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Community Land Trusts and the housing needs of Black, Indigenous and People of Colour (BIPOC) in the San Francisco Bay Area.

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Being a dissertation submitted to the faculty of The Built Environment as part of the requirements for the award of the MSc International Planning at University College London:
I declare that this dissertation is entirely my own work and that ideas, data and images, as well as direct quotations, drawn from elsewhere are identified and referenced.

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List of Abbreviations

AMI	Area Median Income
BIPOC	Black, Indigenous and People of Colour
CLT	Community Land Trust
EB PREC	East Bay Permanent Real Estate Cooperative
FHA	Fair Housing Act
MEDA	Mission Economic Development Agency
NCLT	Northern California Community Land Trust
SELC	Sustainable Economies Law Center
SFCLT	San Francisco Community Land Trust
POCSHN	People of Color Sustainable Housing Network

Abstract

This dissertation analyses the extent to which Community Land Trusts (CLTs) in the San Francisco Bay Area can mitigate the displacement of Black, Indigenous and People Of Colour (BIPOC), and how they align with wider activism for housing equity and racial justice. It answers the question: to what extent are CLTs in the Bay Area intentionally integrating the housing needs of BIPOC into their agenda, in efforts to mitigate the displacement of BIPOC from their neighbourhoods? Using four Bay Area based CLTs and the East Bay Permanent Real Estate Cooperative (EB PREC) as case studies, semi-structured interviews were used to gather data on the intentionality of CLTs work with BIPOC communities and their efforts to collaborate with grassroots organisations in order to achieve this. It was found that, where some CLTs explicitly expressed their intentions to prioritise BIPOC communities, others feel too restricted by the Federal Housing Act to pursue such affirmative action. Moreover, all five organisations collaborated with housing rights and racial justice organisations, which kept them rooted to local grassroots movements. It is concluded that, of all the organisations interviewed, EB PREC is at the forefront of integrating the housing needs of BIPOC into their agenda, and therefore is in the best position to mitigate their displacement. This paper reveals the necessity for CLTs to be intentional about serving BIPOC communities in order to achieve racial justice in the housing market.

1) Introduction

The financialisation of housing - that is, the interdependence of housing and finance, as houses are treated as an asset rather than a home (Aalbers, 2016) - is one of the key causes of the crises in housing affordability across the world. This was made all the more apparent after the financial crash of 2008 led to the foreclosure of thousands of homes in the USA, as mortgages defaulted and people's homes were reclaimed by failing banks as assets (Yelen, 2016). The wider topic of housing affordability has attracted debates around Community Land Trusts (CLTs) as a means of providing affordable housing and transferring the stewardship of homes from the financial industry back to residents (National CLT Network, 2019; EB PREC, 2019a).

CLTs emerged during the Civil Rights movement in the USA and have been paramount since then in reinforcing poorer communities' 'right to the city' by way of giving them ownership of their homes and neighbourhoods and helping reduce displacement (Lawrence, 2002; Meehan, 2014). The San Francisco Bay Area has particularly active CLTs. Those working in the cities of San Francisco, Berkeley and Oakland have been instrumental in resisting the displacement of Black, Indigenous and People of Colour (BIPOC[1]), since these cities have large proportions of BIPOC citizens (Pamuk, 2004). The Bay Area is also a region of dynamic grassroots movements and social activism around issues of displacement and racial equality. This dissertation will analyse the extent to which CLTs in the Bay Area contribute to the resistance against the displacement of BIPOC, and how they align with wider social activism for housing equity and racial justice.

The research question I will answer is:

- To what extent are CLTs in the Bay Area intentionally integrating the housing needs of Black, Indigenous and People Of Colour (BIPOC) into their agenda, in efforts to mitigate the displacement of BIPOC from their neighbourhoods?

In order to answer this question, the dissertation will fulfil the following objectives:

- Assess the representation of BIPOC as residents of CLT properties and as staff and board members of CLTs.

[1] Throughout this dissertation I will refer to Black, Indigenous and People of Colour (BIPOC), as opposed to the more commonly used term People of Colour (POC). This is because, especially in relation to issues of land in the USA, black and indigenous people have been affected in particular ways, yet their experiences are often lost when people speak more generally of POC.

- Analyse whether CLTs in the Bay Area include the housing needs of BIPOC in their mission and practice, and identify any limitations to them doing so.
- Explore the extent to which CLTs in the Bay Area collaborate with grassroots organisations and movements around housing rights and racial justice.

The case studies I chose to represent the subject of my research were four Community Land Trusts based in Bay Area cities: San Francisco CLT (SFCLT), Bay Area CLT, Northern California CLT (NCLT) and Oak CLT. I also included East Bay Permanent Real Estate Cooperative (EB PREC), who have a similar mission to CLTs, but work with a different legal and operational framework.

This dissertation starts with a thorough review of current literature surrounding CLTs, housing rights and law in the USA and housing and racial justice activism in the Bay Area. Chapter three explains the methodology behind my research, including sampling and data collection techniques and the ethical issues regarding empirical research. Chapter four is an analysis of my data in order to answer my research question, through meeting the objectives outlined above. Lastly, I conclude the dissertation with a summarised answer to my research question. I also make policy suggestions around the role of CLTs in mitigating the displacement of BIPOC from their neighbourhoods, as part of the larger fight for racial justice in the USA.

2) Community Land Trusts in Academic Literature: from Policy to Activism

2.1) The emergence and development of CLTs in the USA.

A CLT is a "not-for-profit, place-based organisation established to ensure permanently affordable housing and lasting community assets" (Vuong, 2016: 1). CLTs function by gaining ownership of the freehold (the land), but providing perpetual leasehold (the buildings) to residents, usually prioritising low-income households. CLTs act as "long-term stewards of housing, ensuring that it remains genuinely affordable, based on what people actually earn in their area" (National CLT Network, 2019), as opposed to affordability based on a proportion of market rate housing, which can still be extortionately high. In the USA, CLTs are legally bound to be 'not-for-private-profit'. However they can, and often do, acquire equity held as a community asset - that is, profit used to further their work, with resident members sharing in that equity. Moreover, people living and working in the local neighbourhood must have the opportunity to join the CLT as members, gaining the power to elect the board and have control over decision making (National CLT Network, 2019).

The inception of CLTs during the Civil Rights movement in the USA came with the intention of providing "marginalised populations with greater access to land and asset ownership" (Moore and McKee, 2012: 281). Within the USA context, the pioneer in both CLT activism and scholarship is John Emmeus Davis. A Google Scholar search shows that his most popular books and articles have been cited over 300 times: it is rare to find a contemporary academic article that does not refer to his philosophy around CLTs (Englesman et al., 2016; Choi et al., 2018). Davis has written on the origins of CLTs, linking them back to Native American ethics of stewardship, whereby land is a common heritage and not an asset for individuals (Davis, 2014). This emerged amidst conversations around reparations for former slaves in the form of stewardship over the land that they had been working for generations - a modernised and honest version of "40 acres and a mule", the infamous promise made as part of Sherman's Special Field Orders No. 15 of 1865 whereby freed slaves would receive a 40-acre plot of tillable land: a promise that was never kept (Mitchell, 2001; Gates, 2013).

Since the American civil rights movement CLTs have been adopted worldwide: lessons have been learnt from Gramdan villages in India and Hoshav communities in Israel (Priesnifz, 2013), the model has been applied to address indigenous housing options in Australia (Crabtree, 2014) and to remedy the affordable-housing crisis in the UK (Bunce, 2016; Moore, 2018). However, the majority of literature is still based in the USA, since it is there that the CLT movement is the

strongest and widest spread. Studies have been done on how American CLTs can help protect indigenous American communities from land speculation and gentrification, highlighting the needs of this particular ethnicity for land justice (Gray, 2008; Rose, 2011). However, beyond this work, there is an absence in academia of analyses on the extent to which CLTs are specifically working with BIPOC, despite the fact that these are the communities most affected by gentrification and consequent displacement (Lawrence, 2002). The majority of papers focus on the positive aspects of CLTs such as their radical nature and their achievements, something I also explored through my case studies in the Bay Area. However, it is also important to identify and analyse their shortfalls. De Filippis et al. (2017) and Williams (2019) both express that the growth of the CLT movement across the USA has come with significant costs, such as less emphasis on community control and an "increasing institutionalization of the CLT field [with] greater professionalization and a more limited politics" (De Flippis et al, 2017: 755). Perhaps what they identify as 'limited politics' in modern-day CLTs partially explains the lack of research around CLTs' commitment, or lack thereof, to the BIPOC community, as CLTs are arguably becoming just another model for the housing market, abandoning their politically and socially radical roots. This gap in literature is addressed with my analysis of CLTs' intentionality around including the housing needs of BIPOC communities in their agenda.

2.2) The intersection of housing rights and racial justice in the USA.

Housing rights and racial justice in the USA are linked in innumerable ways. In 1936, the Federal Housing Administration was created, following the migration of thousands of black people from southern states to the industrial cities of the north, and thus an influx in potential black homeowners. The Federal Housing Administration created a system of insured mortgages for house-buyers, based on a set of maps rating neighbourhoods by their perceived stability in the real estate market (Coates, 2014). In practice, this meant white neighborhoods received a safe, 'A' rating, whereby black neighbourhoods were coloured red and rated 'D', excluding them from federal funding - a system known as redlining. This racist system was only outlawed in 1968 with the Fair Housing Act (FHA), and the devastating effect it has had on black communities and their neighbourhoods is undeniable. The 2008 global economic crash brought this to international attention, as foreclosures in black, low-income neighbourhoods reached an unprecedented high due to the default of mortgages based on predatory loans - the 'wolf dressed in sheep's clothing' legacy of redlining (King, 2012; McElroy and Werth, 2019). Cities with large black populations like Oakland still bear the scars of these foreclosures today, with 4,800 homeless encampments emerging from 2009 to 2018 (Anti-Eviction Mapping Project,

2018). Although the causes of homelessness in these cities are complex and varied, they are inextricably linked to the rising costs of real estate and its inaccessibility for BIPOC communities.

However, the current housing crisis and displacement of BIPOC in the Bay Area is not occurring without a counter-struggle of resistance. Mirabal (2009), Beitel (2013) and Opillard (2015) are three contemporary scholars writing on housing rights, anti-displacement movements, and BIPOC's right to the city in the Bay Area. Mirabal's (2009) paper on the gentrification of the Mission District in San Francisco and subsequent displacement of Latinx communities is a form of academic activism in itself. Through ethnographic research and oral history they provide a space for Latinx residents of the Mission to express their stories and feelings around gentrification - a space both physical and symbolic in which they have been silenced in real life. Both Opillard (2015) and Beitel (2013) write about grassroots housing rights movements in San Francisco in response to the 'tech-booms' of the 1990s and 2010s, which saw wealthy tech-workers move first to San Francisco, then towards the East Bay, saturating the housing market and forcing up the price of real estate. Opillard details the work of the Anti-Eviction Mapping Project, a "data-visualization, data analysis, and digital storytelling collective documenting the dispossession of San Francisco Bay Area residents" (2015: 10) as a means of building tools for collective resistance. Both of these projects, despite not being on-the-street movements, nor gaining huge publicity, are important data-gathering projects which provide evidence for more visible campaigns around housing rights and racial justice. Beitel (2013) covers a broad history of such campaigns in San Francisco, from 1950s movements against the Freeway cutting through the black neighbourhood of Western Addition, to campaigns for rent caps by San Francisco Tenants Union in the 1990s. However, they fail to give credit to more recent grassroots movements, some of which are actively integrating housing rights and racial justice causes.

One such organisation local to San Francisco is the Mission Economic Development Agency (MEDA). MEDA was formed in 1973 to support the Latinx community in the Mission District, by helping them find educational opportunities, work and housing, thus improving their resilience in remaining part of the Mission community. MEDA's work has intensified in the face of gentrification of the Mission, and the consequent displacement of over 8,000 Latinx residents in the last decade (MEDA, 2019a). They offer assistance to people applying for below-market-rate rental properties and to first-time buyers. They have also acquired 626 units of housing through the city council's Small Sites programme and the federal Rental Assistance Demonstration

programme. These properties, now under MEDA ownership, will remain permanently affordable (MEDA, 2019b). Gil and Feng (2017) argue that the successful activism of MEDA would not be possible without the support of government endorsed programmes, as they provide the policy and financial assistance to make such housing projects a reality. On the other hand, it could be seen that non-profit grassroots organisations are vital for the realisation of City housing policies, as the City rarely has the resources to enforce their own policies. This is indicated on the San Francisco Small Sites programme website, which directs interested residents to contact participating non-profits (City and County of San Francisco, 2019).

In the East Bay, the People of Color Sustainable Housing Network (POCSHN) is even more explicit in its agenda to protect housing for BIPOC communities. POCSHN formed as a grassroots organisation from BIPOC residents networking to support the needs of BIPOC people in the Bay Area in accessing affordable housing (POCSHN, 2019). They are arguably more radical in their activism and stance on housing for BIPOC than MEDA, perhaps because they are a more recent emergence from BIPOC residents themselves experiencing the sharp edge of the Bay Area housing crisis - and are therefore, as yet, less institutionalised. However, both MEDA and POCSHN collaborate with CLTs on the mission to house BIPOC and prevent their displacement. In this sense, there is evidence that CLTs are working with grassroots organisations who have a particular agenda concerning BIPOC communities. Bunce (2016) highlights these efforts for CLTs to align with community groups:

> "Community land trusts have primarily formed as a community-based solution for local empowerment, community-led revitalization without displacement, and in some contexts, as an anti-gentrifying strategy to encourage community control over land" (134).

Green (2018) and Green and Hanna (2018) also write on the anti-gentrifying and anti-displacement efforts of CLTs, with Green making the explicit connection between discriminatory home-ownership policies and racism in the USA, exploring how CLTs serve to alleviate this racial inequality. However, Green's research is very recent and one of very few articles that associate CLTs with movements for racial justice in the USA. Thus, there is still a great void in academic literature on the intersection of CLTs and racial justice.

2.3) Moving forward in academic coverage of CLTs and racial justice

In evaluating the achievements and shortcomings of academic literature around CLTs, I can conclude that there is certainly space for further exploration of the role CLTs play in mitigating the displacement of BIPOC from their neighbourhoods. Despite having an abundance of

literature on how CLTs function and their appeal as an alternative land ownership model, alongside plentiful literature around grassroots movements in the USA campaigning for housing rights and racial justice, there is little to no literature analysing the intersection of these two causes. As Moore and McKee (2012) suggest:

> "Future research should therefore acknowledge that CLTs will not inevitably result in equitable outcomes...Instead, the model and the concept of 'community' itself is underpinned by competing interpretations and ideologies which will affect the extent to which CLTs can operate as a truly democratic and socially just way of delivering affordable housing" (289).

I will therefore provide an analysis by which one can conclude whether CLTs are doing the social justice work of racial equity in the housing market that many believe they should be doing.

3) Methodology of research

In order to achieve the objectives of this research and answer my research question, I conducted a qualitative study of four CLTs and one additional affordable housing organisation in the San Francisco Bay Area, California. These case studies span three major cities in the Bay Area: San Francisco, Berkeley and Oakland. I combined the methods of semi-structured interviews with secondary, desktop-based data collection, whilst I resided in the Bay Area for five weeks.

3.1) Sampling for study sites and case studies

Green's (2018) article detailing the case of Oak CLT and how it has worked to provide affordable housing to BIPOC communities in Oakland, coupled with a personal interest in the Bay Area, were the inspiration for my dissertation topic. I conducted a form of interpretative research as I sought to understand the reality of a region and its inhabitants that captivates me, but that is beyond my lived experience (Given, 2008). As explained in my literature review, the Bay Area has a strong history of CLTs and urban social movements, including those around housing rights and racial justice. This makes the Bay Area an ideal study site for answering my research question.

I searched for CLTs in the Bay Area using Google, and narrowed the choices down to the four CLTs that function in San Francisco, Berkeley and Oakland - cities that have a high proportion of BIPOC citizens. I was recommended to speak to East Bay Permanent Real Estate Cooperative (EB PREC) through a friend at the place where I was residing in Oakland: a sustainable living centre focussed around collective stewardship of land, community resilience and social justice (PLACE, 2019). Having similar values to CLTs themselves, my co-residents were well connected with people working in the area. Thus, through the snowball sampling method, I was able to broaden the scope of my data sources (Biernacki and Waldorf, 1981), helping me to access organisations that did not appear on my Google search and granting me a more holistic understanding of CLTs and similar movements in the Bay Area.

I emailed the four CLTs before my trip to the Bay Area, explaining my research and asking if they were willing to have me interview them. SFCLT and Bay Area CLT responded early, which allowed for a brief phone call before my trip. NCLT, Oak CLT and EB PREC responded once I was in the Bay Area, and I was able to meet all five organisations for interviews.

3.2) Data collection methods

A range of data collection methods were used in order to achieve the research objectives. Semi-structured interviews were the main source of primary research. They allowed for in-depth, qualitative data led by the participants, who become agents in co-creating the narrative of their experiences (Coghlan and Brydon-Miller, 2014). I conducted the interviews in the manner of an 'interview-traveller' – that is, I figuratively “walk[ed] along with local inhabitants, asking questions and encouraging them to tell their own stories” (Kvale and Brinkmann, 2009: 48). This describes the freedom of semi-structured interviews: “walking along” is the method of structuring the interview with set questions in order to focus my data. However, I also allowed the interviewee to “tell their own stories” by giving space for digressions, with new questions and points of exploration always arising.

For all five organisations, I contacted a senior member of staff who I believed would have thorough knowledge on the mission and functioning of their organisation. Everyone responded and accepted my invitation for interview. Most of the interviews were conducted at the workplace of the interviewee, aside from the interview with EB PREC that was held in the less formal setting of a pub, and the interview with NCLT held over the phone, due to the time constraints of the interviewee. Each of the interviews lasted between one to two hours, which left plenty of time for all questions to be covered and for insightful digressive conversations. A range of themes were covered, including definitions around affordable housing, the financing of land, the historical and contemporary displacement of BIPOC from the Bay Area and the work of local grassroots movements fighting to stop displacement. A full set of interview questions can be found in Appendix A. I recorded the interview in hand-written note form, thus eliminating the potentially off-putting mediums of dictaphones and laptops in an interview setting (Opdenakker, 2006). However, this meant that there are no direct quotes as part of my analysis, as I was unable to write down word for word what the interviewees said.

I also conducted desk-based, quantitative research to determine the number of CLT properties that house BIPOC. I did this by sending follow-up emails to each CLT I interviewed after their interview, so that they already had a good understanding of my research and why such data was relevant. This data served to compliment my interview questions addressing how intentionally CLTs in the Bay Area are serving BIPOC. I was also able to determine, through my interactions with CLT staff, how representative they are of BIPOC within their staff and board

members. This issue also came up in some interviews regarding whether decision makers within CLTs were representative of the communities they aimed to serve.

3.3) Critical reflections on the limits of empirical fieldwork

It is well known that empirical research comes with a range of ethical issues, with limitations in its contributions to academic research. In order to adhere to research ethics, I followed Kvale and Brinkmann's (2009) seven stages of an interview enquiry. My research not only serves the purpose of my dissertation, but also for the improvement of the human situation in relation to affordable housing. I obtained informed consent from interviewees before interviews took place, clearly communicating the purpose of my research and how the data would be used (Appendix B). I ensured that when transcribing the interviews I stayed as true to the interviewees' words as possible, notwithstanding the occasional possibility of misinterpretation. Lastly, I maintained confidentiality throughout the research process, including in the write up of my data, whereby all interviewees have been anonymised. Any of my research subjects who wished to read my dissertation on completion were sent a copy.

As well as issues around ethics, I took into consideration my positionality as a relatively privileged "outsider" when conducting research in cities that I am unfamiliar with. My positionality as a middle-class, and possibly white-presenting woman was also acknowledged when interacting with my interviewees, especially when interviewing BIPOC, some of whose lived experiences were the subject of my research. In order to diminish any ethical risks, I chose to conduct interviews with CLT organisations as professionals in the field, rather than with residents of the CLTs. This was because interviewing CLT residents brings with it more complex ethical issues around data protection and drawing on their time as a resource (Reyen, 2012). I felt disappointed that I was unable to include voices of residents in my research, as this would have validated their experiences and knowledge, rather than just relying on professional opinions (Ponzoni, 2016). Perhaps this is a consideration that future research could address.

4) Analysis

4.1) An exploratory analysis of the Bay Area

San Francisco Bay Area is a diverse region, in terms of race and ethnicity, as well as socioeconomic standing. Despite the concentration of high-earning tech workers living in San Francisco, and more recently in Berkeley and Oakland, there are still many middle- and low-income households spread across the region. However, the Bay Area is far from homogenous, with each city holding particular characteristics, both in terms of the built environment and their populations. This exploratory analysis of San Francisco, Berkeley and Oakland, three cities located in the Bay Area (Figure 1), will demonstrate the context in which the four case study CLTs emerged, and provide a backdrop for the analysis of the data collected around CLT's work with BIPOC communities in the Bay Area.

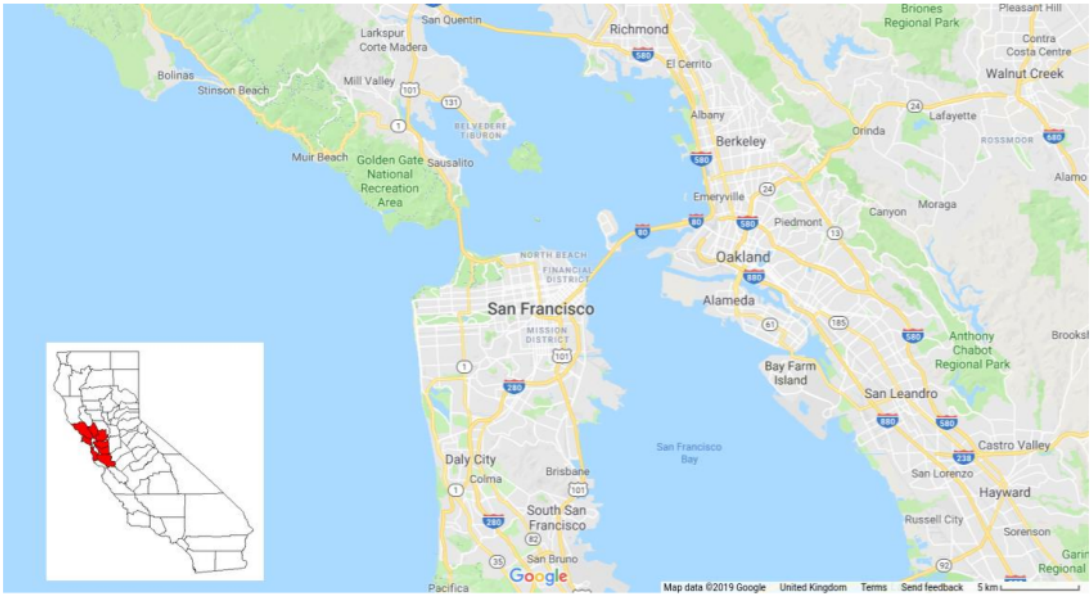

Figure 1: Map of San Francisco Bay Area, with map of California state inset. (Source: Google (2019) and GEreikat, (2006))

4.1.1) A demographic analysis of San Francisco and the (non)affordability of housing.

The racial and socioeconomic make-up of San Francisco has been a topic of heated discussion throughout time, as black people have long been displaced from many of San Francisco's neighbourhoods. The population of San Francisco, as represented in the 2017 American Community Survey, is only 5.3% 'Black or African American', 15.3% 'Hispanic or Latino' and

0.8% ‘American Indian, Alaskan, or Pacific Islander’ (US Census Bureau, 2017a). The rest of the population is mainly Asian (34.2%) or White (47.2%). Kopf (2019) revealed that from 2013 to 2017 around 18% of the black residents that left San Francisco went to Alameda County (including to Oakland), 45% went the more rural counties surrounding San Francisco, around 8% to Los Angeles, and roughly 20% left California entirely. This demonstrates the dispersal of black communities far from where they had originally been rooted - a phenomenon so common in gentrified urban centres across the USA.

There are now just pockets of predominantly black neighbourhoods dotted around the city, such as Fillmore, Western Addition and Bayview - Hunters Point, and despite unscrupulous gentrification, the Mission District remains predominantly Latinx. These are the neighbourhoods where SFCLT have most of their properties, as demonstrated by Figure 2. The dire need for affordable housing in San Francisco can be demonstrated by the following shocking figures: the median house price in San Francisco is $1,351,900, and the median monthly rent for a single-family home is $4,367 (Zillow, 2019). Even homes in the lower quartile of value are entirely unaffordable to the thousands of people earning below the Area Median Income (AMI) of $74,841 (Reed, 2019). Median values represent a midpoint along the range of figures. The AMI of San Francisco is high due to the prevalence of highly-paid tech workers, yet many San Franciscans earn significantly less. Thus, the importance of CLTs in providing affordable housing is paramount.

4.1.2) A demographic analysis of the East Bay and the (non)affordability of housing.

Berkeley and Oakland are the two largest cities in the East Bay, which has historically been the more affordable side of the Bay Area. Oakland was developed around its waterfront, starting as a wharf in the late 19th century, then developing into the international port in 1927 (Oakland Planning History, 2019). The Central Pacific Railroad connected other parts of the East Bay to Oakland, allowing for the development of cities like Berkeley. Other transport infrastructure also influenced the development - or under-development - of particular neighbourhoods in Oakland. Speakers from EB PREC, during an event about reparations, told the story of the Cypress Street Viaduct, a two-tier freeway running from the Bay Bridge into the south-west neighbourhoods of Oakland. It acted as a physical barrier cutting off West Oakland from the rest of the city, which made for easy redlining practice, deeming West Oakland as one of the category D, unsafe neighbourhoods according to the Federal Housing Administration. In fact,

Oakland was subject to aggressive redlining practices city-wide, with the majority of it being classed as ‘hazardous’ or ‘definitely declining’ (Urban Displacement Project, 2019).

During the south to north migration of black Americans in the 1930s, many settled in Oakland to work in the port and related industries, which led to the city having a high proportion of black residents. Currently, ‘Black or African Americans’ make up 24.3% of Oakland’s population, with ‘Hispanic or Latino’ at 27% and ‘American Indian, Alaskan and Pacific Islander’ at 1.5%. The population identifying as White stands at 36.7%, and Asian at 15.9% (US Census Bureau, 2017b). Oakland saw a 24% decline in their African American population between 1980-2010. As housing costs rise, median salaries for African American, Latinx and Asian households in Oakland have stayed stagnant or decreased, resulting in people spending an increasing proportion of their salary on their housing costs, or leaving the city altogether (PolicyLink, 2015).

In 2014, the estimated median household income for Oakland was $51,683/annum or $4,306/month. This leaves $1,292 per month for rent, if it were to adhere to 30% of monthly income that is considered affordable rent (HUD User, 2019). The median rent price in 2014 was actually $2,076, meaning the average Oaklander pays around 48% of their income on rent (PolicyLink, 2015). Similarly, in terms of home ownership, with a median property value of $458,500 in Oakland in 2014, a household making the median income would have to contribute 67% of their monthly income to pay for a 10% mortgage deposit. This is, of course, entirely unfeasible for someone without financial savings. Much like San Francisco, Oakland varies greatly within the city as to the characteristics and affordability of its neighbourhoods. The predominantly black neighbourhoods in Oakland are still those that align with the redlined areas of the 1930s, such as West Oakland, East Oakland (from Fruitvale going east) and parts of North Oakland. Similarly, the wealthier parts of Oakland, namely the Oakland Hills and Piedmont, are predominantly white and align with ‘safe, class A’ areas of the redlining process. Thus, the legacy of redlining is not difficult to decipher.

Moreover, typical patterns of gentrification also apply to Oakland, with high-earning tech workers priced out of San Francisco seeking ‘affordable rents’ in Oakland’s cheaper neighbourhoods. EB PREC explained, during an event about reparations and displacement, that black Oaklanders have been displaced further into the East Bay or left California altogether. For those that chose to remain in Oakland, the story can be a devastating one: a large number of Oakland’s houseless population - that is, living in tents or vehicles - are native Oaklanders. Meanwhile, the new middle-class of Oakland live in a parallel Oakland, making once affordable

neighbourhoods inaccessible to their original inhabitants. This inaccessibility does not only manifest financially: a woman who became known as Barbeque Betty called the police on native Oaklanders having a barbeque at Lake Merritt (Levin, 2018). This exemplifies a newcomer to Oakland making natives feel like “monsters in their own town” (Blindspotting, 2018) for participating in activities they had always done without problems in the past. This high tension between newcomers and native Oaklanders makes it difficult to speak of one Oakland, as the town has “a plethora of identities” (Casal, 2018). Nevertheless, it is undeniable that “the biggest threat facing working class black families who survived decades of racist policies is the extreme housing crisis plaguing the region” (Levin, 2018). This sets the context in which CLTs in the Bay Area function in their mission to provide highly-demanded affordable housing, and why there is a strong argument that BIPOC - and perhaps particularly black Americans - should be given special attention in this process.

4.2) The case study CLTs and their representation of BIPOC residents

Figure 2 maps the location of the five organisations interviewed, and the location of the properties they own. SFCLT was established in 2003 by a group of friends who came together to create a network of neighbourhood-based community groups seeking to create affordable, resident-controlled housing (SFCLT, 2019a). They focussed on converting properties up for sale into Limited Equity Cooperatives, the first of which was 53 Columbus Avenue in Chinatown. They now have 13 properties, making roughly 203 residents, 69% of which are BIPOC, as cited by SFCLT. These properties span seven different neighbourhoods, including those with large populations of BIPOC such as the Tenderloin, Western Addition and the Mission District. Bay Area CLT started at a similar time, but based in the East Bay. They currently own six properties between Berkeley and Oakland, with around 50 residents, 48% of which they cite to be BIPOC. Similarly to SFCLT, Bay Area CLT champions cooperative living and offers ownership of their properties as Limited Equity Cooperatives. NCLT is the longest running CLT, founded in 1973. In 1979 they acquired their first urban property as University Avenue Housing Cooperative in Berkeley, which comprised of 54 homes (NCLT, 2019). Forty years later they now have 15 properties across Berkeley and Oakland, and one in San Francisco. Oak CLT is the youngest

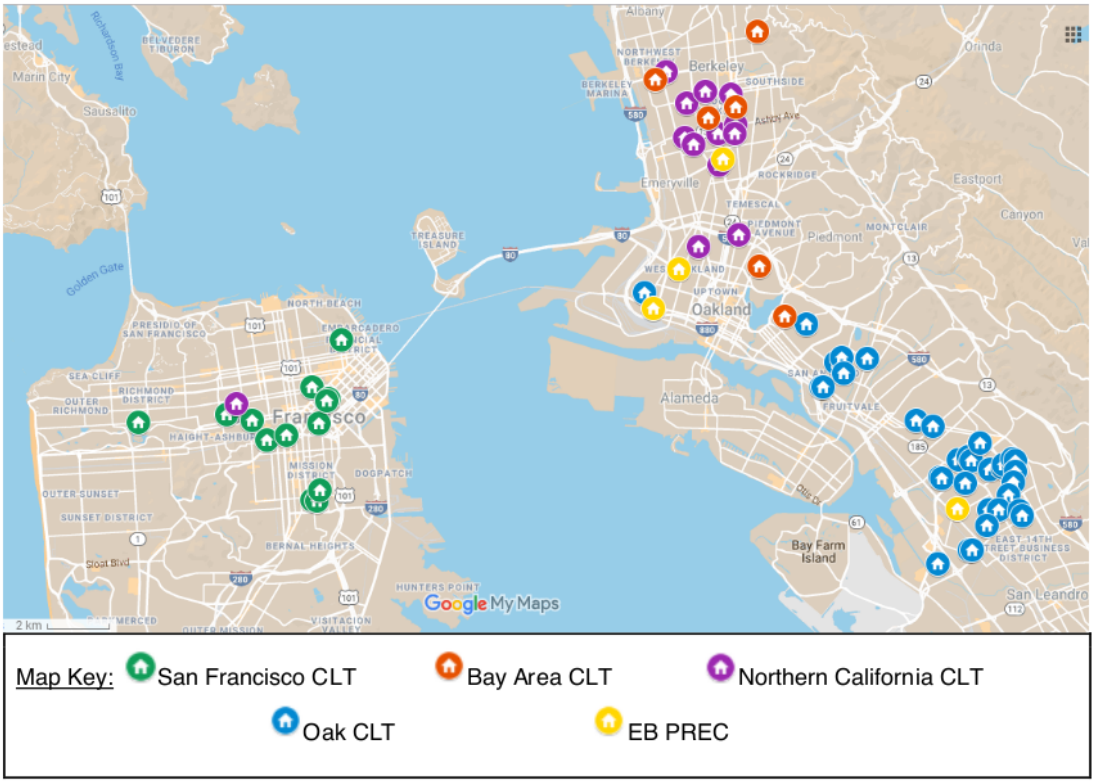

Figure 2: Map of case study CLTs and EB PREC property locations. (Source: own work made using Google My Maps (Usmani, 2019))

of the CLTs interviewed, established in 2009, after canvassing for financial and legislative support to create a CLT as a response to the foreclosure crisis in Oakland. At the end of that year they acquired their first property, a foreclosed and abandoned single-family house. They now have 23 properties, and a further ten plots of land for community gardening and job training opportunities. Exact numbers on the proportion of BIPOC residents for NCLT and Oak CLT was not available, however their work with BIPOC communities is detailed later in this chapter. Lastly, East Bay Permanent Real Estate Cooperative (EB PREC) were the only non-CLT organisation interviewed. They emerged out of a collaboration between People of Color Sustainable Housing Network (POCSHN) and the Sustainable Economies Law Center (SELC), in a bid to create an affordable housing organisation focussed around BIPOC communities. They currently have two properties in Oakland, both acquired in 2019, and have two more projects in the pipeline. All of their current and prospective properties house BIPOC residents and businesses, one of which will house the Exploration Museum of African Diaspora (EBPREC, 2019c). This oversight of the organisations interviewed gives an insight as to the

representation of BIPOC residents in CLTs in the Bay Area. However, a more detailed look at the intentionality behind CLTs to be inclusive of such communities is needed to truly appreciate the work that is being done, and what could be done further.

4.3) How intentionally are Bay Area based CLTs actively integrating the housing needs of BIPOC into their agenda?

4.3.1) Ventures of Bay Area based CLTs focussed on particular demographics.

Each case study CLT claims it has a number of properties of which they consider the residents to be BIPOC. Taken at face value, this is a positive indication that CLTs are addressing the housing needs of BIPOC communities. However, many of these residents will be BIPOC coincidentally, and not necessarily because the CLT intentionally sought them out. Nevertheless, there are some properties and ventures within the CLTs interviewed that do have an intentional focus on a particular demographic group. The interview with SFCLT revealed the story of Marty's Place, an SFCLT property that is run as a cooperative. Since SFCLT acquired the property without any help from public money they had complete autonomy to choose the criteria for its residents. They chose this as people who are HIV positive, since the building had a history of supporting this community. This is detailed on the SFCLT website:

> "[Marty's Place was] achieved thanks to the hard work of many of our partners, including those at the Calamus Fellowship, AIDS Housing Alliance, Larkin Street Youth Services, SHANTI, & Bay Area Young Positives – capped off years of efforts by Dolores Street Community Services to return this donated property into a home for those living with HIV/AIDS" (SFCLT, 2019b).

Thus, it can be seen that CLTs have some leeway in being able to help marginalised groups based on their demographic. However, it appears that there is a different discourse around affirmative action depending on the demographic being benefited. There seems to be a wider acceptance around affirmative action in support of people with a chronic illness or disability, perhaps because of the fact that these things could affect anybody. Yet, when it comes to race and ethnicity, there is often a backlash at the idea of affirmative action, equally when applied in housing, employment and education.

Sometimes BIPOC residents and businesses in danger of losing their property organise to approach CLTs themselves. Oak CLT explained that this was the case with Hasta Muerte, a BIPOC owned and focussed cafe located in Fruitvale, a largely Latinx and black neighbourhood in Oakland. When their landlord put their property up for sale and they were faced with eviction,

they approached Oak CLT for help. Together with a crowdfunder OakCLT put in $250,000 and successfully matched the highest offer for the property, thus acquiring Hasta Muerte and the apartments above it as their own, allowing Hasta Muerte to continue business and remain an important cultural asset for the community of Fruitvale. EB PREC suggested that CLTs have made a lot of progress in terms of working with BIPOC, and that Oak CLT is at the forefront of this. As well as Hasta Muerte, they also acquired a property at 23rd Avenue, a multi-use building housing community groups, all of which are BIPOC owned and oriented (Voynovskaya, 2017). Eight residential apartments also accommodate some of the activists working in the building. Although the residents of 23rd Avenue approached Oak CLT themselves, it could be seen as the responsibility of the CLT to prioritise residents, businesses and community groups that are BIPOC. However, such affirmative action is not simple, as statutory limitations impact CLTs when choosing which properties to acquire and which residents or businesses to house in them.

4.3.2) The limitations on CLTs' ability to pursue affirmative action

SFCLT functions largely through San Francisco City financing, for example by gaining properties through the Small Sites Acquisition Program. This funding, though vital for SFCLT's ability to gain new properties, limits the buildings they can choose, and who resides in them. Williams (2019) notes that CLTs' reliance on external funding is one of the key barriers in being able to complete their work the way they would like to, since dominant, and often over complicated, paradigms of grant funding inhibit the autonomy of nonprofits, sometimes explicitly restricting them from undertaking 'political activities'. The key criteria for being a resident of a CLT property is determined by residents' incomes, as CLTs are intended to house low-income households. Bay Area CLT explained that, in the case of Berkeley, the city council determines that 75% of CLT residents must earn below 80% AMI. This is the threshold by which the federal Housing and Urban Development department has set as "low-income". Currently in Berkeley, $69,000 or below is considered low-income, as the AMI of Berkeley has shot up since high-earning tech workers have migrated to the East Bay, pushing up the average salary and redefining low-income. Bay Area CLT expressed the concern that this means many people who are on much lower salaries get lost within this bracket, and face higher competition to obtain a CLT property. In a similar manner to SFCLT and Bay Area CLT, Oak CLT obtains some of its funding from Oakland city council, meaning they are also restricted by city council policies and requirements. In interview, Oak CLT expressed that the city council have not been overly supportive of their work in trying to target BIPOC residents and businesses. This could be

because City Hall has an older, and mainly white staff base, thus are not representative of the people who need to be served.

Over and above local council policy is the larger issue of the federal Fair Housing Act (FHA). The FHA was passed in 1968 as part of the wider Civil Rights Act, to legally prohibit racial discrimination in the rental or sale of housing (Massey, 2015). It has since been expanded to prohibit discrimination in housing against any particular demographic, as explained on the NCLT website:

> "NCLT complies with the provisions of federal, state and local law prohibiting discrimination in housing on the basis of marital status, race, color, religion, ancestry, gender, sexual orientation, age, national origin, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related condition, physical handicap or other protected class." (NCLT, 2019).

There is no doubt that the FHA is a necessary and important act in preventing discrimination within the housing market. However, unintentionally it also prohibits CLTs from applying affirmative action when selecting which residents they would like to support. Affirmative action is the concept of overcoming prejudicial treatment by favouring individuals who have historically faced discrimination (Pious, 1996). For CLTs to intentionally work with BIPOC communities, who have historically been at the brunt of discriminatory housing practices, would be affirmative action working towards racial equity in the housing market. However, to choose residents based on their race or ethnicity would be a breach of the FHA. When asked about their intentionality behind serving BIPOC communities, every CLT interviewed stated the FHA as their main barrier to doing so. It is perhaps ironic that an act designed to prevent racial discrimination is in fact limiting CLTs from working with the people most affected. This is because the FHA was based on the ideology of equality, rather than equity - as demonstrated by Figure 3, a well-known graphic demonstrating that in order to achieve equity, you often have to favour those who have been previously unfavoured. What is interesting to note is how each CLT handles these limitations differently. The interviewee from Oak CLT asserted that they believe some CLTs use the FHA as an excuse not to commit towards prioritising BIPOC residents. On the other hand, NCLT conveyed that they make efforts to get around this. While they cannot explicitly state their intentionality around serving BIPOC residents, their actions show otherwise, as they seek to support any BIPOC residents or businesses that come their way. However there is a dilemma: if CLTs simply wait for disenfranchised communities to approach them, they risk perpetuating the inequality they strive to resolve. By way of being disenfranchised, such communities may not have the human, social or economic capital to utilise, or even know of, CLTs work.

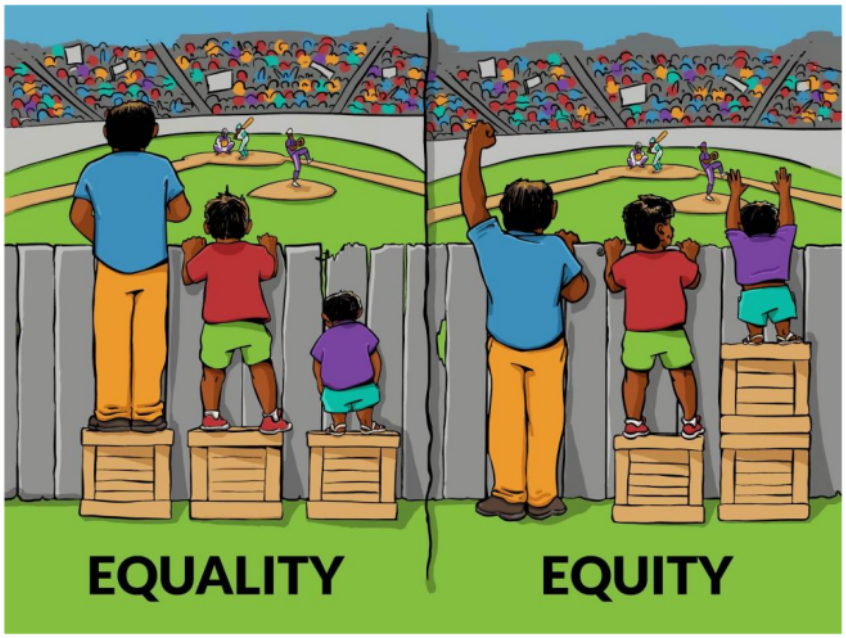

Figure 3: Equality vs. equity diagram. (Source: Interaction Institute for Social Change, Artist: Angus Maguire, 2016)

4.3.3) An alternative solution: CLTs working in BIPOC neighbourhoods

Whilst CLTs cannot 'positively discriminate' according to the demographic of a resident, they can choose which neighbourhoods to work in, as a means to assist BIPOC residents if they work in majority BIPOC neighbourhoods. There are also mechanisms by which they can prioritise populations that have previously experienced displacement. SFCLT explained that San Francisco city council have a lottery system called the Displaced Tenants Housing Preference for people who have been evicted from their residence due to no fault of their own. This policy has been particularly influential in Fillmore, where a lot of low-income housing was bulldozed in the 1960s to make space for redevelopment. If you were a family displaced from Fillmore you have some "preference" to get housing as part of San Francisco housing policy. SFCLT collaborated in this programme, and were able to house a woman and her elderly mother, who was displaced by the 1960s redevelopment. This is an example of displacement directly being remedied, albeit retrospectively, and could be considered affirmative action on behalf of the city council. Thus, the Neighbourhood Preference method of allocation is an effective way of resisting displacement. It does not exclusively have to be about the race or ethnicity of the resident, but about their connection to their neighbourhood, whether that be through residency,

work or both. This is akin to the eligibility criteria used by CLTs in England, whereby "CLT homes are typically allocated according to local connection whereby prospective residents are required to demonstrate a familial or occupational connection to the local area" (Moore and McKee, 2012: 284). This was not noted as a policy or practice for any of the Bay Area based CLTs interviewed. However, Oak CLT suggested that if they were to be more intentional about their neighbourhood selection, they would like to focus more on predominantly black neighbourhoods. By choosing a neighbourhood rather than particular people, CLTs can target BIPOC communities while circumventing the barriers the FHA presents.

4.3.4) Moving forward: the intention of CLTs in working with BIPOC communities.

Regardless of policy restrictions around affirmative action, all the CLTs interviewed expressed goals to become more intentional about prioritising BIPOC housing within their work. SFCLT asserted that they believe city council policy should change to allow for affirmative action based on race and ethnicity. Bay Area CLT also expressed a strong desire to maintain diversity, including ethnically, amongst their residents. Currently there are BIPOC residing in each of their properties, although they appreciate this is incidental rather than intentional. Oak CLT suggested that they would like to do more outreach at community festivals as a way of getting their message and availability across to otherwise hard-to-reach BIPOC communities. Therefore, by different means, CLTs in the Bay Area are working to ensure that they are inclusive of the housing needs of BIPOC communities.

These efforts to be representative are also visible in the structure of some, though not all, of the CLTs' workforces. In conversation with NCLT, they admitted that they are a majority white organisation, in terms of their staff and board members. They are intentionally trying to diversify their board by encouraging NCLT residents and members of POCSHN, an organisation with which NCLT closely collaborates, to join the NCLT board. However, one NCLT BIPOC resident expressed that it can be exhausting for BIPOC to join a majority white space and be expected to "be the change". Bay Area CLT also has a relatively diverse board, but would like to diversify it further. They currently have three black members, including a deacon of McGee Avenue Baptist Church, one of their properties. On the other hand, EB PREC, the organisation amongst the five interviewed with the most diverse staff base, are by far the most intentional in their work around supporting the housing needs of BIPOC in the Bay Area. This is particularly demonstrated in their mission statement:

> "We facilitate BIPOC and allied communities to cooperatively organize, finance, purchase, occupy, and steward properties, taking them permanently off the speculative market, creating community controlled assets, and empowering our communities to cooperatively lead a just transition from an extractive capitalist system into one where communities are ecologically, emotionally, spiritually, culturally, and economically restorative and regenerative" (EB PREC, 2019a).

As much as their language around land stewardship is similar to that of CLTs, they are far more explicit about their mission to support the BIPOC communities of the East Bay. This language is consistent throughout their literature and their practice, including operating democratic governance using "indigenous wisdom to short circuit learned colonial power practices" (EB PREC, 2019a). They are clearly not letting the FHA obstruct their mission to build racial equity in the East Bay housing market, and are candidly putting the housing needs of BIPOC communities at the forefront of their work. Therefore, it is possible, and important, for CLTs to be explicitly intentional about integrating the housing needs of BIPOC into their agenda. This needs to go beyond waiting for BIPOC residents to approach them, since a more active attitude is essential if racial equity in the housing market is to be achieved.

4.4) The intersection of CLTs and the wider housing rights and racial justice movement.

4.4.1) Supporting the work of housing rights and racial justice organisations

CLTs do not work within a vacuum in their mission to achieve housing equity. There are innumerous non-profit organisations, grassroots movements and activists in the Bay Area working on similar agendas, and it lends itself to the movement for these organisations to collaborate with each other. SFCLT has numerous ties to grassroots organisations in San Francisco. They work with the Housing Rights Committee of San Francisco; Black Unity in the Tenderloin; Poder, an environmental and economic justice organisation in Excelsior; and South of Market Community Action Network, who work on preventing the displacement of the Filipino community from Soma. This demonstrate SFCLT's commitment to maintain connected to work 'on the ground' and resist becoming institutionalised beyond their ability to remain politically critical (Williams, 2019). Both Oak CLT and NCLT collaborate with the Alliance of Californians for Community Empowerment (ACCE), a grassroots organisation "dedicated to raising the voices of everyday Californians, neighborhood by neighborhood, to fight for the policies and programs we need to improve our communities and create a brighter future" (ACCE, 2019). EB PREC, in its commitment to support BIPOC communities, campaigns together with Showing Up for Racial Justice, a "national network of groups and individuals organizing white people for racial justice" (SURJ, 2019). They also co-hosted the 'Reparations Brunch' which I attended: a

discussion around the role of land justice and housing in calls for reparations. Lastly, both EB PREC and NCLT rely on SELC for support with writing grants and the legal framework for them to be able to buy properties.

The main benefit of these kinds of collaborations is that each organisation can capitalise on each other's momentum and resources. It also prevents repetition of work and effort, which happens all too often in the non-profit sector. However, when Oak CLT were presented with this perspective in our interview, they argued to the contrary. They offered the perspective that for CLTs to collaborate with other grassroots movements can be complicated and not necessarily beneficial, as it creates 'too many cooks in the kitchen, who are not necessarily good cooks or using good ingredients'. This perspective reflects the need for specialisation, a legitimate call in a complex movement. Conversely, NCLT expressed that collaborating with diverse grassroots movements is beneficial because it helps disseminate conversations to wider fields beyond housing. Many of these organisations work beyond the remit of a CLT, such as work around police violence and racial inequality in the education system and labour market. When working towards racial equity in housing, the bigger picture of racism in education, employment and wider society must also be addressed.

4.4.2) Direct collaboration between CLTs and grassroots organisations

Over and above these loose yet supportive connections, some CLTs have partnered with other organisations in the pursuit of acquiring properties. SFCLT partners with MEDA, who assists Latinx community members with access to affordable housing, proving themselves to be an extremely valuable organisation working for the anti-displacement and racial justice of Latinx and other BIPOC from the Mission District. MEDA point their service users in the direction of SFCLT when the former have a property they want to buy, thus linking their respective roles as community outreach and service providers. Bay Area CLT is working directly with McGee Avenue Baptist Church in Berkeley, an African American church based in a 100 year old building that is in great need of renovation: a plight that has in recent years seen their congregation decrease to an eighth of what it used to be. The church also owns eight separate housing units adjacent to their property. Bay Area CLT is helping with the renovation of the church building and housing units. Once this is complete all the properties will become Bay Area CLT owned, but remain stewarded by the church. Despite this not being a grassroots campaigning movement as such, they are an extremely important community group supporting the black, baptist community of Berkeley. It is equally important for CLTs to support such

community groups as it is for them to collaborate with more established organisations. EB PREC and Oak CLT have collaborated in acquiring a property that was donated to EB PREC: Oak CLT are financially taking care of it, whilst EB PREC is still growing as an organisation. In a similar manner, POCSHN is drawing upon financial and operative support from NCLT to help some of their members buy their properties through the CLT. In these cases, positive collaboration between CLTs and related organisations increases the efficiency of providing affordable housing to those that need it. Moreover, by collaborating with organisations focussed on racial justice, CLTs are contributing to wider movements tackling racism from numerous angles. This way, more sustainable changes can be made to improve BIPOC's condition and accessibility to the housing market.

4.5) Above and beyond CLTs: the case for EB PREC

Choosing to include EB PREC, in addition to the four CLTs originally planned for interviewing, opened up a world of understanding beyond CLTs and their capacity to address the housing crisis in the Bay Area. Although the majority of ways EB PREC functions are the same as a CLT, there are some key differences that make it stand out as a beacon in the fight to achieve racial equity in the housing market. First of all, where CLTs are non-profit, PRECs are for-profit organisations owned by their members. In this way, the relationship between a PREC and residents is transformed from charity to mutual-aid and collaboration, which allows for bottom-up governance from the membership base rather than top-down management by staff and boards (Gordon et al., 2018). On the other hand, this also makes the PREC model resonate more with traditional capitalist models of property ownership than with CLTs' notion of stewardship. By way of making profit from their acquisition and rental of properties, PRECs are leaning towards the concept that homes can be money-making ventures. However, the key difference here is that they function as a cooperative, distributing income to members of the cooperative based on their level of participation, and not by the size of their capital investment (Gordon et al., 2018). Moreover, EB PREC operates a key bylaw which states:

> "EB PREC shall not, under any circumstances, accept an offer by any person or corporation to purchase EB PREC or any of its properties for the purpose of operating or selling EB PREC or the properties for the purpose of profit" (EB PREC 2019b).

Therefore, much like CLTs, they are taking land off the speculative market and are restricting the ability for wealth to be consolidated by a small number of individuals. Furthermore, PRECs'

ability to gain profit essentially allows them to get on with their work, whereas CLTs are often slowed down by funding shortages.

EB PREC's ability to fund themselves in this manner did not occur without help. SELC was instrumental in helping EB PREC and other Californian cooperative organisations obtain a securities exemption. This means that they can offer equity to members of up to $1,000 without needing to register with the Securities Exchange Commission. This allows EB PREC to broaden who can become a member or 'owner' of the cooperative beyond residents, to include Community Owners, Investor Owners and Staff Owners. All members also have voting powers on a one member one vote basis, making the operation of EB PREC democratic. The interviewee for EB PREC explained that they are also working with credit unions in the Bay Area. These credit unions receive funds through the Community Reinvestment Act, which was devised to ensure that for-profit banks reinvest in communities of previously redlined neighbourhoods, especially if that particular bank was guilty of giving out predatory loans in the past. These are the kinds of acts and policies that can contribute to some, albeit minimal, form of reparation for black communities, and can make a tangible difference to mitigating the future displacement of BIPOC.

It is not surprising that EB PREC are collaborating with credit unions that capitalise on acts of such a nature. As previously expressed, EB PREC are very explicit in their dedication to supporting the housing needs of BIPOC in the East Bay. This is also demonstrated in their appointment of three specialist directors within the organisation: a People of Colour director, Indigenous director and Black East Bay director. These directors are responsible for overseeing that EB PREC provides direction on: advancing housing justice for People of Colour; advancing indigenous rights and land sovereignty; and supporting East Bay's black community to thrive and deepen its roots (EB PREC, 2019b). This kind of commitment could easily be adopted by CLTs, and would demonstrate their willingness to remain accountable to BIPOC communities in the Bay Area. Gordon et al. (2018) suggests that PRECs could support the work of CLTs by loaning or donating money to CLTs, since they have access to capital not available to non-profit organisations. This would clearly benefit the CLT, and may also give the PREC an active role in stewardship of the CLT's properties. EB PREC have already demonstrated collaborative efforts in their early days, as they partnered with NCLT and Oak CLT for support in acquiring their first properties. Together with their clear intentionality and dedication to working with BIPOC communities and prioritising their housing needs, EB PREC prove themselves to be one of the most effective organisations in the Bay Area fighting for racial equity in the housing market.

5) Conclusion

On evaluation of the data collected by this study, framed within wider studies on the topics of CLTs, housing rights and racial justice, it can be concluded that the extent to which CLTs in the Bay Area are intentional about integrating the housing needs of BIPOC into their work varies from CLT to CLT. All the organisations interviewed displayed intentionality and good practice around ensuring that BIPOC were represented as their residents. However, the organisations that did more intentional work in prioritising BIPOC in their missions were those who were willing to be explicit with these intentions, despite any restrictions they faced.

A review of academic literature revealed that there has been a history of positive collaboration between housing rights and racial justice organisations in the Bay Area. However, despite this intersection in practice, there has been minimal academic literature covering how it manifests specifically in the work of CLTs. This research sought to address this question directly: to what extent are CLTs in the Bay Area intentionally integrating the housing needs of Black, Indigenous and People Of Colour (BIPOC) into their agenda, in efforts to mitigate the displacement of BIPOC from their neighbourhoods? BIPOC residents are reasonably represented in CLT properties, and every CLT is working in neighbourhoods where BIPOC communities are being displaced. However, much of this is incidental, and not necessarily due to the intentional targeting of BIPOC communities.

Where some CLTs explicitly expressed their intentions to work more closely with BIPOC communities, others cited the Fair Housing Act as a barrier to their ability to prioritise particular demographics. Thus, some CLTs are more willing than others to circumvent these restrictions and be vocal about their mission to serve BIPOC communities. On further evaluation, it was those CLTs that had a large representation of BIPOC in their staff and board that fell into the latter category. Hence, it could be argued that representation within the organisation influences the level of intention behind working with BIPOC communities.

Nevertheless, all five organisations interviewed demonstrated a degree of integrating the housing needs of BIPOC into their work by way of the grassroots organisations they collaborated with. Each CLT partnered with at least one organisation whose work is focussed on racial justice, or at least was based in majority BIPOC neighbourhoods. EB PREC was itself formed via the People of Color Sustainable Housing Network, and is the most explicit in its work supporting BIPOC communities in the East Bay. This, together with their intentionality around maintaining a racially diverse board and capitalising on funds specifically allocated to previously

redlined neighbourhoods, demonstrates that EB PREC is at the forefront of integrating the housing needs of BIPOC into their agenda, and thus are likely to be the most effective at mitigating their displacement.

Hence, it can be seen that the issues raised by this research fall into wider issues around racial representation in housing rights movements specifically, and social activism more generally. It also contributes to wider debates around the need for affirmative action in order to achieve racial justice in the housing market, by demonstrating that some affordable housing providers are willing to maneuver legislation in order to prioritise BIPOC communities and their access to housing. As Moore and McKee (2012) argue, CLTs will not inevitably result in equitable outcomes unless they are intentional about it, and can be explicit about the communities they wish to serve. This year has seen a resurgence of conversations around reparations for the descendants of slaves in the USA, with a reparations bill being debated in congress for the first time in a decade. Land justice will likely play a part in this debate, and so questions around prioritising the housing needs of BIPOC - or in this case, specifically black Americans - becomes highly relevant.

In the context of these wider debates, some policy recommendations can be made. Ideally, there would be considerations to amend the Fair Housing Act to allow for the nuanced issue of affirmative action. Of course it should be prohibited to discriminate *against* somebody based on their demographic identity. However, if an organisation wants to prioritise a demographic that has historically faced discrimination, whilst not excluding anybody else, there should be more flexibility to allow for this. Alas, this is an ambitious policy amendment, especially whilst Republicans are in charge of federal law, but it is something to be worked towards. A more immediate way for CLTs to help mitigate the displacement of BIPOC would be for them to work in a framework similar to that of London CLT, whereby over and above an eligibility assessment based on the resident's housing need and income level, they must have a minimum of five years connection to the neighbourhood and participate in the local community (London CLT, 2019). This criteria is open for interpretation and adaptation: what kind of neighbourhood connection is needed, and what does it mean to participate in the local community? Whatever the specifics may be, it is apparent that it includes a clear intention to stop people being displaced from their neighbourhoods. If CLTs in the Bay Area were to adopt this policy in all of the neighbourhoods they work in, most of which have large BIPOC populations, it would make a major contribution to mitigating the displacement of BIPOC from those neighbourhoods. Moreover, issues as to why BIPOC in particular are being displaced must be addressed and

remedied. Such issues, numerous as they are, lie beyond the remit of this research. Meanwhile, CLTs have the opportunity to lead the way by being intentional about integrating the housing needs of BIPOC into their agenda, thus striving for racial equity in the housing market.

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Appendices

Appendix A: Interview questions for CLTs and EB PREC

Interview questions (A-Listers):
Introductory question: Please can you tell me a bit about the history of your CLT, and how you personally came to be involved?

1) Please can you tell me about the mechanisms by which your CLT acquired land and properties, and how do you go about making that land "affordable in perpetuity"?
(Prompt questions):
- What is your definition of affordable?
- How do you choose which land you buy?

2) Please can you tell me how people acquire one of your properties to rent or buy?
- Have you got particular mechanisms for selecting who the residents will be?
- Is there an application process they have to go through, and what is the criteria for selection?

3) To what extent are your CLT properties allocated to POC in the Bay Area?
- Do you have any policy around this?
- Are there any policy aids or restrictions on state or federal level that allow you to give special opportunities to POC in housing allocation? (For example in France you cannot refer to people by ethnicity due to their colour-blind Republican traditions)

Quantitative questions:
What proportion of your residents are POC?
What proportion of your staff are, or have been, POC?

(Maybe a B-List question) How important do you think it is to be representative in your staff of the people you aim to serve?

4) Do you directly collaborate with any grassroots movements in the Bay Area, and if so which ones?
(Prompt question) - E.g. Justa Causa/Just Cause, BLM, Sogorea Te' Land Trust, EB PREC, POC Sustainable Housing Network, Mission Economic Development Agency...

Do you think it is necessary to collaborate with grassroots movements and if so how do you think such collaborations could be strengthened?

Wrap up question: *(I stole this from a local community group orientation that I went to!)* What is your vision for the Bay Area? Re: housing, equality, community, politics, environment - anything!

Appendix B: Participant Information Sheet for Dissertation Interviews and Consent Form

Participant Information Sheet For Dissertation Interviews

Title of Study: MSc Dissertation in Planning

Department: Bartlett the School of Planning

Name and Contact Details of the Researcher: Safaa Usmani (safaa.usmani.17@ucl.ac.uk)

Name and Contact Details of the Academic Supervisor: Claire Colomb (c.colomb@ucl.ac.uk)

1. Invitation Paragraph

You are being invited to take part in my dissertation project. Before you decide it is important for you to understand why the research is being done and what participation will involve. Please take time to read the following information carefully. Please ask me if there is anything that is not clear or if you would like more information. Take time to decide whether or not you wish to take part. Thank you for reading this information sheet.

2. What is the project's purpose?

In order to complete my MSc International Planning I must write a dissertation on a subject of my choice, within the discipline of Planning. I have chosen to research the practices of Community Land Trusts in the Bay Area, California in creating and allocating affordable housing, and assess the extent to which this is helping remedy the displacement of people of colour from their neighbourhoods. I will use the primary data I collect together with a review of existing literature on the subject to write a 10,000 word dissertation, which will be assessed by my supervisor in the Bartlett School of Planning. My dissertation will not be published publicly.

3. Why have I been chosen?

You have been chosen as an interviewee or research subject because I am interested in the work you and/or your organisation does with Community Land Trusts in the Bay Area, or because you have strong ties to a Bay Area neighbourhood that I am interested in (through work, residency, study and/or heritage).

4. Do I have to take part?

It is up to you to decide whether or not to take part. If you do decide to take part you will be given this information sheet to keep. You can withdraw at any time without giving a reason, including after I have interviewed you. If you decide to withdraw you will be asked what you wish to happen to the data you have provided up to that point.

5. What will happen to me if I take part?

My dissertation module will last until 2nd September 2019, when I submit my final written dissertation. During this time I will interview you in person, and if you consent I may follow up with some extra questions via email or telephone. All personal information that you provide, such as names, phone numbers and email addresses, will not be included in the final dissertation and will be discarded securely on completion of the project.

6. Will I be recorded and how will the recorded media be used?

The interviews will not be audio recorded, but I will take written notes. In the unlikely case that I take any photographs (this applies to community groups) then I will seek further consent should I wish to use these photographs in my dissertation. Any faces which other people could recognise will not be included in the photographs.

7. What are the possible disadvantages and risks of taking part?
There may be some discomfort in speaking about contentious issues around housing, socio-economic status and race. The interview may take up to an hour, which I appreciate is valuable time in people's busy schedules. To minimise these foreseeable discomforts and inconveniences, I will endeavour to keep the interviews and succinct as possible, and I will move on to different questions if I sense you feel uncomfortable. You are not obliged to speak about anything you do not wish to speak about.

8. What are the possible benefits of taking part?
Whilst there are no immediate benefits for those people participating in the project, it is hoped that this work will contribute to the collective evidence around Community Land Trusts and their work in making land affordable in perpetuity and accessible to diverse populations. I hope that this research will be built upon in the future.

9. What if something goes wrong?
If you wish to make a complaint at any point, please do not hesitate to contact my supervisor on the email address at the beginning of this document.

10. Will my taking part in this project be kept confidential?
All the information that I collect during the course of the research will be kept strictly confidential. None of your personal information will be able to be identified. All interview responses that I include in my final dissertation will be anonymised.

11. Limits to confidentiality
Please note that confidentiality will be maintained as far as possible, unless during our conversation I hear anything which makes me worried that someone might be in danger of harm. In this case, I may have to inform relevant authorities.

12. What will happen to the results of the research project?
The results of this research will be used solely for writing my dissertation, and will not be published publicly. Please see point 2. for more details.

13. Local Data Protection Privacy Notice
The controller for this project will be University College London (UCL). The UCL Data Protection Officer provides oversight of UCL activities involving the processing of personal data, and can be contacted at data-protection@ucl.ac.uk**.** This 'local' privacy notice sets out the information that applies to this particular study. Further information on how UCL uses participant information can be found in our 'general' privacy notice: https://www.ucl.ac.uk/legal-services/privacy/ucl-general-research-participant-privacy-notice

14. Contact for further information
Safaa Usmani - safaa.usmani.17@ucl.ac.uk

Thank you for reading this information sheet and for considering to take part in this research study. Please see the consent form below.

CONSENT FORM

Title of Project: MSc Dissertation in Planning

Name of Researcher: Safaa Usmani

Thank you for your interest in taking part in this research. Before you agree to take part, the person organising the research must explain the project to you.

If you have any questions arising from the Information Sheet or explanation which is already given to you, please ask the researcher before you to decide whether to join in. You will be given a copy of this Consent Form to keep and refer to at any time.

Participant's Statement

- I have read the notes written above and the Information Sheet, and understand what the study involves. ☐
- I understand that if I decide at any time that I no longer wish to take part in this project, I can notify the researchers involved and withdraw immediately. ☐
- I consent to the processing of my personal information for the purposes of this research study. ☐
- I understand that such information will be treated as strictly confidential and handled in accordance with the provisions of the General Data Protection Regulation (GDPR) and Data Protection Act (DPA) 2018. ☐
- I agree that the research project named above has been explained to me to my satisfaction and I agree to take part in this study. ☐

Name of participant: **Date:**

Signature:

Appendix C: Risk Assessment Form

RISK ASSESSMENT FORM
FIELD / LOCATION WORK

The Approved Code of Practice - Management of Fieldwork should be referred to when completing this form
http://www.ucl.ac.uk/estates/safetynet/guidance/fieldwork/acop.pdf

DEPARTMENT/SECTION: THE BARTLETT SCHOOL OF PLANNING

LOCATION(S): SAN FRANCISCO AND OAKLAND, CALIFORNIA, USA

PERSONS COVERED BY THE RISK ASSESSMENT
Safaa Usmani

BRIEF DESCRIPTION OF FIELDWORK
Fieldwork will be conducted in the Bay Area of San Francisco, mainly in the cities of San Francisco and Oakland. Interviews will be conducted with staff members from Community Land Trust (CLT) organisations, as well as some interviews with residents of Community Land Trust properties, should permission be granted. Surveys will also be sent to numerous CLTs. I (the researcher) will be living in Oakland, CA, USA, for the duration of the field work, from 27/05/2019 to 30/06/2019. I have a Study Away from UCL form signed by Susan Moore, MSc International Planning programme director.

Consider, in turn, each hazard (white on black). If **NO** hazard exists select **NO** and move to next hazard section.
If a hazard does exist select **YES** and assess the risks that could arise from that hazard in the risk assessment box.
Where risks are identified that are not adequately controlled they must be brought to the attention of your Departmental Management who should put temporary control measures in place or stop the work. Detail such risks in the final section.

ENVIRONMENT	**The environment always represents a safety hazard. Use space below to identify and assess any risks associated with this hazard**
e.g. location, climate, terrain, neighbourhood, in outside organizations, pollution, animals.	Examples of risk: adverse weather, illness, hypothermia, assault, getting lost. Is the risk high / medium / low ? Low risk: There is the small risk of getting lost in a city I am not very familiar with. There is also the low risk of being assaulted by a stranger.

CONTROL MEASURES	**Indicate which procedures are in place to control the identified risk**
x	work abroad incorporates Foreign Office advice
x	participants have been trained and given all necessary information
☐	only accredited centres are used for rural field work
x	participants will wear appropriate clothing and footwear for the specified environment
☐	trained leaders accompany the trip
☐	refuge is available
☐	work in outside organisations is subject to their having satisfactory H&S procedures in place
x	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

I will use a map effectively to ensure that I do not get lost and ask for local advice on which parts of the city I should avoid. I will ask people for directions if I get lost. I will avoid being out on the street at night to reduce the chances of assault and I will be cautious as to whom I interact with, never meeting up with someone I do not know by myself. I will carry a mobile phone with me at all times.

EMERGENCIES	**Where emergencies may arise use space below to identify and assess any risks**
e.g. fire, accidents	Examples of risk: loss of property, loss of life

Low risk of loss of property, very low risk of loss of life

CONTROL MEASURES	**Indicate which procedures are in place to control the identified risk**
☐	participants have registered with LOCATE at http://www.fco.gov.uk/en/travel-and-living-abroad/
☐	fire fighting equipment is carried on the trip and participants know how to use it
x	contact numbers for emergency services are known to all participants
x	participants have means of contacting emergency services
x	participants have been trained and given all necessary information
☐	a plan for rescue has been formulated, all parties understand the procedure
☐	the plan for rescue /emergency has a reciprocal element
x	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

I will familiarise myself with emergency services in San Francisco and Oakland and I will carry around a mobile phone with me at all times.

EQUIPMENT	**Is equipment used?**	NO	**If 'No' move to next hazard** **If 'Yes' use space below to identify and assess any risks**
e.g. clothing, outboard motors.	Examples of risk: inappropriate, failure, insufficient training to use or repair, injury. Is the risk high / medium / low ?		

CONTROL MEASURES	**Indicate which procedures are in place to control the identified risk**

☐	the departmental written Arrangement for equipment is followed
☐	participants have been provided with any necessary equipment appropriate for the work
☐	all equipment has been inspected, before issue, by a competent person
☐	all users have been advised of correct use
☐	special equipment is only issued to persons trained in its use by a competent person
☐	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

LONE WORKING	**Is lone working a possibility?**	YES	**If 'No' move to next hazard** **If 'Yes' use space below to identify and assess any risks**
e.g. alone or in isolation lone interviews.	Examples of risk: difficult to summon help. Is the risk high / medium / low?		

Low risk: risk of having difficulty summoning help, risk of feeling uncomfortable

CONTROL MEASURES	**Indicate which procedures are in place to control the identified risk**
x	the departmental written Arrangement for lone/out of hours working for field work is followed
☐	lone or isolated working is not allowed
☐	location, route and expected time of return of lone workers is logged daily before work commences
x	all workers have the means of raising an alarm in the event of an emergency, e.g. phone, flare, whistle
x	all workers are fully familiar with emergency procedures
x	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

I will Leave details of the field site and a work plan (include contact name and address) with a trusted friend I have in the Bay Area, who works at UC Berkeley and would be available should an emergency arise. I will never meet with someone I do not know alone or in a private property – I will always meet people in a public place where there a plenty of other people around. I will not meet anyone where there is no mobile phone signal. I will trust my intuition and leave any situation that I feel uncomfortable in immediately. I will not walk alone at night. I will only reside in trustworthy and accredited accommodation or with someone I know, and I will inform friends and family of where I am residing.

ILL HEALTH	The possibility of ill health always represents a safety hazard. Use space below to identify and assess any risks associated with this Hazard.
e.g. accident, illness, personal attack, special personal considerations or vulnerabilities.	Examples of risk: injury, asthma, allergies. Is the risk high / medium / low? Medium risk of allergy and injury.

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
☐	an appropriate number of trained first-aiders and first aid kits are present on the field trip
☐	all participants have had the necessary inoculations/ carry appropriate prophylactics
☐	participants have been advised of the physical demands of the trip and are deemed to be physically suited
☐	participants have been adequate advice on harmful plants, animals and substances they may encounter
x	participants who require medication have advised the leader of this and carry sufficient medication for their needs
x	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

I may experience my minor allergies to milk and chilli, for which I will carry the relevant medication. I will be sensible in my movements around the city so as to avoid injury. I have bought private travel insurance with Insure and Go – Policy number MF/IG/202216/22981126, which covers health care costs needed for the USA.

TRANSPORT	Will transport be required	NO		Move to next hazard
		YES	Y	Use space below to identify and assess any risks
e.g. hired vehicles	Examples of risk: accidents arising from lack of maintenance, suitability or training Is the risk high / medium / low? Low risk.			

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
x	only public transport will be used
☐	the vehicle will be hired from a reputable supplier
☐	transport must be properly maintained in compliance with relevant national regulations
☐	drivers comply with UCL Policy on Drivers http://www.ucl.ac.uk/hr/docs/college_drivers.php
☐	drivers have been trained and hold the appropriate licence
☐	there will be more than one driver to prevent driver/operator fatigue, and there will be adequate rest periods
☐	sufficient spare parts carried to meet foreseeable emergencies
☐	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

DEALING WITH THE PUBLIC	Will people be dealing with public	YES	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. interviews, observing	Examples of risk: personal attack, causing offence, being misinterpreted. Is the risk high / medium / low? Low risk of attack, low risk of causing offence		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
x	all participants are trained in interviewing techniques
☐	interviews are contracted out to a third party
x	advice and support from local groups has been sought
x	participants do not wear clothes that might cause offence or attract unwanted attention
x	interviews are conducted at neutral locations or where neither party could be at risk
x	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

I will be transparent with interviewees as to the purpose of my research and how data will be used to minimise the risk of misunderstanding. I will make myself aware of any delicate issues involved with discussions or interviews

WORKING ON OR NEAR WATER	Will people work on or near water?	NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. rivers, marshland, sea.	Examples of risk: drowning, malaria, hepatitis A, parasites. Is the risk high / medium / low?		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
☐	lone working on or near water will not be allowed
☐	coastguard information is understood; all work takes place outside those times when tides could prove a threat
☐	all participants are competent swimmers
☐	participants always wear adequate protective equipment, e.g. buoyancy aids, wellingtons
☐	boat is operated by a competent person
☐	all boats are equipped with an alternative means of propulsion e.g. oars
☐	participants have received any appropriate inoculations
☐	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

MANUAL HANDLING (MH)	Do MH activities take place?	NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. lifting, carrying, moving large or heavy equipment, physical unsuitability for the task.	Examples of risk: strain, cuts, broken bones. Is the risk high / medium / low?		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
☐	the departmental written Arrangement for MH is followed
☐	the supervisor has attended a MH risk assessment course
☐	all tasks are within reasonable limits, persons physically unsuited to the MH task are prohibited from such activities
☐	all persons performing MH tasks are adequately trained
☐	equipment components will be assembled on site
☐	any MH task outside the competence of staff will be done by contractors
☐	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

SUBSTANCES	Will participants work with substances	NO	If 'No' move to next hazard If 'Yes' use space below to identify and assess any risks
e.g. plants, chemical, biohazard, waste	Examples of risk: ill health - poisoning, infection, illness, burns, cuts. Is the risk high / medium / low?		

CONTROL MEASURES	Indicate which procedures are in place to control the identified risk
☐	the departmental written Arrangements for dealing with hazardous substances and waste are followed
☐	all participants are given information, training and protective equipment for hazardous substances they may encounter
☐	participants who have allergies have advised the leader of this and carry sufficient medication for their needs
☐	waste is disposed of in a responsible manner
☐	suitable containers are provided for hazardous waste
☐	OTHER CONTROL MEASURES: please specify any other control measures you have implemented:

OTHER HAZARDS	Have you identified any other hazards?	YES	If 'No' move to next section If 'Yes' use space below to identify and assess any risks
i.e. any other hazards must be noted and assessed here.	Hazard: Extended computer use: Risk of injury or ill health, including postural problems, visual problems and fatigue and stress Risk: is the risk Medium		

CONTROL MEASURES	Give details of control measures in place to control the identified risks
	To control for fatigue and stress, I will ensure postural and visual problems are dealt with and take sufficient breaks. I will take regular breaks and ensure I vary my posture and changes visual demands.

Have you identified any risks that are not adequately controlled?	NO x	Move to Declaration
	YES ☐	Use space below to identify the risk and what action was taken

Is this project subject to the UCL requirements on the ethics of Non-NHS Human Research?	NO
If yes, please state your Project ID Number	N/A

For more information, please refer to: http://ethics.grad.ucl.ac.uk/

DECLARATION	The work will be reassessed whenever there is a significant change and at least annually. Those participating in the work have read the assessment.

Select the appropriate statement:

x	I the undersigned have assessed the activity and associated risks and declare that there is no significant residual risk
x	I the undersigned have assessed the activity and associated risks and declare that the risk will be controlled by the method(s) listed above

Signed: **Safaa Usmani**
Date: 03/04/2019

NAME OF SUPERVISOR: CLAIRE COLOMB

**** SUPERVISOR APPROVAL TO BE CONFIRMED VIA E-MAIL ****

FIELDWORK **5** May 2010