categories: infrastructure for decommodified development and infrastructure for shared governance,** as mapped out in figure 3 on the next page.

Many of the interventions within this matrix are, in fact, already being implemented. Others have been identified but yet to be tended to—a challenge when practitioners are caught between prioritizing, on one hand, the practical work of addressing the urgent needs of marginalized residents facing housing insecurity, and on the other, the visionary work of transforming mainstream cultural understandings of property ownership. Still others have yet to be imagined.

Emerging ideas and experiments, as well as established field practices, for weaving together a thriving ecosystem demonstrate tremendous promise and momentum; they are present-day manifestations of the field's vision for the future. The problem is that they are not all connected, resourced, or backed by the political will at the level needed for scale. In **section V**, we identify relational organizing as the central capacity needed to overcome this disconnection, the means by which we live into a secure, community owned housing future.

The remainder of this section takes a closer look at movement infrastructure and public infrastructure: how each must tend to both principles of decommodified development and shared governance, what promising interventions are already underway, and the key challenges related to each. For each of these

FIGURE 3

Movement and Public Infrastructure for Scaling Community Owned Housing
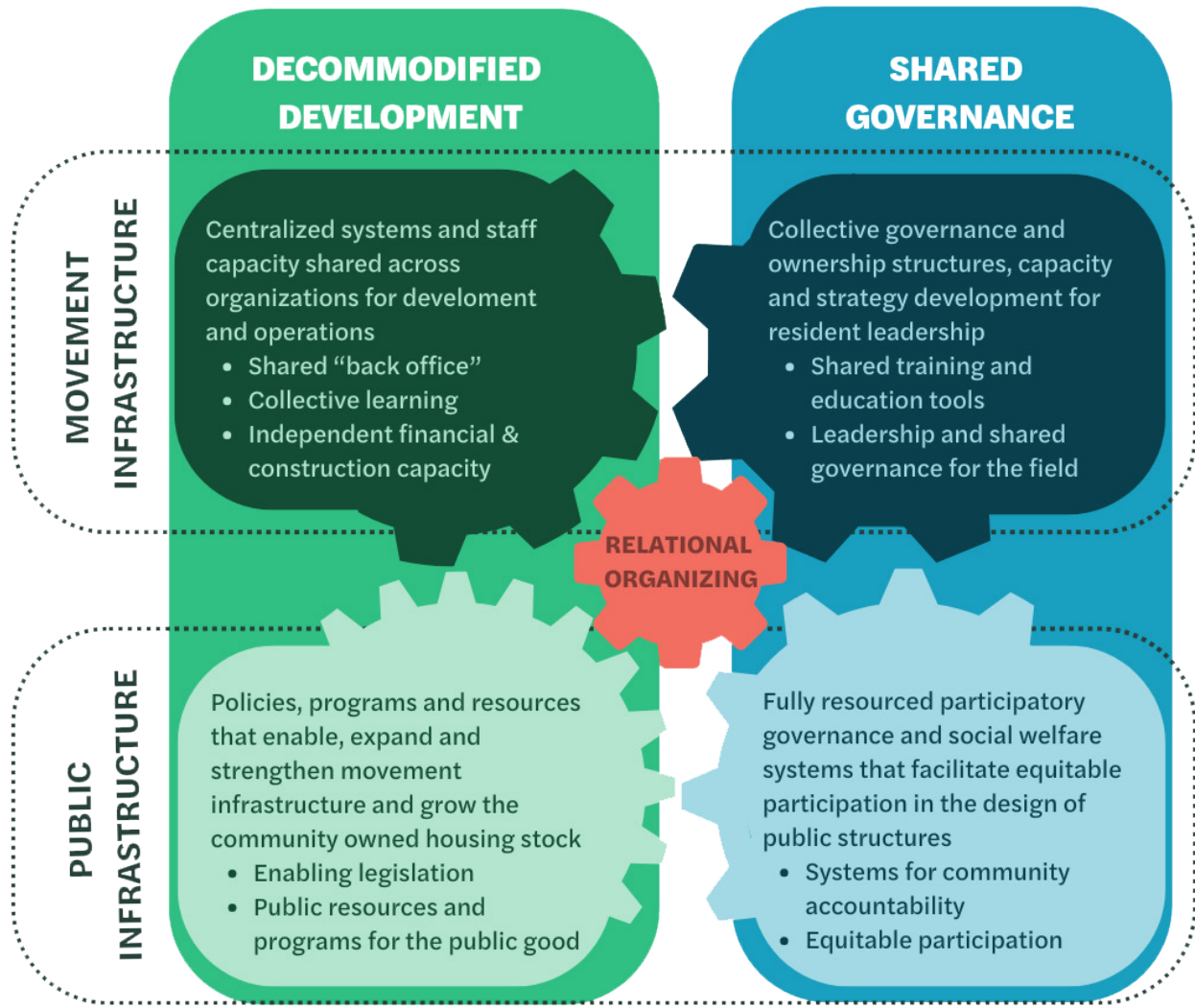
challenges, we pose questions to the field aimed at unpacking their complexities, catalyzing an iterative conversation about where we go from here, and bringing a broader range of voices into the conversation to collectively wrestle with the possibilities, tensions, and unknowns.

Movement Infrastructure for Community Owned Housing

Community owned housing requires a range of capacities from different areas of expertise. To acquire and develop decommodified housing, organizations must have technical expertise in housing development, assembling capital stacks, law, property management, and more. Additionally, it requires the capacity to run an organization: managing staff, operations, budgets, fundraising, communications, and even incorporating as a nonprofit organization. To advance shared governance, organizations must be able to run systems and processes for community building and equitable participation, which requires skills in popular education and training for residents, facilitation, and conflict mediation. It also requires a deep understanding of power dynamics,

different cultural backgrounds, and relationship building. Instead of each organization attempting to assemble these capacities on their own, the field can establish more shared systems to support the work of many communities.

Throughout our research, practitioners described different components of movement infrastructure for scaling decommodified development:

- **Shared staff capacity and tools:** As some efforts are already demonstrating, community owned housing organizations can benefit from establishing centralized staff teams that would provide cross-organizational capacity for entire regions or the state. This staff could provide administrative capacity for back-office and technical work related to organizational development (managing administrative functions, legal consulting, fundraising and development) as well as housing development (coordinating various stages of development and arranging financing for projects). Centralized staff could also develop templates for use by local affiliates covering various technical aspects of implementing community ownership models, such as leasing contracts, resale formulas, and property management procedures.

- **Collective learning communities:** Creating shared spaces for learning and evaluation are essential to scaling out local experiments to reach broader impact. Without them, best practices and lessons learned go unshared, missing the opportunity to help other organizations facing similar challenges and provide the basis for collaborative problem solving, leading to greater impact. Centralized staff teams could also hold the responsibility of coordinating cross-organizational learning communities and shared spaces for strategy development.

- **Independent financial and construction capacity:** Instead of relying solely on external sources of subsidy and financing, the movement could strive to create a specialized revolving loan fund for community-driven acquisitions. Additionally, the field could pursue creating internal

construction capacity via a cooperative construction company.

Practitioners also shared distinct but connected components of movement infrastructure to scale shared governance:

- **Shared training and popular education tools:** Similar to shared tools for operating community owned housing developments, centralized staff teams could develop and gather popular education materials and facilitate train-the-trainer workshops for local organizations' residents, staff, board members, and external stakeholders on the practice of community ownership and shared governance. This would help ensure all stakeholders are equipped with foundational capacities and frameworks for participation in community life. For example, trainings could focus on practical skills needed to implement shared governance processes, such as designing equitable community engagement processes, facilitating consensus based and collaborative decision-making, and mediating conflict.

- **Shared governance and leadership at the movement level:** Centralized movement infrastructure can create systems and processes for intentional field building and collective stewarding of the movement as a whole. This could involve feedback loops and partnership structures between local community owned housing organizations, centralized movement organizations, and intermediary organizations, through which local needs and knowledge inform the decisions made by movement leaders as they work to advance the field.

Across the ecosystem, many organizations are already partnering to establish and strengthen movement infrastructure. In interviews and discussions, practitioners highlighted the following ongoing initiatives to build out cross-organizational infrastructure among community owned housing organizations, philanthropic organizations, advocacy groups, and government agencies.

TABLE 1

Existing Efforts for Building Movement Infrastructure

Decommodifying Development	Shared Governance
• **Statewide Templates for Community Owned Housing Development:** The California Community Land Trust Network (CACLTN) hosts a resource library including model ground leases, financing opportunities, and updates on relevant state legislation.[47] The Sustainable Economies Law Center has consolidated materials for cooperative housing in the *Cohousing Toolkit 3.0.*[48] • **Consolidated and Coordinated Philanthropic Funds:** In 2023 the Common Counsel Foundation launched its Community Ownership for Community Power Fund, which brings together a learning community of fourteen community owned housing organizations, distributes capacity building grants, and oversees a community-governed acquisition fund.[49] • **Regional Development Capacity Sharing:** The San Francisco Community Land Trust launched the CLT Capacity Collaborative to expand capacity of Bay Area CLTs through shared staffing for capacities like identifying strategic financing.[50]	• **Statewide Templates for Collaborative Decision-Making:** The same CACLTN resource library that includes development templates also includes materials for the transition from renters to co-owners, resident leadership trainings, and political context for new and existing community owned housing organizations and residents.[51] • **Annual Practitioners Gathering:** The CACLTN conference serves as an ongoing colearning hub to support connections between community owned housing practitioners and to strategize collectively on legislative priorities across the state.[52]

Challenges to Scaling Movement Infrastructure and Questions for the Field

Throughout the research process, the group pointed to challenging dynamics that must be considered when building out movement infrastructure. These issues require further deliberation as the field considers strategies for scale.

Designing adaptable systems and tools
Because community ownership approaches differ based on their local context, any centralized movement infrastructure must be designed to adapt to all local contexts, especially places where less organizational capacity exists. In particular, practitioners from outside major metropolitan areas emphasize the need to build out movement infrastructure relevant to rural contexts.

- *What development functions can and can't be standardized? For those that can't, how can movement infrastructure work to support local organizations in cultivating their own capacity?*

- *What unique development conditions exist in rural contexts that should inform the design of centralized movement infrastructure for decommodified development and shared governance?*

Designing responsive structures for resident participation
Efforts to consolidate administrative or legal functions across organizations might allow for increased efficiency, but they could also undermine shared governance by moving toward more professionalized processes and infringing on the opportunities for residents to influence decisions. On the other hand, expectations for resident participation must be calibrated to not overburden households who are likely already overburdened by intersecting systems of oppression.

- *Within a more centralized system, what could shared governance look like at and between different scales (within organizations versus across organizations) so as to not diminish the voice and vision of residents within their home organizations? What decisions become centralized, and what decisions stay local?*

Opening up the field
Some practitioners express concern that expanding the field can lead to co-optation of community owned housing models to sustain the status quo, especially if focused more on scaling *out* than scaling *deep.*

- *What strategies can support bringing other parts of the housing sector into alignment with community ownership's vision and principles to ensure that its transformative potential is not undermined?*

Balancing the day-to-day work with long-term capacity building
Practitioners often must prioritize the urgent work of serving their local communities, leaving little time to engage in long-term visioning and field building.

- *What types of organizations are best positioned to lead the work of building movement infrastructure based on their existing relationships and capacity? How might we divide the work to allow local organizations to continue the urgent work of serving their communities?*

- *What resources or systems can we use to ensure that practitioners and residents also have the time and space to step away from the day-to-day, urgent work of serving our communities to participate in long-term visioning and field building? What organizations are best positioned to provide these resources, and what barriers currently keep them from making these contributions?*

Public Infrastructure for Community Owned Housing

Scaling community owned housing will require a comprehensive set of public resources, systems, and policies that support decommodified development

T.R.U.S.T. South LA, in partnership with affordable housing developer Adobe Communities, supported tenant organizers to protect and expand affordable housing units near transit in Spring 2019. *Courtesy of* **Adobe Communities**. *Photo by* **Jim Simmons Photography**.

and shared governance. By scaling *up* to create public infrastructure for community owned housing, the movement can scale *out* to meet the imperative of ensuring housing security for all. Public infrastructure can also be set up to scale *deep* through cogovernance systems that give residents the power to participate in its design.

Practitioners highlighted key elements of public infrastructure to scale decommodified development:

- **Enabling legislation:** Just as the government has directed a majority of federal funding for subsidized housing development through the LIHTC program, the government should enable the environment for community owned housing. This could include permanent affordability

requirements embedded in inclusionary zoning policies,[53] guidance on valuing limited equity properties for tax assessors,[54] and coordinating with other departments for transit-oriented development.[55] A broader suite of legislation, such as rent control, just cause eviction and right to counsel programs, protecting tenants' right to unionize, Tenant/Community Opportunity to Purchase Acts, and other measures for limiting profit seeking in the private housing market, work together to create pathways to housing security and community ownership.[56]

- **Public resources and programs for the public good:** Essential to scaling community ownership is increased investment of public resources in decommodified development, including

In April 2021, **Northern California Land Trust** partnered with a renter in Berkeley to purchase her home under the new state law SB 1079. SB 1079 allows tenants and other potential homeowners a 45-day window to match or exceed a winning bid at a foreclosure auction. *Courtesy of Northern California Land Trust.*

dedicated funding, land, and coordination. With diminished public funding for affordable housing over the last several decades, government at all levels must shift how public revenues are generated and distributed—away from the interests of capital and toward the common good. This includes reforming inequitable policies like Proposition 13[57] and mortgage interest tax deduction,[58] which disproportionately benefit white, wealthy households, and replacing them with progressive taxation policies. It could also involve creating new public financial institutions, such as public banks or tax-exempt bonding authorities.

Revenues generated through progressive policies could fund public loan programs for community owned housing designed with the least extractive terms possible: low cost of capital (interest rate for loans and returns on equity investments), extended repayment timelines, and opportunities for community control.[59] In addition to potential progressive sources of revenue, practitioners have identified a suite of grants and loan types to serve the distinct capital needs for community owned housing development, further detailed **in the appendix**.

Legislative bodies can also advance racial and social equity by directing public resources toward community ownership in historically disinvested areas experiencing displacement pressure, households displaced by government projects, and communities of color experiencing disproportionate rates of housing instability.[60]

Community owned housing practitioners also identified ways to attend to shared governance while scaling of public infrastructure:

- **Systems for accountability to the community:** Public resources and programs for community owned housing should be governed by the public, meaning that stakeholders within the community ownership movement participate in decision-making regarding the design and implementation of housing programs. Integrating more opportunities for participating in housing program implementation not only strengthens the effectiveness of the program by ensuring alignment with community needs, but also serves to rebuild trust in public participation systems. This could involve community advisory or oversight boards with real power to affect decision-making (rather than just being informed or consulted).

- **Public resources to support equitable participation and build movement infrastructure capacity:** Participatory governance structures must intentionally prioritize stakeholders usually left out of key housing decision-making and address power differences among stakeholders.[61] To do so, they must counter the historic pattern of exclusion that results from white, wealthy homeowners using public participation processes to block affordable housing investments.[62] Public programs for community owned housing could provide resources for organizational and movement capacity building, which are essential to ensuring that community owned organizations—especially those led by marginalized communities—have what they need to participate in public decision-making processes.

While building the necessary public infrastructure will take steady organizing and advocacy over the long term, current efforts are building momentum and demonstrating proofs of possibility. These include successful voter-initiated ballot measures, legislative reforms, and new public programs that mobilize public resources for community owned housing. The following table highlights some of these efforts.

TABLE 2
Existing Efforts for Building Public Infrastructure

Decommodifying Development	Shared Governance
• **CLT Pilot for Preventing Homelessness:** In 2020, the County of Los Angeles provided a single source of acquisition subsidy to protect forty-three units of unsubsidized affordable housing for low-income households, documenting learnings and recommendations for making the program permanent.[63] • **Local, Progressive Revenue Funding a Variety of Housing Programs:** In 2022, Measure ULA demonstrated the power of targeting taxpayers with the most capacity to contribute and a model for directing funding to a variety of housing programs, including capital for community owned housing development as well as grant funding toward capacity building for new developers.[64] • **Public Lands for Permanently Affordable Housing Development:** The City of Richmond, in collaboration with Richmond LAND and other community organizers, passed a first of its kind Equitable Public Land Disposition Policy Framework, identifying program guidelines and participation structures for maximizing public land assets for decommodified, resident-controlled housing.[65] • **Statewide Study of Social Housing:** This year, the California Department of Housing and Community Development and the coalition of advocates that helped pass Senate Bill 555, will launch their feasibility study for developing housing that is owned and managed solely for the benefit of households unable to afford market rent, serves a mix of incomes, fortifies tenant protections, is permanently decommodified, and affirms/protects the right of residents to participate in operating and managing the units in which they reside.[66]	• **Targeted Participation Strategies:** Measure ULA includes both a Citizen Oversight Committee to guide funding priorities and a Tenant Council to support the implementation of the tenant protection programs.[67] • **Public Investments in Resident Leadership:** Measure ULA grants funding for building resident leadership capacity.[68] • **Including Low-Income Tenants in State Social Housing Design:** The process for studying social housing, under Senate Bill 555, includes a mandate to consult with low-income tenants in the state in developing a plan for social housing.[69] • **Prioritizing Resident Governance:** The Bay Area Housing Finance Authority's Housing Preservation Pilot Program, funded by the state Regional Early Action Planning Grant, reserved $3 million of a total $8.9 million in low-interest loans for community-controlled projects that promote resident ownership, governance, and/or property management. The loans are for acquiring, rehabilitating, and converting properties to permanently affordable housing.[70]

Challenges to Scaling Public Infrastructure and Questions for the Field

Our conversations on how to build out public infrastructure revealed critical questions, pointing to the cultural and ideological shifts required to scale community owned housing.

Advancing incremental reforms in tandem with building new systems

Practitioners spoke to approaches for experimenting with pragmatic next steps, informed by current understandings of the political possibilities, so that existing programs can be more supportive of community ownership. But political conditions can shift suddenly and dramatically, as we saw during the pandemic, so there is a need for a transformative policy agenda that could be advanced during future windows of opportunity.

- *How can advocates for community owned housing be pragmatic in negotiating incremental adjustments to existing housing programs that move them into closer alignment with decommodification and shared governance? What can serve as a clear set of definitions and criteria for what community owned housing is and is not, so as to ensure that the meaning of community owned housing is not watered down?*

- *What spaces and processes for collaboration can community owned housing practitioners and allies use to craft a shared policy agenda that is useful in the long term for transformative change as opportunities arise?*

- *What types of holistic evaluation metrics (beyond simple unit counts, such as multigenerational affordability, sense of security, etc.) might shift the priorities of housing funding to include scaling deep?*

Coordinating policy advocacy across diverse geographies and overlapping jurisdictional scales

Just as movement infrastructure must be adaptable to local context, building out public infrastructure requires attention to the varied political contexts across the state. Campaigns to change policy for community owned housing must adapt to the political will and power dispersed (or concentrated) among neighborhood, municipal, county, regional, state, and federal agencies.

- *How can advocacy campaigns address the opportunities at a smaller city or regional scale to inform and bolster campaigns at the state level?*

- *How can community owned housing policy at the state level remain responsive to the unique political, infrastructural, and social contexts for urban, suburban, and rural contexts?*

Maximizing inclusive governance, minimizing racialized exclusion

In seeking a wider democratic process, across a wider scale, community owned housing development must contend with entrenched public participation structures deployed by wealthy homeowners to prevent the development of new housing, especially affordable housing. Current narratives for public participation in local development decisions have been flattened to a two-sided debate between NIMBYs and YIMBYs.[71] Efforts to engage a wider public demands a nuanced approach to address the varied positionality of stakeholders providing input in housing development, especially given the displacement pressures that historically disinvested neighborhoods are facing.

- *How can the development process center the needs and voices of intended beneficiaries (future residents) in decision-making? How can housing policy create multiple pathways to participating in housing development decisions that address the disparate power between dominant and othered groups?*

- *What logistical, educational, and cultural resources are required to engage historically othered communities in housing development decisions? How can funding guidelines allow for directing resources to staff and programming required to facilitate relationship building?*

Re/building trust with groups harmed by public policy on housing

In addition to the structures and resources for engaging historically othered communities, government must address and remedy its role in historic and ongoing harms. This includes repair for Indigenous land dispossession, lending discrimination (redlining, and ongoing), forced displacement as a result of urban renewal, and the ongoing entanglement of real estate lobbies and elected officials.

- *What policy changes should lawmakers pursue to enable the implementation of reparative strategies within community owned housing models?*

- *How can processes for accountability ensure that reparative housing policy is implemented in the spirit of the legislation?*

Shifting government motivations that drive the fiscalization of land use

Mobilizing public revenue and public land assets for community owned housing calls on public bodies to go beyond current, narrow interpretations of "highest and best use" in the disposition of public land and consider value beyond the highest bidder.[72]

- *How can local land use decisions and a sense of public duty reorient to a more liberatory and resident-centered definition of public good?*

- *While changes to state and local laws have sought to prioritize affordable housing development on surplus public land, what other shifts in policy and practice are needed to enable the development of community owned housing projects on public land?*

Practitioners and researchers at Occidental Arts & Ecology Center on April 11, 2024.

Aligning with more expansive projects to build just public infrastructure

Practitioners wrestled with how reshaping housing policy to support community ownership, and driving toward a future of community stewardship, necessitated a more expansive reimagining of public infrastructure. In particular, the field considered the ways that universal health care, retirement security, and workforce investments would strengthen the movement for community owned housing.

- *What does it look like to practice transformational solidarity with aligned movements for justice? How would it shift campaign demands and strategy, and day-to-day organizational priorities?*

- *What kinds of gathering or organizing spaces are needed to foster transformational solidarity across movements?*

The Need for Sustained, Expanded Dialogue

The recommendations and questions detailed above mark where our strategy discussions with practitioners left off: with a framework for conceptualizing how different strategies and interventions can add up to ecosystem infrastructure for scale, as well as many new questions that remain unanswered. We also left off with a shared motivation to grapple with the difficult questions *together*—to further dedicate time to relationship building and collective imagining as a basis for advancing movement strategy. We envision this work as key to enabling scale.

V. How We Scale: Relational Organizing for Scaling Up, Out, and Deep

This research process turned our focus to the transformative nature of relationships in the practice of community ownership: the relationships with and between residents that transform their relationships to their housing and positionality within power structures, the relationships between different organizations and sectors that make up an ecosystem, and the notion that change can emerge from one conversation, relationship, and convening at a time. The movement's capacity for scale rests within relationships. We thus see ***relational organizing*** as the means by which movement and public stakeholders create the connections that form an ecosystem for scaling. Relational organizing focuses on building authentic, trusting relationships by making time for deep listening, personal connections, vulnerability, and exploring differences with openness to learn and change. Relational organizing is key to building networks and infrastructure within and across communities and sectors so that knowledge can be exchanged, collaborative action can be taken, and new capacities and power can emerge. We draw inspiration from *Emergent Strategy:*

> At the human scale, in order to create a world that works for more people, for more life, we have to collaborate on the process of dreaming and visioning and implementing that world. We have to recognize that a multitude of realities have, do, and will exist...The more people who cocreate the future, the more people whose concerns will be addressed from the foundational level in this world. Meaningful collaboration both relies on and deepens relationship—the stronger the bond between the people or groups in collaboration, the more possibility you can hold...[particularly in the most challenging collaborations,] there are actual differences that are converging and creating more space, ways forward that serve more than one worldview.[73]

Throughout our research, community owned housing organizations pointed to their interdependent duties of housing development and relational organizing, with tenant relationships being the foundation for understanding and responding to community needs. Bridging adjacent sectors within housing is also essential, as seen in the growing collaborations with tenants' rights organizations and labor unions. Both the local Measure ULA[74] and the campaign to pass a study assessing social housing in California (Senate Bill 555)[75] were championed by a diverse coalition of historically siloed nonprofit affordable housing developers, tenant organizers, and unions.

Networks of trusting relationships are essential to the learning and evaluation that can inform the evolution and expansion of models and practices for community owned housing. Earlier in this report, we noted how the varied forms of community owned housing are an important form of experimentation, and that this provides a rich base of experience from which the field can learn and draw from. But this requires spaces where people can come together in trust for open exchange across organizations and geographies. Spaces for convergence of public and community practitioners, for instance, are essential in the implementation phase of public programs, where they can often fall short of their purpose.

In partnership with Little Tokyo Service Center, **Fideicomiso Comunitario Tierra Libre** acquired their first property: an 11-unit, fully occupied multifamily apartment building in 2021. *Courtesy of Fideicomiso Comunitario Tierra Libre.*

Relational organizing can be deepened with a commitment to what one practitioner referred to as ***transformational solidarity.*** Transformational solidarity calls for creating spaces and commitments to forge connections that transform how we relate to ourselves, each other, the community owned housing field, and the housing sector—not to mention home, land, and public systems as a whole. These spaces must exist beyond the projects and campaigns that require coalitions and collaboratives so that the solidarity is more than a transactional formation based on a shared interest.

Transformational solidarity and trust grow from bridging: coming together beyond the perceived boundaries of the field to create a more inclusive and cohesive community ownership movement. Bridging entails listening deeply to each other, building shared understanding of each other's worlds and the challenges to scale that we face based on our different positionalities within the ecosystem, and engaging each other in difficult questions through patient conversation.[76] To bridge between movement and public infrastructure, it is especially critical to lean into (or build toward leaning into) addressing distrust between sectors.

We see such relational shifts as calling us back to who we and many others in the field were (and still are) before we became housing practitioners, advocates, and researchers. We and many practitioners found our way into the field through our work in other movements, in response to the need we have experienced or seen in our own communities. The expansive, holistic vision of community stewardship reflects our experiences as whole people: not living single-issue lives, nor relating to our work solely as technical experts or professionals, but as part of multiple communities and movements. Community owned housing practitioners are reorienting away

from issue siloes, industry sectors, and isolated organizations. From this lens, scaling community ownership will be the result of the networks of relationships that reflect a vision of community stewardship, interdependence, and care, through which new material forms of housing manifest and contribute to the weaving together of broader systemic and cultural change.

While the work of community stewardship is ultimately about shifting culture and structures, building pathways to these aspirational futures rely on relationships. The **bridges needed to shift paradigms** all rest on a constellation of individual connections that transform our ways of being. The centrality of relationships in enacting change is not new; it is the heart of movement organizing: meeting our communities where they are at, showing up for them in the ways that they need, and cultivating transformational solidarity, collective power, and emergent possibilities for the future. It may seem simple, and in some senses, it is—the repetition of a simple process, but in a way that produces an ecosystem that is *infinitely complex, constantly adapting, and living into the future.*

VI. Conclusion: Where Do We Go From Here?

Our research points to several pragmatic next steps that both meet community needs now and open possibilities for future strategic priorities to scale community

So, too, will future approaches to scaling community owned housing need to address the current horizon, consider the immediate opportunities and constraints, and align toward aspirational long-term transformation and the varied future scenarios that will create openings for realizing these visions.

owned housing. The current tools and strategies for community owned housing have evolved and grown as organizations responded to shifts in funding, policy, and communities' needs and visions. So, too, will future approaches to scaling community owned housing need to address the current horizon, consider the immediate opportunities and constraints, and align toward aspirational long-term transformation and the varied future scenarios that will create openings for realizing these visions.

On the immediate horizon for community owned housing organizations is the following:

- **Strategic planning for the future:** carving out time away from the day-to-day work to participate in cross-sector strategic conversations to share and evaluate emerging practices, identify collective priorities, and coordinate with a larger network of solidarity movements.

- **Enhancing shared development capacity, as appropriate:** building on the strength of the statewide and regional coordination, bolstering and expanding shared infrastructure for development capacities that can be standardized or consolidated to serve multiple organizations and communities.

Housing policy-makers and housing program managers can support efforts to scale community owned housing:

- **Adjusting existing program guidelines for community owned housing:** prioritizing permanently affordable housing that retains public subsidy in the long term as well as coordinating with other agencies and programs so that CLTs can layer funding without regulatory conflicts.[77]

- **Incorporating community governance structures and tailoring participation avenues for differently positioned local stakeholders:** creating opportunities for public participation in the design of housing programs that intentionally increase the power of people most impacted by the housing crisis while ensuring that these processes are not overtaken by reactionary stakeholders to block affordable housing.

Public, private, and mission-driven housing funders can and will play a critical role in scaling community owned housing:

- **Structuring affordable housing financing for permanent affordability:** creating financing mechanisms with low-cost capital (interest rate for loans and returns on equity investments), extended repayment timelines, and opportunities for community control.[78] This also includes specific predevelopment, acquisition, and long-term management financing needs, as outlined by practitioners in the appendix on **financing recommendations**.

- **Increasing long-term operating support and grants for resident and community engagement:** sustained funding for 1) staff to coordinate with residents and community partners around emerging needs, 2) bolstering equitable participation through resident leader training, participation stipends, translation, childcare, etc., and 3) community building events for neighbors to connect beyond housing business.

- **Investing in relational organizing, network building, and experimentation:** providing resources to organizations that facilitate networks of community owned housing practitioners, and supporting spaces, facilitation, and documentation for these networks to convene to sustain trusting relationships, share experiences and visions, collectively plan, and test new approaches.

These next steps for collective action across the community owned housing ecosystem aim to catalyze an ongoing conversation about how to build infrastructure. Deepening the robust networks within the community owned housing field and expanding to include a broader range of voices play an essential role in wrestling with contradictions and identifying opportunities to scale community owned housing.

VII. Appendix

A. Glossary: Current Models of Community Owned Housing

A variety of legal structures exist for sharing governance. While some forms are predominantly used for extractive real estate and others exclusively for decommodified housing relationships, they all offer the opportunity to restrict equity and profit seeking as well as the opportunity to share governance over housing decisions with other households.

Term	Definition
Social Housing	An umbrella for all the ways that housing relationships are structured to 1) prioritize the house as a home, instead of an investment commodity, 2) directly address structural inequities, and 3) offer authentic opportunities for resident governance.[79]
Community Land Trusts	Incorporated as 501(c)(3) nonprofits which are governed by a tripartite board (one-third residents, one-third community, one-third real estate professionals usually) to hold land affordable in perpetuity; units are resale restricted and outline rights to governance in the ground lease.[80]
Limited Equity Housing Cooperatives	Incorporated as limited liability companies, households buy a share of the business (and right to occupy one of the units) with voting rights in key business decisions; the share is resale restricted as part of the investment terms.[81]
Resident Owned Communities	Similar to community land trusts, a nonprofit entity that holds land for manufactured housing communities, increasingly popular in tools to address housing precarity from climate change specifically.[82]
Indigenous Land Back	Acquiring tribal sovereignty over stolen lands to heal and reclaim other things that are connected to land reclamation (languages and ceremonies, governmental sovereignty, food, and housing security; equitable access to health care and education).[83]
Tenant In Common Mortgages	A mortgage product for homebuyers to purchase multifamily properties together; the shared governance agreements and the resale restrictions are included in the subset of closing documents called the Tenant In Common Agreement.[84]
Community Stewardship Trusts	An investment vehicle that builds on existing community development infrastructure and offer opportunities for local residents and communities to participate in mixed-use real estate development decisions in gentrifying neighborhoods.[85]
Resident Councils in Public Housing	Formally, the Department of Housing and Urban Development protects the right of public housing residents to organize and elect a resident council to represent their interests;[86] and when the resident councils are resourced, through the Public Housing Authority or philanthropic granting, they can provide a path for community owned housing.

B. References for Defining Community Owned Housing

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C. Financing Recommendations for Community Owned Housing

While funding guidelines and financing mechanisms were not the focus of our research, practitioners high-lighted existing research on how to fund community owned housing in California—in particular, the 2020 report **Increasing Community Power and Health through Community Land Trusts**, coauthored by some of the contributors to this research.

While they largely focus on CLTs, these recommendations could also support the development of other legal structures for community owned housing (detailed in appendix A):

Early Feasibility Phase Working Capital: access to working capital in the early feasibility phase to secure more resident-controlled projects, working capital grants to CLTs, and operating support

Acquisition Phase Down Payment: access to capital in the short term to secure new property
1. Investment pool of equity that CLTs can use for funding down payments on a short-term basis
2. Local and state subsidy programs that support the refinance of down payments with subsidy that does not require repayment
3. Local and state government subsidy programs that support CLTs in achieving financial sustainability

Rehabilitation and Permanent Phase Financing: access to patient, low-cost capital
1. Expanding community development financial institutions' (CDFIs') access to longer term money through selling these loans on the secondary market or packaging a portfolio of loans for sale (liquidity for portfolio and fully amortizing debt for borrowers)
2. Interest rate write-downs to CDFI loans to bring down the cost of borrowing
3. Subsidy for organizational operations through development fees and asset management fees

Conversion to Resident Ownership, Long-Term Stewardship:
1. Operating support to increase CLT staff and training, and support resident capacity building
2. Grants to consolidate existing training materials for a comprehensive toolkit to the resident ownership conversion process, with follow-up funding to address how the landscape has shifted
3. Ongoing funding for the California Community Land Trust Network to provide regular training to strengthen organizational capacity of CLTs and resident-owners

In addition to recommendations for how to distribute public funds, the report recommends a range of potential revenue streams to enable these funding and financing mechanisms:

- **Existing Public Sources:**
    - CalHome Program
    - Acquisition and rehabilitation housing preservation funds
    - Relief funding
    - Housing authority programs
    - Enhanced infrastructure financing districts
    - Public finance agencies

- **New Public Revenue Strategies:**
  - Fines on poorly maintained foreclosed residential properties
  - Disinvestment from policing and incarceration
  - Vacancy property tax
  - Speculator and flipping tax
  - Out-of-state property transaction tax
  - Windfall tax

- **Private Capital Sources:**
  - Philanthropic equity investment
  - Impact investing
  - Community Reinvestment Act obligations
  - Community investment
  - Opportunity zones

Endnotes

1   Note: "Permanently affordable" refers to housing that limits equity for generations of owners, which many community owned housing organizations legally define as 99 years (at which point organizational boards renew affordability requirements, making that effectively permanent). Community owned housing types are still subject to mortgage foreclosure processes and might lose units if residents default on loans. However, this is rare because community owned housing organizations provide extensive support to residents facing hardships and often include the right of first refusal/offer when ownership transfers.

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The Othering & Belonging Institute brings together researchers, community stakeholders, and policy-makers to identify and challenge the barriers to an inclusive, just, and sustainable society in order to create transformative change.

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