UNIVERSITY OF OKLAHOMA

GRADUATE COLLEGE

BRINGING A CLT TO THE BAYOU CITY: HOW HOUSTON'S POLITICAL ENVIRONMENT SHAPES COMMUNITY LAND TRUST MOBILIZATION

A THESIS

SUBMITTED TO THE GRADUATE FACULTY

in partial fulfillment of the requirements for the

Degree of

MASTER OF ARTS

By

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Norman, Oklahoma

2022

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BRINGING A CLT TO THE BAYOU CITY: HOW HOUSTON'S POLITICAL ENVIRONMENT SHAPES COMMUNITY LAND TRUST MOBILIZATION

A THESIS APPROVED FOR THE
DEPARTMENT OF GEOGRAPHY AND ENVIRONMENTAL SUSTAINABILITY

BY THE COMMITTEE CONSISTING OF

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Table of Contents

Acknowledgements……..……v
List of Tables and Figures…….……vi
Introduction…….…….……1
Chapter 1: Housing Dynamics and Alternatives – A review of theory…….....….7
Introduction…….….7
Housing as a Commodity…….....8
Hyper-commodification…….11
Crises of a Commodified Housing System…….……...16
A Right to Housing……24
Conclusion…….33
Chapter 2: Community Land Trusts – Forms and functions…….……35
Introduction……35
The Community Land Trust……...36
Conclusion…….54
Chapter 3: Methodology……56
Introduction……56
Research Questions……57
Positionality Statement……..59
Research Design…….60
Document Analysis……64
Interviews……...69
Chapter 4: Results and Discussion…….74
Introduction……74
The Political Environment of Houston, Texas……...78
Mobilizing the Community Land Trust……...101
Establishing the Houston Community Land Trust……...112
Conclusion……...125
Conclusion……...132
References……135
Appendix A……..141
Appendix B……..153
Appendix C……..154

Acknowledgements

Foremost, I cannot fathom successfully completing my graduate school education without the love and support from my family, cheering me on from hundreds of miles away. Mom, you helped me stay focused with your insight, helped me keep motivated with your encouragement, and, most importantly, helped me feel loved with your selfless care. Thank you also to Bill, Stephen, and Claire for continuing to be there for me throughout my journey of higher education. Thank you also to Joe and Jean, and Wilda, Bill and Spencer for being my family here in Oklahoma. I don't think I could possibly overstate how much it meant to me each time you invited me for dinner or let me celebrate holidays with you all. I am so lucky to have such a loving community around me.

Thank you also to my committee members. Dr. Levenda, there are so many individual moments where you went above and beyond to lend me your support. Through advisor shifts, moves, and an entire pandemic, you helped me through this rocky and challenging experience. Dr. Purcell, thank you for agreeing to take me on as your graduate student, even when your hands were already full of responsibilities. Thank you also for making me feel a part of the department. Dr. Denham, thank you for your guidance during qualitative methods and your help with shaping my methodology. I had a great time learning some of the ins-and-outs of qualitative research. Thank you also for your willingness to serve on my committee after newly arriving at the University.

Thanks to all my friends in Texas. When I spent the entire first year of the pandemic locked in my house in a new place (and even became certifiably nocturnal), I could always count on you to pick up the phone or hop on a video game with me to keep me connected. Andrew, Jacey, and Sierra, thank you for letting me come stay with you in Austin when I needed to see friendly faces. I am beyond glad we formed a connection all those years ago at Texas State, and I love you all.

Additionally, I am so grateful to my fellow graduate students. Olivia, Megan, Shelby, and Becky, I am so happy that you extended your friendship to me on the patio of Blackbird. I have enjoyed getting to share experiences with you all over the past year. At a time when the pandemic made it so difficult to cultivate new friendships, you all provided a light at the end of the dark tunnel. Thank you.

List of Tables

Table 1: Research design with research questions, objectives, and methods……60
Table 2: An example of HCLT home resale price and equity-earned……...77

List of Figures

Figure 1: A graphic showing the organizational relationships of a CLT……..37
Figure 2: Redlining map of Houston, TX, in the 1930s……84
Figure 3: Map of gentrifying neighborhood tracts in Harris County……89

Introduction

Background

The United States today faces a growing urban housing crisis. Fewer people are able to afford the rapidly increasing cost of living. Housing prices are skyrocketing, and tenants' rents are rising significantly each year. Low-income folks are being priced out of their ability to reside anywhere close to urban centers, often settling for substandard housing at the fringe, if they do not end up without secure shelter altogether. This crisis is perpetuated by a dominant system which treats housing as a commodity for exchange. These crises can be attributed to the capitalist political economy of housing. Where gentrification displaces low-income residents, a rent-gap is determining that the productive capacity of the housing units is not being maximized because it has a much higher potential exchange value than what is currently being captured. The crisis grows because more money is able to be extracted through housing. International investors are recognizing this commodity characteristic and are speculating on slices of land in metropolitan areas. These tactics exploit the very necessary nature of secure shelter for urban habitation.

This research is based on a framework that looks to disrupt and counteract the commodity nature of housing. To fix the crisis of urban habitation, re-situating housing's use value above that of its exchange value is paramount. This involved radical work to diminish the ability to turn a profit from a housing unit while embracing the shelter-value of housing and ensuring that people can access it. I therefore employ a Right to Housing paradigm as an oppositional force to commodity housing. A Right to Housing can be secured through democratization and

decommodification. Rather than the rules of shelter being dictated by the extractor of a unit's value, if we desire a more just housing system we must move toward one in which residents have a say in their own means of habitation. One such model which moves toward a Right to Housing paradigm, through means of democratization and decommodification, is the community land trust (CLT) model.

CLTs in the United States

The CLT is an innovative model of land tenure in which a collective group in the form of a nonprofit owns parcels of land, while individuals own improvements (like buildings) on top of the land. The CLT land is democratically controlled and responsible to not only the direct participants of the CLT but the wider community as well, acting as a community asset to preserve affordability and provide security. By holding land in trust, the CLT removes that land from the speculative market, preventing appreciation. Improvements and structures on the land capture only the value held within the structure itself. The most common application of a CLT is to keep single-family home prices from increasing dramatically, slowing appreciation down to ensure that a population's income continues to match the area's median housing cost. Some CLT projects have also provided rental housing, greenspaces, and commercial spaces as well.

The CLT model originated in Georgia to help rural farming communities thrive, but has since spread to urban areas where, as described, housing issues are creating a multitude of affordability crises. Now, there are over 242 CLTs in the United States (Thaden, 2012). This number includes all CLT projects, whether they be stand alone CLT nonprofits, or CLT initiatives/projects that fit in with the programming of already-established community nonprofits. CLT projects have spread beyond their Southern geographies, concentrated now mostly on the

coasts (Thaden, 2012). They have taken off as a means for providing and preserving affordable units, popular with both activists and policymakers alike (Brown, 2022). State and national level CLT networks are developing to popularize the model, bring the model to the attention of policymakers, and provide support for new instances of CLTs being created (Brown, 2022). Grounded Solutions Network is the national CLT membership organization, formerly known as the National CLT Network. Grounded Solutions provides technical support to start-up CLTs, and the group holds national conferences for all professionals interested in the CLT model to learn about it and potentially bring it to a new place.

The CLT model is a medium for providing housing justice, fitting within a Right to Housing framework. Although the model may be pushed in a mainstream way as an affordable housing tool, particularly by policymakers (DeFilippis et al., 2019), the model nonetheless takes a step toward democratization and decommodification of urban land. The CLT model's ability to provide housing justice is especially important for minority communities who have long been subjects of urban disenfranchisement, frequently leading to wide-scale housing insecurity (Thompson and Yang, 2022; Weekly, 2022). Through their involvement in the mortgage-lending process, CLTs make homes affordable and eliminate predatory lending practices that disproportionately affected minority homeowner foreclosures (Weekly, 2022). In a neighborhood with a CLT, land held in common prevents soaring price appreciation due to redevelopment. In short, the CLT provides the opportunity for people to secure their right to urban habitation, rather than reserving that right as a privilege for the enfranchised, and for the wealthy.

CLTs are also highly dependent upon their surrounding contexts, uniquely shaping the organization's structure, its operations, its mission, and more in various ways. The political mission of the CLT to move toward a Right to Housing can be seen in its early grassroots

movements to secure tenure for Black agricultural communities but is less reflected in CLTs that are professionalized by a technocratic bureaucracy (DeFilippis et al., 2019). CLTs are more common in the Northeast and West Coasts, however new projects are developing in Southern and Central contexts as well. Key to this research is how these new projects develop during a period of mobilization, where the CLT arises as an idea before eventually becoming realized. This research asks how a new CLT in Houston was mobilized within the context of the city's unique political environment, and how this mobilization has affected manifestation of the organization's characteristics, including the communities it serves, the programs it employs, and how it fits into the fabric of the area's public-nonprofit housing landscape.

Outline of the Thesis

The first section of this paper details a theoretical framework through which I approach the research. The review starts by taking a critical look at the commodity characteristic of housing, explaining the process of commodification, and identifying the major detrimental effects that commodity housing can cause. This review is important for understanding how urban areas are continually affected by the political economic struggle to secure housing. After outlining these housing crises, I point to a Right to Housing as a paradigm which shifts the main valuation of housing from that of "exchange" back toward "use". This involves housing's decommodification, re-securing the shelter characteristic of housing as its most important attribute. I move on to show how the CLT model can engage the main processes which move toward a Right to Housing paradigm, away from the current system of commodity housing.

In chapter two, I cover literature on the CLT model. With the model's recent popularization, there is a large discussion in the literature about whether the CLT model can

actually transform the political housing landscape. I specifically focus in on the "mobilization" period where CLTs rise as an idea and an event in an urban area. The CLT model is often evaluated in terms of a project's ongoing operations, but what becomes overlooked is the mobilization period and the political environment of the cities which shape the CLT movements occurring within them. Moreover, CLT movements in the South are underrepresented in the literature, which may prove to be a unique context which shapes CLT mobilization in different ways. I conclude that a case study of Houston, Texas, might shed light on how the city's political environment shaped CLT mobilization.

Chapter three of this research outlines the methodology undertaken in this study. First, I explicitly outline my research questions: How does a city's political environment shape mobilization of the CLT model? How does the contextual mobilization of the CLT model shape the organizational structure and its operations? To address these, I undertake a single-case study research design for this research, hypothesizing that the case of establishing a CLT in Houston involves some unique contexts which impact the process. The specific methods I use for the investigation include semi-structured interviews and document analysis. These methods were selected because they enable data triangulation, a technique which supports rigor in single-case studies. I conducted four interviews with professional practitioners and a Houston-area organizer/activist and analyzed a total of 81 documents from a variety of media, organizational, and policy-related sources. I then describe my analysis using MAXQDA to reveal themes through an iterative step-by-step coding process.

Chapter four reveals the results of the study. I begin by giving an overview of the Houston CLT, detailing its mission, organizational structure, and programming. I then move to reveal several large themes surrounding Houston's political-economic environment, focusing on

the city's housing landscape. The analysis revealed that Houston is historically considered an affordable city, primarily because of its sprawling patterns of land-use and its lack of zoning. City officials and business elites made up a powerful political block which promoted free-market development. This also caused a neglect of underserved communities and a diminished planning function in Houston's municipal government. However, sudden changes in Houston's housing landscape in the past few decades has disrupted these dynamics. Houston is growing less affordable, causing more communities to organize to preserve their neighborhoods in light of widespread redevelopment. This has also shifted the city's housing policies, bolstering the city's planning branch and forcing them to be more responsive to these historically underrepresented communities. Finally, I describe the mobilization of the CLT model in Houston. The findings reveal that the CLT model was generated in several different communities simultaneously, and Houston's Housing and Community Development Department heard and consolidated these calls into an official city-wide CLT. The Houston CLT faced several challenges during its initial incorporation, including environmental challenges caused by Hurricane Harvey, as well as some discomfort with the model coming from voices in the community. HCLT overcame these challenges using resources provided by the city as well as through building relationships with nonprofits and communities. I conclude that the city of Houston's political landscape was changing dramatically at the same time that the CLT was mobilized, resulting in stronger community organizing and more city support for community-led efforts. Additionally, the challenges faced by HCLT were overcome not in spite of a competitive nonprofit sector but because of a network of cooperative partnerships within which the organization established their place.

Chapter One – Housing Dynamics and Alternatives – A review of theory

Introduction

Housing affordability and access is more than an issue of supply and demand. These are symptoms of a larger, structural problem: housing is treated as a commodity. Throughout this section, I outline what housing as a commodity means, the processes that create housing as a commodity, and the accordant problems associated with housing as a commodity, such as, unaffordability, displacement/gentrification, and housing bubbles and foreclosures. Outlining housing's commodity characteristics provides an important contextual backdrop, because it sets up the very purpose for conducting research on community land trusts.

Because housing is so fundamentally important to each of our lives, I review the literature on the Right to Housing as a response to the issues caused by commodification. A Right to Housing means renewing a commitment to the importance of housing's use values above its exchange value. A Right to Housing entails decommodification, allowing alternative forms of housing to flourish and become the norm. This presents a serious, unencumbered alternative to housing in the commodity market. It also entails increased democratization. Because of these two features of a Right to Housing movement, I position it within a broader literature on the Right to the City, which calls for the ability of urban inhabitants to have a say in how urban spaces are produced in a more egalitarian way, as opposed to a capitalist oligarchy with state support. This thesis engages these literatures because the CLT model contains the capacity to enact processes of democratization and decommodification. New instances of CLTs emerging in urban areas therefore suggest steps are being taken toward securing non-commodity housing as a right. It is therefore important to understand how these initial steps are taken,

especially how specific ideas are formed in the context of an area's broader political environment.

Community land trusts are one housing provision model that is based on a Right to Housing framework. The CLT model disrupts commodity housing. It is becoming a more widely practiced model for housing democratization which makes it important to study as an alternative. The end of the framework section therefore culminates in a linkage between the CLT as a model of shared-equity housing that has certain characteristics which move toward a Right to Housing goal.

Housing as a Commodity

Housing is an important part of life, positioned as the locus of an array of functions: rearing children, social reproduction, privacy, shelter, subsistence, and more. There is a physical, emotional, and symbolic importance of housing (Bratt, Stone, and Hartman, 2006). Recently, wealth-building has been a central function of housing in addition to all the others. As housing grows as a commodity, the amount of money the housing is worth begins to be a larger consideration above all of those other functions. In other words, housing's exchange value becomes more prevalent at the expense of its use-value(s). This process of commodification is characteristic of a capitalist economy and can be seen in the transformation of many other materials into commodities.

So, how exactly has *housing* become a commodity? The commodification process under capitalism is constantly seeking new avenues to serve as means for value-extraction due to the competition rationale acting as the system's basis (Forrest and Williams, 1984). There exists the need for capital to continually expand, constantly seeking out new sectors which can turn

resources and materials into profit (Harvey, 1982). This leads to the "tendency for commodity relations to penetrate further and further into all aspects of social life" (Forrest and Williams, 1984). Such a premise is what subjects housing to the threat of commodification.

To establish commodity housing, specific events had to occur involving privatization and the political enforcement of property rights. Because housing is tightly intertwined with land, the commodification of housing could not have taken place until people had exclusive rights to own parcels of land; that is, until the "commons" were privatized (Madden and Marcuse, 2016). This process is often referred to as "enclosure", producing a "capitalist system of land ownership and…a landless laboring class" (Bunce, 2015). Privatization enabled the landowner to be the sole profiteer of any value generated from land, including the ability of a landlord to extract rent from a tenant. Privatization ultimately meant provision; in a privatized realm, we cannot make claims of habitation on the basis of need but rather must be provided special access to land and habitation on the basis of ownership negotiations. Therefore, the enforcement of ownership rights is important to commodity housing. The ability for landowners to have enforceable power over their property ensures the privatization and exclusion mentioned above. Commodity housing relies on the state to affirm these property rights, or else the provision of housing is rendered meaningless and cannot turn profit. Subversive habitation secured through such things as homeless encampments or squatting are seen as egregious violations of exclusive property rights, and the state often takes a violent role in prioritizing such rights through forced displacement.

This begs the question: Why housing? Because of its important functions outlined above, it might make sense that housing should be exempt from this process of commodification. It is simply too important to our individual and social lives to transform shelter into a means for

making money. But, as capital seeks new sectors to grow and expand, land and housing have become an outlet for generating large amounts of surplus value, probably for the very reason of housing's importance to our lives. It is a strategically flexible outlet in that people will continue to pay for the rising cost of housing out of an obligatory need for shelter; People are much more likely to pay into commodity housing than face the alternative of homelessness and will therefore continue to engage in the systems of exchange to achieve those means needed to afford housing. That is, commodification of housing enables "consumption" of a product just like anything else (Forrest and Williams, 1984).

But, as Madden and Marcuse (2016) further argue, the commodification of housing has evolved in recent decades beyond the point of simple commodification and into a state of "hyper-commodification." The features of hyper-commodification include the division of a housing unit into multiple aspects (land and property rights, building and construction, labor and improvements), all of which become valuable commodities themselves. Each of these aspects takes center-stage to the function of housing as a structure for shelter. Hyper-commodification magnifies the repercussions of a commodified housing system in a way that severely impacts people's lives. The gap between housing's use-values and exchange-values widens, no longer reflecting a payment equivalent to housing as a means of shelter, especially in areas with markets so hot that prices are astronomically high for a small, derelict residential space (Forrest and Williams, 1984).

Hyper-commodification was made possible due to a political-economic backdrop that furthered the potential for housing's exchange-value to burgeon: de-regulation, financialization, and globalization (Madden and Marcuse, 2016). As I discuss each of these points in the next section, though these trends apply widely to markets around the world, I am mainly discussing

their application to the U.S political and economic system, as that is the national context in which my research takes place. Even globalization, which inherently implies a world-scale process, has important impacts on the state of housing in the United States, specifically.

Hyper-Commodification: How did we get here?

Neoliberal capitalism arose in the latter-half of the 20th century as a direct response to the perceived failure of the Keynesian economic system. According to the critique, stagflation as well as the suppression of corporate accumulation due to stifling regulations, a labor class that held a large degree of power and demanded high wages, and depressed stock markets all contributed to this blockage of capital growth (Harvey, 2019). The response in the 1970's was to do a complete turn-around. Anything that blocked the free and natural ability for capital circulation and accumulation was deemed detrimental. Deregulation of financial sectors, tax cuts for the wealthy, and the deconstruction of collective bargaining powers were all necessary to cure the ills inflicted by Keynesianism (Harvey, 2019).

Deregulation and Decentralization

Over the last century, the state had an active role in creating conditions conducive to the hyper-commodification process, including deregulation and decentralization. In terms of deregulation, careful monitoring of housing finance was rolled back throughout the 1980s and 90s. One instance of this change involved reduced oversight of lending institutions. In the 1990's, two large financial institutions merged to create an investment banking company, *Citigroup*; this merger violated the Glass-Steagall act, which was overlooked by the chair of the Federal Reserve at the time, before deregulatory legislation could (and would) be later passed to legalize similar mergers (Ferguson, 2010). By enabling these institutions to grow, accumulation

would be able to rapidly increase and centralize– a lot of money concentrated in a small proportion of earners. In general, lack of stringent oversight and the failure to self-regulate allowed corruption and scandal to fester in the financial industry, including within federally-supported mortgage loan companies "Fannie Mae" and "Freddie Mac", mentioned later (Ferguson, 2010).

The political ideology that was a main proponent of deregulation extended to other sectors of governmental operations beyond mere oversight into actual programmatic changes. During the last couple decades of the 20th century, the dissolution of the central government's role in many sectors was at the forefront of decentralization changes, including the housing sector. Where previously the federal government had made commitments to programs of direct assistance, like public housing, a new paradigm took hold which re-made the political landscape of housing. Federal programs and funds supporting provision of housing were rolled back or discarded, based on the logic that eliminating alternatives to the market would increase free-market capacity to provide affordable units. Between 1981-1988, the federal government's budget for housing programs was slashed by over $20 billion (Bockmeyer, 2003). This shift of the government's role resulted in two major changes: the "devolution" of housing provision responsibilities from the federal level to the state/local level(s), and an increased reliance on a voluntary, quasi-public, non-profit sector to support affordable housing where the supposedly now-freer market does not (Bockmeyer, 2003; Schwartz, 2010). This is a significant change in that it paved the way for the rise and expansion of various housing-focused organizations at the local level, including Community Development Corporations (CDCs), Land Banks, and, notably, community land trusts.

Financialization

The next process which Madden and Marcuse (2016) discuss is financialization, a neoliberal trend which has significant impact on housing systems. As a general feature of this new form of capitalism, financialization involves the increased frequency of borrowing to assist in the buying, selling, and trading of goods and services. The realm of housing finance includes different actors "buying, selling, financing, owning, and speculating" real-estate (Madden and Marcuse, 2016). The prevalence, power, and aggregate wealth of this system has escalated dramatically over time, enabled by the deregulation described in the previous section, paving the way for hyper-commodification.

In the United States at the beginning of the 20th century, only the relatively wealthy could afford major loans to finance a home, whether by purchasing or constructing. Before the 1930s, the typical mortgage was a short-term loan which required a high down-payment, and it was common for borrowers to seek out additional assistance through multiple mortgages (Jackson, 1985; Schwartz, 2010). However, through government policies, housing finance has been continually expanded as an option to the middle-class and, through instances of deregulation, to the lower-class. 20th century innovations in securitization empowered lenders to more readily lend and adapt their mortgage terms to longer-term repayments with lower up-front down-payments, which are familiar to us today (Schwartz, 2010). Later, anti-discrimination laws also broke down barriers for previously disenfranchised racial groups to access mortgage lending options as well (Immergluck, 2011; Schwartz, 2010). While it is true that these features were beneficial by helping to create new homeowners, it is simultaneously the case that such policies, by widening the qualifications for mortgage lending, enabled the sector of housing finance to tap into new markets among different social and racial classes, expanding in ways which further cultivated the commodification process.

The securitization of mortgages grew what is termed the secondary housing sector, or the secondary mortgage market, which remained relatively small until the 1980s when it became "by far the most important source of funding for all types of mortgages" (Madden and Marcuse, 2016; Schwartz, 2010). Initially dominated by Federal Housing Authority (FHA) backing, it has expanded to include quasi-governmental agencies like the Federal Home Loan Mortgage Corporation, or "Freddie Mac", and later the Federal National Mortgage Association, or "Fannie Mae" (Schwartz, 2010). Madden and Marcuse (2016) describe the proliferation of the secondary mortgage market as a transformation of "solid structures into liquid assets…split into thousands of slices." More recently, the secondary mortgage market has further expanded to include growth in private-label securitization. Leading up to the financial crisis in 2007, private-label securities accounted for more than 55% of mortgage-backed securities issued (Schwartz, 2010). Importantly, all of these components which contribute to the financialization of housing–the transformation from solid structure to liquid asset–carry with them the potential for recurrent crises which will be revisited later.

Mortgages and homeownership play a large role in the American Dream, but they are not the only sectors of housing tenure affected by the explosion of financialization. As more and more of the United States populus turns to rental housing, the impact of housing finance among corporate landlords grows. Since 2004, the share of renter households has jumped from around 28% to nearly 37%, with the trend stabilizing only in the last few years (Joint Center for Housing Studies of Harvard University, 2020). Since the economic downturn at the end of the 2000s, corporations and private-equity firms have bought up a large amount of available housing stock for conversion into rental properties, including large amounts of rent-stabilized units in places like New York City (Fields, 2015; Madden and Marcuse, 2016; Right to the City Alliance,

2014). Many of the properties acquired were single-family homes purchased at low rates during/after the foreclosure crisis and gave rise to the "single-family rental asset class" (Fields, 2018). The actors who engaged in this opportunistic financial tactic can be deemed as "Corporate Landlords", and organizations such as the Right to the City Alliance (2014) aim to utilize this language to bring attention to the "paradigm shift" occurring from a homeownership-centric viewpoint of a housing crisis to that which is increasingly affecting the growing number of renters throughout the country.

Globalization

The final pillar of the hyper-commodification context rests relatedly in globalization. This umbrella term is used to describe an array of changes, from technological innovations to cultural transformations. To describe globalization in terms of real-estate, the literature focuses on the construction of a global economy that is tied together by various financial and trade networks. According to Bardhan and Kroll (2007), globalization in the real estate industry involves three primary topics: international trade in goods and services, cross-border investment in supply chain operations, and finally cross-border investments in industry finances. Because of the previous section on financialization, I highlight the latter topic on investment in cross-border real-estate, as the two themes go hand-in-hand.

Globalization of real estate entails this liquidization of housing into fractured assets, making a "spatially fixed commodity" more easily transportable (so to speak) on a global scale (Gotham, 2006). To highlight just how common it is for these grounded assets to have far flung ties, Stein (2019) notes that "in 2016, a record 37 percent of home sales were made to absentee investors…Most of them were banks, hedge funds, and private equity firms like Blackstone–now the world's largest landlord." According to Madden and Marcus (2016), "foreign direct

investment in U.S real estate has…grown…from $2 billion in 1973 to more than $50 billion in 2002." By breaking down global real estate into a mosaic of socioeconomic features (magnitude and speed of real estate investment flows) and organizational dimensions (governance structures, property rights), Gotham (2006) notes that many countries underwent structural reforms in the late 20th century to allow for more cross-border trading and finance in general, setting up a policy infrastructure that would build foundations for the global real estate sector.

Crises of a Commodified Housing System

Having discussed the characteristics of hyper-commodification of housing with regard to three categories (deregulation, financialization, and globalization), I can now describe some of the issues inherent in a commodified housing system which are directly influenced by these categories. Broadly, a commodified housing system, the eclipsing of housing's use value in favor of an exchange value, generates recurrent crises that vary in terms of their scalar impacts but nevertheless have severe repercussions for those seeking housing for shelter. More specifically, I point to three large (interrelated) consequences: unaffordability, gentrification/displacement, and real estate market bubbles as concrete products of a commodification crisis.

Before diving into the details of each issue, it is first important to acknowledge the scale at which the current real estate industry operates so that one might better understand the gravity surrounding housing issues. According to Stein (2019), real estate accounts for a colossal proportion of the world economy, totaling 60% percent of the world's assets and comprising $217 *trillion*. It is simply not enough to regard housing as a relationship between homeowner and bank or tenant and landlord; rather, we must take into account the entire secondary housing market, the growth of global real-estate companies, and the political entities which prop up major portions of the real-estate apparatus, including governmental levels from the global/transnational

to the local. The momentous role which the real-estate sector plays in a global economy ensures that, whenever there are booms or busts, weighty reverberations are felt in many other sectors, spread out over a wide geography.

Unaffordable Housing

As of writing this, housing prices are soaring into ranges that are even higher than those during the housing bubble, just before the market collapsed around 2007,which will be described in more detail later. For young adults, fingers outstretched in hopeful desperation, homeownership as the American Dream appears to be drifting further into an ethereal mist. Home prices are simply too high to be affordable for many, and bidding on homes seems like a boxing ring, with potential buyers willing to pay cash. Whether or not this is a sign of another "bubble," it is clear that the commodified housing system is taking its toll on affordable means of shelter.

But, what is "affordable" housing? When considering whether a unit of housing can be deemed affordable, one must regard not simply the tag price of a unit but the *relationship* between the unit and the person (Stone, 2006; Stone et al., 2011). The U.S Department of Housing and Development (HUD) notoriously considers a unit affordable when housing costs comprise less than 30% of a resident's income (HUD.gov). This is known as a ratio metric which takes into account the proportion of income dedicated to housing. By evaluating this relationship, researchers and policymakers may account for income when evaluating affordability. But this metric falls short, because it neglects various other factors, including family composition, as well as other necessary expenditures, such as medical or expenses.

Rather than a simple income-to-unit price ratio, a residual income model measures affordability based on "what is left when relevant expenditure…is deducted from the relevant income for each household type is the amount that can be spent on housing without having an affordability problem" (Stone et al., 2011). This means that the residual income approach accounts for a large proportion of households who make trade-offs between housing payments and other costly necessities such as food, healthcare, or transportation. Questions such as: "Affordable to whom, for how long?" are central to this understanding of affordability (Desmond, 2016; Dougherty and Friedman, 2020; Stone, 2006; Stone et al., 2011).

Home prices are rising steadily, and, despite supply being a limiting factor, there continues a "home buying binge" (Joint Center for Housing Studies of Harvard University, 2020). With wealth inequality growing, the rising cost of housing is making homeownership virtually unachievable to lower socioeconomic rungs, who become perpetual renters without a significant wealth-building asset under their belt (Tilly, 2006). For that matter, renting is no respite, as rents also continue to rise in hot land markets. Using the residual income approach to measure what is "affordable", Stone (2006) quantifies 32 million households in the United States as "shelter poor" in 2001, 30% of the total number of households. Shelter poor households have a roof over their heads, but may still suffer from substandard housing conditions, limited access to food, and more.

Evictions have become commonplace, whereas they were a rarity only a century ago– a spectacle to the community who often rallied behind the evictee to prevent their displacement. Now, even tenants who are on-time and caught-up with their rent can be displaced with relative ease (Desmond, 2016). Some of these displaced tenants spend time bouncing from apartment to

apartment, or even from apartment to car or homeless shelter, demonstrating how tenuous (or simply non-existent) the idea of security is for low-income folks (Desmond, 2016).

Homelessness is another result of structural problems baked into the (commodified) housing system (Timmer et al., 1994). According to Treglia et al. (2018), there were estimated to be over half a million homeless on a given night in January 2014– a number which does not reflect people who are constantly transitioning between living places that are not primary locations of residence.

Gentrification and Displacement

The preconditions for gentrification to occur involve cyclical processes of investment and disinvestment over geographic space. According to Harvey (2019), it is readily apparent that the capitalist economic system, in which the United States and the global economy operate, elicit spatial inequalities. These spatial inequalities are created by the exploitative nature of profit, seeking wells from which to extract value. This process can, of course, occur over a variety of scales; in this case, I focus on uneven development of urban spaces involving cycles of investment/disinvestment across different neighborhoods within an urban region (Smith, 1982).

These cycles occur when capital continually flows out of a neighborhood for a period, resulting in derelict infrastructures, such as housing, roads, and public services. At some point, other nearby areas with more competitive markets become unsustainably saturated with capital, leading to soaring land values and high real estate costs. Suddenly, the disinvested neighborhood is once again of interest. Investments can now be made in that neighborhood at low levels of cost, relative to those other saturated areas, in order to return a larger margin of profit. More and more this neighborhood is (re)developed and the increased capital results in more funding for

public services and infrastructures, attraction of more businesses, and higher land-rents as well. This neighborhood then becomes the highly-invested market and the cycle continues. This is, at its core, a conceptual economic view of the process of gentrification (Smith, 1982).

Speculation is the mechanism by which the disinvested neighborhood receives renewed attention, driven by the desire to close what is known as the "rent gap". As iterated, this desire is innate to the functions of capitalism. To continually accumulate, capital seeks low-cost land from which future value extraction can occur. Importantly, as explained by Smith (1987), it is not really the mere fact that a parcel of land has low present value which makes it a target for speculation and gentrification. Rather, it is this "rent gap" which is the determining factor; the low-valued land must have a high enough "rent gap" in order for speculation to be worth the capital. That is to say, the land must necessarily have a significantly high potential value that is not yet being realized, and it is this potential value which makes the land worth speculating.

In a recent assessment of Smith's theory, Stein (2019) argues that "hyper-invested" urban areas are experiencing a different kind of rent gap; rather than the rent gap describing a difference between low real land values and high potential land values, the rent gap in places such as New York City describes slowly rising (high) real values and "exploding" potential values. The implications of this are devastating in terms of sustaining affordable housing stock. As long as landlords, corporate or otherwise, and/or developers continually strive to close the rent gap, attempting to realize profit, there will be perpetual struggle for residents attempting to secure shelter.

Disinvested space does not occur in a market void of political relations. It is of the utmost importance to stress that the power relations which have produced uneven development were (and still are) highly contingent upon dynamics of race. Through systemic segregation, cities in

the United States created spaces and neighborhoods that contain concentrations of certain racial/ethnic groups (Charles, 2003; Rothstein, 2018). Spatial segregation in combination with political disenfranchisement ensured that some racial/ethnic groups would experience the negative effects of housing stressors and crises at a magnitude greater than those of white privileged classes. Indeed, those minority neighborhoods which struggled at the hands of neighborhood disinvestment due to policies and practices like redlining, racial covenants, and white flight, are now the very communities which undergo intense gentrification pressures. It is for the very reason of previous sociopolitical and spatial marginalization that these communities are once again experiencing the bulk negative effects of a continual housing crisis.

Freeman (2005) is among the most prominent voices in the literature which refutes the argument that gentrification has a strong correlation with involuntary residential displacement. Among pro-growth factions which promote a narrative that gentrification can be a good thing, in spite of any perceived negative effects, the argument that gentrification does not displace long-time residents is a strong argumentative tool for pushing (re)development policy (Slater, 2006; Slater, 2009). A perspective of gentrification as positive can be summed up thus:

> "From a policy perspective…gentrification brings with it increased investment and middle-class households to formerly forlorn neighborhoods. This could potentially enhance the tax base of many central cities and perhaps increase socio-economic integration as well" (Freeman, 2005).

However, some find fault with the primary means of data collection used to put forth a refutation of gentrification's ties to displacement (Oder, 2018; Slater, 2009). Newman and Wyly (2006) point out that, were displacement truly unaffected by gentrification, then actors promoting gentrification would have no need to use political leverage to chip away at rent regulation and

public housing policies, which, in actuality, does not seem to be the case. Further, using different methods, Newman and Wyly (2006) found higher displacement rates, about 6.6%-9.9% of moving renters than Freedman (2005), and their qualitative methods demonstrated that residential experiences of gentrification did indeed confirm that gentrification put "tremendous pressures on low-income residents." Finally, it is essential to understand that, even if low-income residents manage to stay in their neighborhoods as gentrification takes place, they are often doing so through injurious compromise by increasing the cost-burden of their housing, living in cramped quarters with relatives, or living in poor-quality shelter (Newman and Wyly, 2006). These are only a few examples of detrimental trade-offs made all too often by low-income residents seeking to resist their own displacement in gentrifying neighborhoods.

Housing Bubbles and the Foreclosure Crisis

In 2007, a monumental housing bubble began to collapse, shaking the entire real estate industry. This would spur a massive foreclosure crisis in the years following and have global economic consequences. In the United States, the collapse triggered an economic recession in which people lost their homes and jobs, and businesses went bankrupt.

What happened in the 2000s housing bubble is directly related to the themes of deregulation and the ability for a robust housing finance sector to run rampant (Ferguson, 2010). Willfully ignorant oversight of the secondary mortgage market meant that the artificially inflated bubble was allowed to escalate to a point where, when it eventually burst, the magnitude of its effects were vastly more catastrophic than previous crises. However, willful ignorance is not the only issue of deregulation that occurred; Active opposition by important actors toward regulation on such things as "derivatives", or the intentional relaxation of borrowing limits also contributed

to the strengthening (in terms of capital accumulation) but instability of the financial sector (Ferguson, 2010).

A mushrooming of subprime (or predatory) lending began around 2002 which enabled those with weaker credit histories to obtain a mortgage. However, this was not always the case, and Immergluck (2011) notes that "many subprime loans…were made to borrowers with quite good credit." This subprime market included refinances, but there was explosive and unprecedented growth among first-time home buying subprime mortgages (Immergluck, 2011). Usually these riskier mortgages were pooled together in low-rated security packages, but due to regulatory issues, disparities with income reporting, and a twisted mortgage brokering and servicing system, the risk that these households would default was underestimated, if not undetected by many (Immergluck, 2011; Kiel, 2012). When those households eventually did default, the flow of capital ceased. Despite the fact that houses could be foreclosed upon and repossessed by the lending institution, the money that was tied up in the physical structure was no longer being transferred, in those "thousands of slices" of liquid assets, to various actors in the financial food-chain (Ferguson, 2010; Immergluck, 2011; Madden and Marcuse, 2016).

For *millions* of people, this crisis turned an opportunity into a nightmare. Only a few years after people thought they had invested in a perceived secure form of tenure, they were being displaced, whether by the direct effects of foreclosure or somewhat indirectly by experiencing layoffs during the following economic recession. Despite a smaller argument that those with little equity in their homes would "ruthlessly" and unemotionally foreclose (Simon and Patterson, 2008), this view assumes people are regarding their house solely as a commodity investment, ignoring "the social and economic value that households and families place on residence" (Immergluck, 2009). Many instances of qualitative inquiry and journalism have

highlighted just how impactful displacement was for folks during this time period (Arnold, 2010; Brooks, 2010; Ferguson, 2010; Fowler et al, 2015; Kiel, 2012).

Like gentrification, the foreclosure phenomenon that occurred during this period had disparate impacts on the basis of race. Rugh and Massey (2010) demonstrate that a long history of racial segregation, produced by political and economic policy alike, created a target-like geographic market for predatory lending to occur. According to the authors, these segregated neighborhoods that have persisted well beyond the Fair housing Act are still "underserved by mainstream financial institutions" (Rugh and Massey, 2010). Thus, those racial/ethnic groups which have historically suffered the most by being cut off from the primary wealth-building strategy of homeownership also felt more concentrated, deleterious impacts of the housing bubble burst (Immergluck, 2009). Enhanced vulnerability to market collapse and housing crises clearly illustrates why a commodified housing paradigm is not only a question of class but also a pressing issue of racial injustice.

A Right to Housing

In light of all the issues which I have highlighted and more, I would support a movement toward the Right to Housing, a component of a broader Right to the City posited by Lefebvre (1968). Because I have argued that a commodified form of housing is the root of so many issues with shelter, the Right to Housing would ideally entail housing in a decommodified form, as well as guaranteed, stable tenure, and good-quality shelter. The re-situation of housing's use-values at the forefront of the housing conversation is imperative to the Right to Housing, and only large-scale structural changes are equipped to aid in such a transformation. In this section, I will position the Right to Housing within Lefebvre's Right to the City and then explore past and current calls for a Right to Housing.

Before diving in, however, I must acknowledge that what has been deemed "Rights talk" is subject to increasing scrutiny (Madden and Marcuse, 2016; Mitchell, 2003). In many of the recent works on social movements centered on achieving a right, extending beyond just the realm of housing into such things as healthcare, clean water, among others, criticisms have taken issue with rights as a very Western-centric way of framing issues. Indeed, many rights are declared and upheld in the same documents, the same oppressive systems, and the same regimes which birth the very issues which the new "Rights talk" seeks to address. Mitchell (2003) notes that "rights are at once a means of organizing power, a means of contesting power, and a means of adjudicating power, and these three roles frequently conflict." Rights, then, often rely on and enforce the systems through which they are established, while simultaneously challenging the issues produced by them. Harvey (2008) notes that "[rights] circulating do not fundamentally challenge hegemonic…market logics." It is, therefore, not only the political system which is reaffirmed rather than altered, but also the dominant economic system. Moreover, some view "Rights talk" as simply "distracting"; change-making focus is taken away from realizing shelter for those who need it when more energy is put into organizing and claiming a right (Mitchell, 2003). Another argument posits that "Rights talk" only benefits the relatively privileged or is ineffective at producing change; the discourse only makes "unequal societies feel better about their inequality" when rights battles are fought or won (Madden and Marcuse, 2016). Mitchell (2003) demonstrates this critique through an example from Mark Tushnet (1984); demanding that the need for shelter, for instance, be fulfilled with immediacy, regardless of whether that action is characterized as realizing a right, is more effectual change than demanding a right to shelter be enforced.

However, there are a few reasons why a Right to Housing is a convincing framework when studying housing movements in the United States. One of these reasons is indeed because such a demand operates within a predetermined framework or context. A Right to Housing is "accomplishable in the world as it exists", especially in the U.S context, while also "[pointing] in the direction of deeper change" (Madden and Marcuse, 2016). A Right to Housing would be accomplishable because rights in the U.S context are not simply idealistic declarations. Rather they, once embedded in the legal system, are enforceable (Mitchell, 2003). In establishing a Right to Housing, it must essentially empower those who are suffering from housing insecurity. Establishing a Right to Housing would be a powerful right particularly for the disenfranchised, rather than privileged classes, at this point. The idea that "rights talk" is distracting has powerful counter-evidence in moments of historic significance in which disenfranchised groups won enforceable rights through instances of struggle (Hartman, 2006). Moreover, a Right to Housing would fundamentally alter existing political and economic systems, because such a right cannot exist without these alterations. It is therefore not a declarative right that is complicit in systems, but rather it is challenging and transformative. A Right to Housing could not manifest itself without key societal alterations in the way housing is distributed and in transformations of tenure and property ownership.

The Right to the City

The Right to the City is a world-changing perspective on urban circumstances, encompassing anything from habitation to social interaction. It emerges out of the grievances of an unequal, unjust urban system. It is a response which is at once a goal and ideal, a process, and a comprehensive "cry" by those suffering from the urban system as it is (Purcell, 2002). This urban system is created by and defined by "surplus", but a surplus organized and utilized in such

a way that favors a regime of private control and unequal access (Harvey, 2008). Property ownership and social order are paramount to this urban organization. What this means for the city and for its inhabitants is that changes are undergone which may entail decreased democratization, a favoring of privatization, and modes of urban governance which affirm policy or governmental structure conducive to such privatization (and commodification) of urban spaces (Purcell, 2002).

The Right to the City, then, challenges such changes and aims to set out a new course to democratize urban spaces. This includes defining urban citizenship and inhabitation, enabling residents to recapture their power and to have significant control over the production of urban spaces. Purcell (2002) acknowledges the scale of such a transformative outlook; The Right to the City is not small compromises or reforms, but rather an ideology of large-scale disruption and "radical restructuring." It involves the democratization of all processes which contribute to the production and shaping of urban spaces; it calls for increased capacity by the urban inhabitants to make decisions, rather than an entity such as the state, or even private developers (Harvey, 2013; Purcell, 2002). It is, therefore, not only a question of access but of active determination of landscape, of social relations, and of political and economic structuring. Furthermore, such enfranchisement of decision-making does not rely on a traditional basis of citizenship as defined by the state, but rather it is inherent in citizens for nothing other than their very existence and residence within the city. Such a conception of citizenship enables residents not only to make decisions about governmental elections and whatnot, but also to have a say in such things as development, even private development, because it necessarily transforms the urban spatial fabric (Purcell, 2002).

Finally, Harvey (2013) makes clear that the Right to the City is not an individual right but a collective one, in particular because of the collective nature of the urban form. Unlike the individual right to exclusive property ownership, the Right to the City is a collective right to collaboratively shape space which a distinctly heterogenous populace will inhabit and utilize in different ways. It is a collective "form of action" where many voices are considered, in stark opposition to the stifling exclusivity of private property regimes. The application of the Right to the City, then, necessarily conflicts with the long-held right to private property, where decision-making on such property can no longer be conducted in-common. The issue here might not necessarily be that people own property, but that commodified private property has so proliferated the urban fabric that the collective right to self-determination is severely stifled; rather than shaping their own city, urban inhabitants are shaped by some new gray-colored condominium that drives up property values and starts processes of displacement in which residents have little collective control.

If the Right to the City contains the transformative ideas needed to counteract an increasingly commodified, private space, then it makes sense that this same "cry" can be the foundation for a Right to Housing. In situating a Right to Housing within the Right to the City, the movement can adopt similar language to identify issues and point toward similar goals. To be sure, in order to conceivably achieve the Right to the City, we must first ensure that inhabitation of the city is feasible in the first place, or else the city will have no communities upon which to draw its citizenry, who would in turn shape the city. A Right to Housing, therefore, is a subsidiary goal of the Right to the City. But, more than that, a Right to Housing is a means through which the Right to the City may begin to come to fruition, entailing many of the same

transformative changes needed to secure habitation as are needed to secure a collective democratic power over the urban landscape.

A Right to Housing

Although a Right to Housing sounds like it might stand in radical opposition to a culture of private ownership in the United States, the call for equitable standards of habitation is not new, nor so foreign to the U.S government. Franklin Roosevelt called for the "right of every family to a decent home", identifying not only shelter as a fundamental right but *quality* shelter (Bratt, Stone, and Hartman, 2006). Shortly thereafter, the United States signed the Universal Declaration of Human Rights, which included a right to adequate housing (although it is not a legally binding, enforceable document). The 1949 Housing Act famously asserts a responsibility to provide "a decent home and a suitable living environment for every American family" (Hartman, 2006). Since these declarations, the call for a Right to Housing has only increased, both within the U.S and globally (Bratt, Stone, and Hartman, 2006). Yet the realization of this right, as exhibited in the earlier crises section, remains elusive.

The clear failure of U.S housing policy to move toward a Right to Housing is the outcome of the government's refusal to radically alter the way that housing exists now in its hyper-commodified form. Without such transformation, a Right to Housing is unattainable. A Right to Housing must directly target the commodity form of housing as the central aspect which must be transformed. It is this prioritization of exchange-value over use-value that has caused the historical and ongoing crises which I described, and therefore a Right to Housing must reprioritize the many use-values of housing above its economic components.

The decommodification process involves diminishing the capacity for housing to be used for profit, including hindering investment for speculative financial gain, and reworking the U.S housing financial system in favor of public control and democratic regulation. These strategies have the potential to ameliorate the crises of gentrification, displacement, and foreclosure. Regarding the foreclosure crisis, to replace the current home financing system which is predicated on maximizing profit and reducing accountability should investments tank, public, non-profit home financing providers pose a transformative solution which scraps the profit motive (Madden and Marcuse, 2016). Anti-speculation strategies include taxes on land-value, luxury housing, or non-resident investment ownership (Madden and Marcuse, 2016).

In addition to decommodification, a Right to Housing must be secured through democratization (Madden and Marcuse, 2016). This is a transformation which is rooted in the broader Right to the City, wherein urban spaces are typified by exclusive, privatized ownership. Democratized forms of housing may include social/public housing, but also include non-profit actors which are collectively governed, such as the before-mentioned non-profit home financing provider. Even though this form of tenure is private, there exists equitable opportunity to collectively shape the finance body and secure homeownership. Collectively governed institutions reduce the risk that private actors will individually re-prioritize profit over housing use-values. To achieve a Right to Housing, "residents should be the primary decision-makers" (Madden and Marcuse, 2016).

To be successful, decommodified forms of housing should become commonplace, rather than the exception, ensuring that they are centered and prioritized among policymakers (Madden and Marcuse, 2016). They should also be abundant enough to be real, readily available options for residents. If they are not, private-market housing will retain its powerful, hegemonic role in

society and continue to be supported and upheld by governmental policies. Policies which create alternatives to private-market housing will continue to be underfunded and destined to fail, ineffective at providing enough capacity to create a truly affordable urban landscape.

Transformations of Tenure

Striving toward a Right to Housing means implementing real housing forms which are decommodified and democratized. But what do these housing forms look like? These forms may differ in their levels of and balance between decommodification and democratization, but they frequently involve tenure or residence that is different from typical forms of renting and homeownership. These tenure transformations are necessary to either create a housing form which operates outside the private market or ensures resident control (or both). That is, the private market only promulgates renting and homeownership as dominant forms of tenure, both of which involve exclusive rights to private property and the total autocratic decision-making granted therein. There are many existing and emerging types of alternative housing forms, many with shared qualities. Public housing, social ownership and cooperative housing, and limited/shared equity programs are but a few frequently considered housing types which fundamentally change the relationship between residents, land, and shelter. For this research, shared equity programs are the primary housing form of interest.

Shared equity, in principle, primarily counteracts the commodification aspect of housing tenure. It is a possible solution to housing costs running rampant in the private market and addresses not only income disparities but large wealth disparities having to do with large amounts of equity (or lack thereof) in housing (Jacobus and Davis, 2010). Shared equity programs frequently focus on homeownership; in a shared-equity program, a homebuyer

purchases a home using a subsidy. In return for that subsidy, the home buyer agrees to a restricted resale value which limits the amount of wealth that can be extracted from the housing. This is an especially useful program for marginalized communities who have been locked out of wealth-building through homeownership by way of discriminatory housing policies, i.e., people who experience "asset poverty" (Jacobus and Davis, 2010).

Shared equity challenges housing as a means for generating profit. The restricted resale value of the housing unit prevents speculation, discourages so-called house flippers, and is no longer subject to the tumultuous whims of the private market. At the same time, because it is a homeownership tenure structure, shared equity allows residents to build wealth over the course of their tenure, rather than losing money that is paid into the housing, as occurs with rental tenure. Although there is not as much wealth creation as there might be through typical homeownership, shared equity is an alternative geared toward those who would not be able to afford a market-rate home-purchase and have been stuck in a perpetual cycle of renting (and moving when rents increase). Finally, because the resale price of the unit is restricted, shared equity ensures that the unit continues to be affordable for the next resident wishing to purchase.

Although shared equity programs move closer toward prioritizing housing's use-value over its exchange-value, shared equity itself is not inherently transformative in terms of tenure. A diverse array of ways to implement shared equity programs exist which may involve regular configurations of private property, or they may be more social, more collective, and more democratic. Therefore, every shared equity program may move toward decommodification, but not every shared equity program is democratically controlled.

To strive toward a Right to Housing, there should be an emphasis on both the democratization of housing as well as its decommodification. Therefore, this research spotlights the community land trust model, a specific subset of the broader shared equity category. The CLT has the capacity to address both questions of decommodification and democratization through a transformative model of shared land ownership, which is stewarded long-term for continued accessibility, prioritizing use rather than profit. This idea–a combination of decommodification and democratization–fits largely in line with the notion of "commoning", wherein a CLT can improve access to land for utility, enabling "collective action and communality" while "resisting socio-spatial privatization and commodification" (Bunce, 2015).

Conclusion

In this framework, I identified the commodity form of housing as the root cause of a recurrent housing crisis in a capitalist political economy. So long as housing's exchange value remains predominant, and even continues to grow in economic importance, society will continue experiencing all the detrimental effects described herein such as unaffordability, gentrification/displacement, housing market bubbles, homelessness, etc. Therefore, viable solutions toward equitable housing provision must target this commodity function of housing and resituate the dominant use of housing as a means for shelter, as well as entitle residents control over their own housing decisions rather than being subject to the forceful will of the private sector. I identify shared equity housing as a vehicle toward decommodification of land and housing, and the CLT more specifically as a model which both decommodifies and democratizes housing.

Trending in line with increasing unaffordability and tenuous housing issues, CLTs have spread across the United States and have reached beyond their historical applications as a rural model into the urban realm. Today, there are over 225 CLTs in the U.S alone. More and more, neighborhood groups are turning to the model as a potential solution to the crises of commodification– opposing high housing costs, preventing involuntary displacement, and mitigating the risk of foreclosure. CLT research is therefore influential and timely in tying various housing struggles to a broader vision of a Right to Housing.

In the next section, I provide a description of the typical CLT model, including how it holds land in trust as well as incorporates community into its governance structure. Following this, I give an overview of the model's origins as a device for enabling racial justice through a focus on community ownership, wherein marginalized peoples were previously largely excluded from the securitization of property. Finally, I discuss major threads of research and discourse revolving around the CLT model at the present. I conclude with the theoretical avenues which drive me to my research questions, based on questions surrounding the politics of mobilizing the CLT model.

Chapter Two – Community Land Trusts – Forms and functions

Introduction

The community land trust is an ownership model in which communities democratically control and govern land, deciding its best uses, rather than the private market. Most frequently CLTs are used for affordable housing programs, enabling long-term affordability of housing through maintaining a consistent land value and controlling resale prices of housing units. In urban areas where land use is more intense and housing issues are often at the political fore, CLTs are being increasingly used as a mode of democratic self-determination in communities experiencing some of the most pressing effects of the commodity housing system. Taking land off the speculative market and putting it in trust enables CLTs to resist gentrification and let communities decide how their neighborhood develops without fear of displacement.

In this section, I give an overview of the CLT model and how it functions as a program of affordable housing. I then provide a brief history of the model and its increased proliferation. Following this exposition, I dive into a more detailed discussion of academic lines of research into CLTs. I find that, because the CLT is being adopted into official policy programs endorsed by state and local governments, much of the research explores the politics of the model, comparing its radical roots and potentials to somewhat diluted politics of practice. Additionally, the literature reveals that CLT projects are highly variable, dependent upon local contextual differences. Finally, in the *Mobilizing the Model* section, I focus on the initial stages of CLT development in various individual projects. While many studies look at the politics of ongoing CLT projects, few studies concentrate on these early movements as determinative of CLT politics. I conclude the literature review by pointing out that CLTs in southern contexts are quite

underrepresented in the literature. CLTs are manifesting in these somewhat unexpected places, such as Texas, with strong histories of rugged individualism. This poses an opportunity to look at CLT mobilization in new contexts.

The Community Land Trust

The Model

Although there are many different land-use types, residential tenures, and even commercial uses that may occur in community land trust (CLT) projects/on CLT land, for explanatory purposes I consider the CLT as a program of housing provision, and I focus on the dominant form of tenure occurring in CLT projects, which is homeownership-based (Davis, 2006). As mentioned, the CLT is a shared equity model of affordable housing which maintains affordability by limiting a unit's resale value. Foremost, this is a mechanism to ensure that units of housing remain affordable in perpetuity and are no longer subject to the speculative market. The characteristic features of a CLT, and its potentials to transform residential forms of tenure, lie in how exactly it accomplishes this goal of permanent affordability.

In general, a CLT is a non-profit organization which holds ownership of land in trust. According to a spearheading document, "The community land trust: A Guide to a New Model for Land Tenure in America" (International Independence Institute, 1972), the CLT "is a legal entity, a quasipublic body, chartered to hold land in stewardship for all mankind present and future while protecting the legitimate use-rights of its residents." Typically, land, rather than a structure itself, is the fundamental unit that is bought, sold, invested into, and speculated upon in the market. In fact, often during redevelopment, land is bought with previous, dilapidated housing which just gets demolished in order for new, shiny townhomes to be erected in its place.

So when considering the question of affordable housing, the structures and the land upon which they sit may need to be considered separately. A CLT project recognizes that, without the cost of land factoring into the price of a home, housing becomes much cheaper, and therefore more accessible.



Figure 1: A graphic showing the organizational relationships of a CLT. Individuals own structures while the CLT retains ownership of the land. Individuals and CLTs make an agreement through a ground lease. Source: (guadalupendc.org/what-is-a-community-land-trust).

Furthermore, if the land is held in trust by a non-profit organization, its cost will not fluctuate with market demands every time a transaction occurs. In this model, not only is the physical structure of the house decommodified as a mechanism for intense value-extraction through resale restriction, but land is also removed from the speculative market. “Thus, the

problems of exchange are virtually eliminated" (International Independence Institute, 1972). When someone buys a home on CLT land, the buyer only puts money toward the cost of the house, not the land. Because this is still a substantial purchase, buyers still go through typical home finance avenues to secure a mortgage, and potential lending institutions to be utilized are usually pre-approved by the CLT organization. The organization then issues a ground lease to the new resident in which the resident is granted "exclusive access and rights to use the land" with certain limitations to those rights in agreement with CLT participation (Curtin and Bocarsly, 2008). This ground lease is a long-term agreement, often 99-years, and renewable. Figure 1 shows the ownership relationships between CLT-owned land and privately-owned house mediated through the ground lease. The 99-year term provides stability as well as a peace-of-mind that frequent renewals or contractual changes will not deprive the homeowner from their right to reside on the land. A 99-year lease term combined with resale restrictions also ensures long-term affordability of the housing cost.

When a homeowner is ready to sell their CLT home, they do not sell their home at its market-value price; that is, at a price that is dependent on the rising value of the land on which the house sits. Rather, the homeowner only sells their house as a structure, at a value which reflects only a limited amount of appreciation. There are a few different ways that the resale value of a CLT house is determined. A fixed-rate formula calculates a home's resale value through a fixed appreciation percentage of its original cost. A mortgage-based formula is based on the monthly payments that a new homeowner can afford, giving the CLT power over the new buyer's income qualifications. The last type, an appraisal-based formula, is favored in CLT projects that prioritize the wealth-building capacity of homeownership (Curtin and Bocarsly, 2008). The appraisal-based formula determines resale value by appraising the home at the time

of purchase and then again later at the time of sale. These resale formulas are stipulated in the CLT ground lease which determines the relationship between homeowner and the house, and the CLT and the land. CLTs retain control of the affordability aspect of land and structures through these formulas.

The CLT as a non-profit has certain organizational attributes which make it conducive to collective control. The "community" in community land trust is an essential part of the model, though it might not necessarily manifest with the same strength in every CLT project (Gray and Galande, 2011; Lowe and Thaden, 2016; Williams, 2018). The CLT organization is administered by a board of trustees who "represent the ultimate authority over the land" (International Independence Institute, 1972). This board is usually nominated/elected by its community and retains representative responsibility to them (Davis, 2006). The composition of this board varies between CLT projects, but some of the foundational CLT documents lay out the different interest groups who are entitled to representation on the board. These groups at the very minimum include a "resident community", or those living on CLT land and participating in the program, as well as a wider community, including other organizations, the general public, and policymakers that have a vested interest in the CLT project (International Independence Institute, 1972). In a "classic" CLT project, the organization has a tripartite governance structure in its board of trustees, composed of three interest groups with equal representation: "leaseholder representatives…general representatives…[and] public representatives" (Davis, 2006). Leaseholder representatives are those participating in the CLT and leasing land from the organization. General representatives are non-participants who still reside in geographic proximity to CLT land. Finally, public representatives include policymakers, funders, non-profit housing partners, or other entities which support the successful operations of the project (Davis,

2006). Because of the representation given to members from the broader surrounding community rather than only CLT participants, the model distinguishes itself from other forms of "self-help" housing projects as one that does not only impact/benefit an internal participant community but also a wider, resident community, making them larger-scale community assets (Thompson, 2020).

A Brief History of the CLT

The theoretical origins of the CLT are based on the ideas and writings of Henry George in the 19th century, who critiqued mass inequalities and widespread poverty as a result of processes associated with a class of landowners (Davis, 2014). George theorized that as development occurs in a society, the value of land appreciates, and this excess value is only being captured by a select few. George identified one of the primary culprits of the housing issue: that of accumulation of wealth through rising land values. Following this revelation and line of thinking, a multitude of experimental societies sprouted throughout the United States which attempted to create communities that operated rather in line with Georgist critiques. These communities organized according to different, experimental forms of land tenure, including one in which land was held in common while structural improvements were held privately (Davis, 2014).

Early experimental communities were mostly rural, where swaths of land were cheaper to purchase and hold in trust. Koinonia Farms was one such experimental community founded in Georgia in 1942, and was significant in that its creative purpose was to provide disenfranchised Black families in the South a place to live and farm, free from some of the insecurities that they were experiencing during the middle of the century. Of Koinonia, founder Clarence Jordan

declared “all land will be held in trust by the Fund for Humanity, but will be used by the partners free of charge. Thus, usership will replace ownership” (Davis, 2014).

These communities and their ideals grew more prevalent during the Civil Rights movement because the land trust mission to provide the disenfranchised with more autonomy resonated with activists such as Robert Swann, as well as Slater King and C. B. King, both cousins of Martin Luther King (Davis, 2014). In 1969, the combined efforts of these activists led to the creation of New Communities Inc., regarded as the first recognizable community land trust (Davis, 2014). This rural community in Georgia created a non-profit to hold land in trust, resemblant of the organizational means through which modern CLTs establish community control.

This model spread slowly through the 1970s with only four new cases within the decade, however in 1980 this number grew to twenty new cases of CLT corporations and four new cases of CLT programs within existing non-profits (Sungu-Eryilmaz and Greenstein, 2007). It also was applied to wholly different geographies, translocating from rural farms to urban areas. Community organizations were looking toward new models for housing affordability to counteract appreciation of housing values due to speculation in these hot market areas. This newly invigorated CLT movement also sparked the creation of a formalized Community Land Trust Handbook in 1982, which drew on experiences from the CLTs in operation at the time, incorporating new features such as a resale restriction section in the ground lease, and applications to the urban setting (Davis, 2010). Additionally, the new handbook focused less on reorienting the tenure relationship between people and land, but rather emphasized the interests that individuals and communities held, and how to balance those interests in common (Davis, 2010; Institute for Community Economics, 1982).

What started as a relatively obscure model in its earlier days has over time gained the attention not only of community organizations but policymakers as well. Tying closely to results of the devolution of state housing responsibilities mentioned earlier in the literature review, the provision of affordable housing has become more localized (Bockmeyer, 2003). This has led to many municipal governments using federal funds to support local-level affordable housing initiatives. Local government support for the CLT model is one such initiative and has been trending upward in the last decade (Davis and Jacobus, 2008). During the 1980s, "local governments had a role in the formation of 40 percent" of CLTs being created in urban areas (Curtin and Bocarsly, 2008). In fact, more frequently local governments are not only supporting CLTs but also starting them, indicating a changing role both of the local government in individual CLT projects but also of the CLT itself, being adopted into mainstream policy (Davis and Jacobus, 2008). Local government support for CLT initiatives have helped the number of CLTs grow across the United States.

According to Thaden (2012), there are now over 242 CLTs in the United States, both as stand-alone non-profit organizations or as programs of existing non-profits, and that number has undoubtedly grown in the decade since the report was published. They are spread out over a wide geography– although, despite their strong roots in Southern activism during the Civil Rights era, CLTs are now mostly concentrated in the Northeast and the West, with the Midwest and Southern regions lagging behind (Sungu-Eryilmaz and Greenstein, 2007). Davis and Jacobus (2008) state in a Lincoln Institute of Land Policy report that recently nearly 20 CLTs are created each year, either as subsidiary programs or stand-alone projects.

Literature on the CLT model

As CLTs proliferate across the United States, they have gained significant attention by national think tanks, municipal governments, and researchers in academic institutions. These studies are used at various levels and by different actors to achieve an array of goals, such as garnering support and funding, organizing a community, identifying areas of improvement in CLT projects, and much more.

One realm of study involves questions on a CLT projects' effectiveness at delivering on its promises (Davis and Demetrowitz, 2003). For example, an internal report published by the Champlain Housing Trust (2009) may embark on a study of the CLT's impact on a few different measures of effectiveness. One measure of effectiveness evaluates its residents' foreclosure rates as compared to the general population of homeowners. The results indicated that the CLT did in fact have lower foreclosure rates than the broader community during the same period. This is an indicator of the CLT's ability to address some of the crises of commodification detailed earlier. Another section of the report determines whether the CLT homes which were resold truly yielded more affordable prices over time than did market-rate home sales. The study finds satisfactory evidence that its CLT homes have been effective in delivering promises of community wealth and preserving affordability.

Notably, not all CLT projects are able to undergo such retrospective effectiveness studies which have to do with the economic components of the program. Newer CLT projects are significantly hindered in this particular task because they likely have not had residents sell their homes, nor have they existed long enough for residents to face the threat of foreclosure. Therefore, other studies of effectiveness concern themselves more with the ongoing operations of the CLT. For example, some studies aim to reveal how the "community" aspect of the CLT manifests itself in both spatial organization and power relations (Gray and Galande, 2011; Lowe

and Thaden, 2015; DeFilippis et al., 2018; Williams, 2018). Gray and Galande (2011) found that participants in a CLT primarily pushed by a grassroots movement were dissatisfied when the "community" aspect of the CLT began to slip away, and the authors stressed the importance of community organizing on cultivating a successful neighborhood CLT. Lowe and Thaden (2015) take a different approach; rather than investigating the attitudes of CLT participants, the authors study the governance structure of several different CLTs to determine the capacity of each respective CLT organization to foster community control and resident engagement. Their findings indicate that CLT organizations do not bake "community" into their structures in a significant enough way, and it is up to individual CLT projects to foster further community engagement through such things as stewardship programs. Defilippis et al. (2018) produce rather concurrent findings on "community". With increased institutionalization of CLTs as yet another program of affordable housing, "community" has indeed been reduced as a focus for CLT projects, evidenced in mission statements and through conversations with CLT practitioners.

It is nearly impossible to confront questions of "community" without also making commentary on the very ability for a CLT to introduce transformative forms of residential tenure– one which, in theory, is conducive to more social mobilizations of resources, driven by democratic governance rather than capital. However, as exhibited by some of the research finding a reduced "community" value in many CLT projects, CLTs in practice may not always yield the transformative promises made by CLT theory. This contradiction produces the most prominent realm of CLT discourse which struggles with the theoretical foundations, applications, and potentialities of the CLT model.

In an investigation of whether CLTs as decommodified housing systems engage in "transformative politics", DeFilippis et al. (2019) found that program participants held more

affirmative, rather than transformative, views of the program. Rather than participating in something that could potentially enable social change, CLT board members and staff promote the CLT as a vehicle for homeownership, effectively depoliticizing the program. This poses a problem for activists who wish to engage with the CLT in more radical ways. What's more, depoliticizing the CLT detracts from its historic origination as a way to provide secure tenancy to marginalized groups who have systematically suffered from policies of dispossession and disenfranchisement. Nevertheless, DeFilippis et al. (2019) continue to write that CLTs may be "transformative for those who want them to be." Those who retain such views of the CLT as an inherently political project value such things as land stewardship (rather than ownership) and the potential for community control, and those attitudes, though maybe in the minority, could prove invaluable in maintaining the CLT's historical roots and further its transformative potential.

In a similar assessment, Engelsman, Rowe, and Southern (2016) find that CLTs often get co-opted into a professional mainstream, especially through technocratization of homeownership programs. Technocrats, those who valued the efficiency of the CLT as a policy, would formalize the CLT project in professional channels and put the interests of government operations over those of the community. Although such co-optation might have helped bring the CLT into fruition, it was at the cost of a more radical political project. Such research is significant in broader theory about the interactions between the state and the community. It points to the "inadequacy" or, at worst, the counter-productive potential of involving government in localized self-help movements. Williams (2019) finds similar fault with "professionalization" of the CLT. One reason for this phenomenon of professionalization is due to the inability for many CLT projects to be self-sustaining, relying greatly on outside sources of funding for land acquisition

and other subsidy programs. The article points to greater involvement of the community in an organizing and governing capacity as a potential remedy.

Pierce et al. (2021) complicate some of the commonplace explanations that describe the CLT model. Through a descriptive theorization of property rights involved in ownership and usership, the authors point out the taken-for-granted idea that the CLT model separates land from structure, with the two features owned by different entities, only creates illusions of differentiated ownership. These illusions are exposed by the realization that, in actuality, usership of land and many of the rights (though with several limitations) are not significantly different than usual configurations of property ownership. Rights of "exclusion, use, usufruct, improvement, [and] disposition" are singular in that only one entity at a time can exercise such rights on a single property, but the rights are differentially split among homeowner and landowner. Some, like usufruct, remain with the CLT (though are forbidden, unactionable, or "buried"), while others, like exclusion, lie with the homeowner. The implications of this study demonstrate that, although there are real and complex redistributions of rights in CLT projects, the way that CLTs are frequently described, marketed, and practiced "reinscribes the dominant frameworks of property, and shrinks our political and intellectual imaginations by squeezing them into boxes that actively inhibit efforts for 'the social and economic reconstruction of America'" (Pierce et al., 2021).

Meehan (2014) views the CLT as a "social invention", or somewhat of an experiment which may or may not bring about substantial changes, depending upon how events unfold. He comments on this ongoing debate by stating:

"Social inventions, by their nature as innovations, are not guaranteed success…All organizations face the possibility of being deflected from their original mission by the exigencies of survival and achieving pragmatic goals."

In other words, in order to be more widely accepted and to ensure their survival and proliferation, the literature suggests that CLT projects make compromises on their historic activist mission which may dilute their potential for bringing about transformative change. In essence, the CLT is only a mode for structural change "in potential," and Meehan (2014) goes on to list three questions that must be addressed to gauge each instance of a CLT on this potential for change:

"How far will they develop in the direction of internal democracy…To what extent can they bring about external transformation…and to what extent [can they] unite and act as a broad movement to affect land policy…"

Although it might be true that CLTs deliver on their promise for preventing foreclosures or holding a piece of land perpetually affordable, this section of the literature suggests that a CLTs mission is not truly realized until these three questions are asked of the organization. Indications found in the studies previously mentioned, in which "internal democracy" and the inability to bring about "transformative politics" would indicate that, at least in some CLT projects, the model may fall short.

Along this vein, CLT-specific investigations are indispensable to building an exhaustive corpus of CLT research. For one thing, two of the questions introduced by Meehan (2014) can only be examined through CLT-specific investigations. Many of the studies mentioned rely on a specific CLT case-study to make a broader statement on the model. But how the CLT's

potentials for structural change are realized (or not) depends largely on the context of individual CLT projects. Similarly, as covered before, the amount of "community" in the CLT depends highly on a specific organization's support for community involvement in the project.

Lastly, it becomes clear from the literature that the unique contexts within which CLTs operate have a significant impact on multiple aspects of the organization, including how it is structured. This in turn affects its capacity to do some of these earlier-mentioned things, like foster community, engage in stewardship, and more (Curtin and Bocarsly, 2008; Lowe and Thaden, 2016). Lowe and Thaden specifically stress the importance of the "political environment" surrounding the CLT, organized into "typologies." These typologies were extrapolated from similar public-non-profit interactions between cities and Community Development Corporations. These typologies include inclusive-driven, elite-dominated, and patronage-backed (Lowe and Thaden, 2016). This idea, taken from theory on CDC non-profits and applied to CLTs, highlights the importance of the local political environment in CLT operations.

However, it does not make comment on the political environments in which CLTs first arise, which could be equally important in shaping the organization. Therefore, the next section focuses on the mobilization of the CLT model with a specific focus on respective socio political environments. The case studies that are emphasized in this next section may or may not purposefully lend themselves to an examination of sociopolitical conditions influencing CLT mobilization, however I am conducting specific readings of the articles to extrapolate these elements, which will later inform my research questions.

Mobilizing the Model

The earliest CLTs which grew out of grassroots movements in the mid-20th century were primarily rural, small-scale operations. They had an important mission to help marginalized communities who were experiencing disenfranchisement in the realm of land (and home) ownership. These CLTs drew on the ideas and activism of the Civil Rights movement and had political support from activists and the energy of that movement backing them (Davis, 2010). However, as CLTs spread across the United States, disseminating from rural to urban, the types of sociopolitical environments which influence CLTs change drastically. In the urban context, CLT movements gained traction due to an increasing desperation for more affordable housing in combination with a diminished state capacity to directly provide that housing (Bockmeyer, 2003; Institute for Community Economics, 1982). This change spurred a growth in a non-profit, quasi public housing sector, and the interactions between this sector, urban residents, and their local governments set the stage for various housing movements.

Devolution of state housing responsibilities, as described earlier in the literature review, effectively impedes the ability for the federal government to provide a robust landscape of housing opportunity outside of the private market, instead shifting its role to predominantly fund local projects (with a significantly reduced federal housing budget) (Bockmeyer, 2003). To fill in the gap between what few affordable projects federal and local governments provide, a non-profit sector has emerged, consisting mostly of CDCs. Goetz (1993) gives a detailed account of this new non-profit sector and how it engages with local policy. Bockmeyer (2003) argues that such a decentralized non-profit sector encourages organizational competition, vying for a (severely) limited amount of resources– the "contest for funding." Bockmeyer (2003) also importantly ties this contest to housing activism, demonstrating that competition has driven "an attempt at consolidation of community based organizations, a movement of organizations toward

building management, and inter-group competition." This means that community organizations reform themselves, merge, or dissipate through the process of competition. They might change their aims from securing new affordable housing to managing an existing stock, or combine resources to increase their change-making capacity while potentially diminishing grassroots accountability.

It is worth noting that this same environment may exist for the CLT, as a part of such a non-profit sector. Indeed, Williams (2018) affirms this, stating "many CLTs are experiencing more competitive funding environments," and notes a relationship between this competitive environment and a CLT's missions. But once again, the case-study pays particular attention to a CLT's current operations, rather than how the competitive environment might have influenced the CLT's initial mobilization and development stages. The author does, however, acknowledge the need for "strong organizing groups" in order for "neighborhood development [to] best [be] supported," indicating one possible parameter for successful CLT mobilization (Williams, 2018).

Some literature points to the very opposite of a competitive environment for CLT movements. Especially U.K-based research, designates some of the more grassroots CLT movements as "collaborative housing movements," distinct in that they are not only internally-focused movements like co-ops, but have outward, community focus as well (Aernouts and Ryckewaert, 2018; Thompson, 2015; Thompson, 2020). CLTs as a collaborative housing movement engage multiple stakeholders, as evidenced in the CLT's board structure, but also, as Thompson (2020) notes, in the ability for the CLT to hold land in trust *at the same time* as other groups like co-ops or other inward-focused housing organizations make use of that land. The collaborative housing frame demonstrates how CLTs can be used as unifying vehicles for housing activism.

One example of a collaborative, grassroots CLT movement is the City of Lakes CLT, established in 2002. According to Bunce (2013), the mobilization of this CLT involved a neighborhood association, and three CDCs in Minneapolis, one of which was neighborhood-based while the others were city-wide. Because this CLT followed several others that had already been established in Minnesota, it benefitted from a statewide help-network, "[benefitting] from strong legislative/regulatory and financing climates that helped establish and support the CLT" (Bunce, 2013). By this account, solid networks of information and a conducive political environment was indispensable to the CLT's success in several realms. Political support lent itself to receiving public land donations and funding, and "legislative ease" meant that City of Lakes CLT could more readily define its charitable status and connect to funding (Bunce, 2013).

Some grassroots CLT projects did not necessarily benefit from a previous network of CLTs, though the movements were helped by previous community organizing efforts. Exploring two relatively well-known CLT projects, Engelsman, Rowe, and Southern (2016) examine the Cooper Square CLT and the Dudley Street Neighborhood Initiative (DSNI) CLT for "narratives of resistance." The authors consider Colin Ward's stages of direct action, applying them to CLT mobilization: initiative, consolidation, success, and official action (Engelsman, Rowe, and Southern, 2016). This is an important perspective, because it situates the stages of mobilization through the lens of relationships, especially between the government and the grassroots activists who are advocating for the CLT. Considering Cooper Square CLT, the authors point to its geographic context as important for CLT mobilization; Cooper Square is sited in a place with "overflowing…development potential" (Engelsman, Rowe, and Southern, 2016). Additionally, the area has a history of "working-class activism…in a city known for its community resistance

to matters associated with housing," making it fairly clear that the political environment was conducive to an activist housing movement, and there was enough socio-political organizing capacity to spur a grassroots CLT movement in response to housing pressures.

Dudley Street was similar in that there was community organizing going on prior to the creation of a CLT, and the model was used as a new tool for the previously-existing community organization to accomplish its goals. Remarkably, DSNI in its early years was able to gain the power of eminent domain in 1988, with the support of the mayor at the time (Engelsman, Rowe, and Southern, 2016). So, unlike Cooper Square where organizers engaged in struggles with the local government over development issues, DSNI had some support from their local government. Still, most of DSNI's "victories" were won because of powerful organizing and leveraging tactics, and mobilization of the CLT model was built upon such momentum. Overall, these two case studies are prime examples of how the sociopolitical environment shaped CLT projects in powerful, unique ways, setting them on somewhat different trajectories which shaped each respective organization. Yet in both mobilization efforts, the authors argue, activists and professionals "develop a symbiotic relationship in resisting the hegemony of private capital and the state" (Engelsman, Rowe, and Southern, 2016).

Because the CLT has become more commonplace in an affordable housing landscape typified by local government and non-profit partnerships, CLTs which coordinate with–or might even be started by–cities are occurring more regularly. A report by Davis and Jacobus (2008) points to Portland, Burlington, and Chicago as cities which took an active role in initiating a CLT project. The Chicago CLT (CCCLT) was created in 2006 as a move by local officials to preserve long-term affordability and use their public subsidies in smarter ways (Towey, 2009)– a move which leads Bunce (2013) to deem the method of mobilization as "non-traditional." Due to this

approach, CCLT operates mostly from the city's perspective and has had a substantial impact on the CLT's governance structure, in that there is virtually no direct representation from the internal CLT community nor surrounding neighborhood communities. The board consists only of local government leaders, private businesses, and non-profit organizations (Bunce, 2013). The deep integration with the city has meant the CLT can easily make use of policy changes, like Chicago's inclusionary zoning legislation, but potentially lacks deeper community involvement. Clearly, the CCLT, as a city-wide CLT, has a mobilization story that contrasts significantly with the two neighborhood-based grassroots movements described before, and, as a result, has drastically different operational and governance features as well.

Some cities, rather than initiating and dictating the entire CLT mobilization process, have instead opted for a facilitative, participatory role (Davis and Jacobus, 2008). Instances like these include mobilizations of CLTs in Chapel Hill, NC, and Irvine, CA. In these projects, city officials engaged in participatory planning sessions and had deep collaboration with the community. Further CLT-city partnerships may simply be transactional, including land donations, grant funding, or city-led new development which sells to the CLT (Davis and Jacobus, 2008). Overall, city partnerships bring subsidies/funds and legal assistance to the table, whereas neighborhood groups might find it difficult to get a grassroots CLT off the ground for these very reasons. However, the expanded role that cities often play in CLT projects could bring with it potential movement co-optation, mission dilution, or diminished community control. Balancing the needs of the community for self-determination and the assets which cities bring to the table seems to be a confrontational question which is posed in each of the above instances of mobilization where cities have decided to play some kind of role in creating the CLT. The way

that such a question becomes answered depends largely on the communities and cities in question.

Overall, the mobilization period of the CLT appears to have great influence over many aspects of the CLT's operations later on, such as how they get funding, which neighborhoods the CLT covers, its levels of community input in the governance process, etc. Whether the city acts as an opponent, a collaborator, or an initiator during this period has a significant impact on the CLT project. Therefore, depending on an area's political environment and other contextual differences, the CLT mobilization period manifests in rather different ways according to such things as a community's capacity to organize, or a city's support for new–and different–models for affordable housing, and subsequently results in a unique amalgamation of CLT features each time.

Conclusion

In this literature review, I demonstrated that an ongoing and ever-evolving housing crisis is causing unaffordability, resulting in gentrification, displacement, foreclosures, and, at its worst, meltdown of an untamed financial sector. As a decommodified form of tenure, the CLT model provides an opportunity to secure housing that is not subjected to the speculative market while also providing increased democratization and community control of land.

The CLT has stretched well beyond its historic roots as a way to achieve security in tenure for Black Americans mainly in rural, agricultural settings. There are over 242 CLTs in existence with more forming each year, and their application to urban areas has been steadily increasing as well. This change from rural to urban was historically driven by tense housing and land issues which have only been magnified today due to the intense process of hyper-

commodification occurring over the last few decades. Engaging the CLT in an urban setting has caused a host of new issues to crop up, such as struggles with developers, struggles with limited resources in the non-profit sector, or struggles with the city government. The CLT as an urban social movement also requires that the community have a certain level of organizational capacity to get itself off the ground, especially if there is little city support for the movement. I concluded that the CLT mobilization period is paramount for understanding how the CLT is organized and how it functions, because the contextual political environment largely shapes the mobilization process and therefore influences the CLT itself.

Today CLTs are largely concentrated along the coasts, and despite its origins in Georgia, the South has comparatively fewer CLTs than other regions (Sungu-Eryilmaz and Greenstein, 2007). CLTs in Texas are a relatively new phenomenon and account only for 6% of the total number of CLTs documented in Thaden (2012). Accordingly, Texas CLTs are underrepresented in the literature. Since Thaden (2012), a new CLT has been established in Houston, Texas. In the next section, I underscore why studying the Houston CLT is important and what my research questions are for the study, followed by my research design and methodology.

Chapter Three - Methodology

Introduction

Over 242 CLTs have been established in the United States, and there are a projected 20 new CLTs started up each year (Davis and Jacobus, 2008; Thaden, 2012). Still, only 6% of the total number of CLTs is concentrated in the Southwest, a region which includes the state of Texas (Thaden, 2012). But within Texas, this number is even smaller. CLTs in Texas have only emerged in the last decade, give or take a few years, and there is a large gap in the literature for these new projects. Only two cities in Texas, Austin and Houston, have CLT projects. Outside of official reports by national policy organizations, these two cities are rarely discussed, leaving open a wide range of exploration which could contribute to our understanding of CLTs in urban environments like those found in Texas.

This research pursues a single-case study of the Houston CLT. Officially incorporated in 2018, the Houston CLT is the newest case of a CLT in Texas. Not yet represented in the literature, the Houston CLT may offer insights into the mobilization process for CLTs in a city with a unique political environment surrounding housing; infamous for its lack of zoning, the city of Houston provides an interesting environment for a CLT to emerge, cultivating a model which appears counterintuitive to Houston's support for free-market usage of land.

This research explores the political environment which gave rise to the Houston CLT. It contributes to the literature documenting the impact that periods of mobilization have on the CLT model. In this section, I elaborate on my research questions and further justify their importance. I then give an overview of my research design and methodology. For this study, to answer questions about "how" and "why," I employ methods of data collection from a variety of

sources including documents and interviews, and use qualitative analysis and triangulation to synthesize the information from these sources and reveal themes and concepts. My document analysis covers a wide array of sources and viewpoints, delving into the various housing issues, social movements, and policy mobilities which had a hand in bringing a CLT to Houston. In doing so, I am able to build important narratives on the emergence of the CLT in Houston, identify how Houston's contexts (unique or not) influence the foundational movement of the CLT, as well as how CLT operations and decisions might be sculpted by this mobilization period. Additionally, my document analysis and interviews enabled me to explore attitudes– supportive or skeptical– as well as key circumstances– of opportunities or challenges– which shaped the mobilization movement.

Research Questions

In this case study, I investigate two questions which have been shaped through the literature. The first question is: How does Houston's political environment impact the mobilization of the CLT model? This question focuses particularly on the types of housing policy, government support (or lack thereof), and levels of social organization that exist in an area and which contribute to the formation of a CLT. The literature identifies the mobilization period, specifically, as critically important in understanding cases of CLT emergence. Many studies detail descriptions of CLT mobilization, but they often focus on well-established CLTs and take for granted the mobilization period. Newer CLT projects are prime cases for this research question, because they could potentially reveal new ways that the model is adapted to novel contexts. For example, there are only two CLTs in Texas, and the entire Southern region is underrepresented in the literature. This could be because mobilization of the CLT in Southern contexts occurs in oppositional political climates, causing them to fail. Houston, in particular, is

unique because of its unique lack of zoning policies, and therefore a model that is singularly oriented toward land control might face challenges. However, because the CLT in Houston did indeed get established, there is likely some dynamic in the city, yet to be revealed, which led to this successful mobilization. So, specifically, how–if at all– did the city's political environment influence this mobilization?

The second question is intimately related to the first, but perhaps a bit more difficult to answer: How does a city's political context influence mobilization in such a way that shapes the CLT program? The easiest way to explain this question is through example. If the political environment shapes mobilization efforts to make CLT incorporation more difficult, does this influence the size of the CLT? Does it influence the neighborhoods that the CLT works in? Perhaps one neighborhood is more supportive than another, and so the CLT only services the former one and not the latter. The question is not easy to answer because it requires a direct linkage between some variable in the political context and a measurable dependent variable in the CLT's organizational structure or its operations. I think that, for this reason, interviews are an important part of the triangulation-based research structure (described later). Someone involved in CLT mobilization, as well as the organization's activities after incorporation, could likely attest to linkages between these two ideas. They might do this by stating the linkage directly, in response to a question, or by confirming an observation the researcher made through a different method like document analysis. In Houston, because the CLT is established, I can take a look at its current organizational structure and its operations– what does the nonprofit board look like, what neighborhoods does the CLT service, how many CLT homes there are, etc.-- and work through my investigation on the model's mobilization to see any linkages between variables and bring them up to potential interview participants.

Positionality statement

It is important for social scientists to dispense with the infamous view-from-nowhere that typified a positivist research paradigm. Realizing that knowledge and research is situated in broader societal contexts, as well as with specific conditions which shape the decisions made by researchers during their investigations, is an important step toward establishing rigor in a project, especially one involving qualitative methods, in which observations are largely dependent upon a subjective researcher (Hay, 2016). I therefore think it is important to acknowledge here any aspects which I believe shaped any of the processes related to my research, including motivations for conducting the research, the formulation of my research questions, my relationship to the organization being researched, and more.

While I am from the city of Houston, I have no formal affiliation to any of the organizations that are mentioned in this research, including community activist groups, non-profits, nor the Houston CLT. I came about this research because I am interested in the CLT model itself; I am curious about its interesting ownership dynamics, its levels of community involvement in housing tenure, and its potential for political and economic transformation in an increasingly inequitable housing landscape. Especially over the past few years where housing prices have soared and homeownership seems more and more elusive to younger generations, I wanted to explore alternatives to not only the typical short-term policy band-aids to the housing issue, but also models which subvert the renting/owning paradigmatic status quo.

This project has been in the works only for a short period of time. Combined with my non-involvement (in any formal capacity, or even informal) with any organizations related to the Houston-area CLT, these two factors have meant limited relationship-building with potential research subjects. Therefore, this project started with a methodology which only included a

document analysis– something that would be relatively studiable by someone considered to be an outsider. However, I felt that, to supplement the document analysis with the breadth and depth of data necessary to find significant answers to my research questions, interviews would provide helpful insight. Still, there was the issue of having no prior-existing relationship to any potential research subjects. I was eventually able to secure some interviews due to nothing other than the participants' friendliness and eagerness to support a research project which took an interested look at the CLT model. For that, I am grateful.

Research Design

Table 1: Research design with research questions, objectives, and methods

Research Question	**Objective**	**Methods**
Question 1: How does Houston's political environment shape mobilization of the CLT model?	**<u>Objective 1a</u>:** Investigate the political environment of Houston in terms of its housing policies, city support for affordable housing, and community involvement in planning and development. **<u>Objective 1b</u>:** Explore the foundational moments of CLT mobilization the CLT in HTX, paying attention to where the idea originated, how it gained traction, and what positioned the CLT to be successful in terms of incorporation.	**<u>Document research</u>** Policy documents/ govt. reports News articles **<u>Document research</u>** Policy documents Non-profit information News articles **<u>Interviews</u>** Practitioners Community organizers

Question 2: How does the mobilization of the CLT model shape the organizational structure and its operations?	**Objective 2a:** Define the CLTs governmental structure, its funding mechanisms, its scalar service area, and find where CLT homes are being built. **Objective 2b:** Assess operations: does the CLT appear more collaborative or competitive? Does the CLT engage the community?	**Interviews** Practitioners **Documents** Organizational meeting minutes

This research is based on a case-study approach, chosen because it is a strong investigative strategy for attempting to answer questions of "how" and "why" particular phenomena occur (Yin, 2003). Case studies act as a "comprehensive research strategy", wherein the case study design encompasses nearly all aspects of the research, from question formulation to strategies of data analysis (Yin, 2003). Therefore, all aspects of this research, in particular the methodology, are relative to building the case study. Additionally, there is a diversity of case study types and logics for selecting one type over another. This research relies on the single case study, but even within the single case study exist several rationales for choosing this type. The case might:

- Represent the critical case in testing a well-formulated theory
- Represent an extreme case or a unique case
- Represent a typical case
- Represent a revelatory case (previously unable to be studied) (Yin, 2003)

To some degree, the type of single case study in this research might not be able to be necessarily defined until the results-stage. For example, it might be impossible to know in the beginning whether the case in question truly is typical or exceptional of a certain working theory or model, and it is through the research that this is revealed. Furthermore, there might be some overlap between these ideas. A case may be typical in one way and exceptional in another.

As mentioned, the CLT literature repeatedly makes clear that CLT projects are dependent upon and defined by their respective contexts– geographical, political, and social. I undertake this research for the very reason that the "Houston context" might reveal interesting determinative qualities, and such discoveries would contribute to a more comprehensive body of knowledge on qualities of CLT projects scattered across the U.S. This means that my project inherently deals with a "unique" case, defined by specificities only found in Houston. This would also support and confirm the literature's assertions about the importance of contextualizing CLT projects.

Yin (2003) also highlights the importance of identifying both the unit of analysis and the propositions involved in the study. The former is probably the easier of the two to tackle; the unit of analysis helps to define "what the case is", such as an "event or entity." In this research, the unit of analysis involves a bit of both types: the study questions revolve around the emergence (the "event") of the Houston CLT (the "entity"). However, defining the event may not be so straightforward as it appears. Yin (2003) complicates identification of the event by acknowledging the difficulty of selecting its discrete starting and ending points. Does the "emergence" of the Houston CLT start with its first home sale, since that is when the organization officially comes into full operation? Or, for the very same reason, would this be the end point of its "emergence?" Based on information from Davis and Jacobus (2008) which states

the vital start-up period for a CLT begins preceding its incorporation and includes the first two years of operation, I posit that information relevant to the "event" of the CLT's formation include anything from the origination of the CLT in idea and conversation all the way through the two years following incorporation. I am choosing to define the unit of analysis in this way because I believe the activities leading up to the official implementation of the CLT in practice are important to its formational period, and the CLT does not become underway in a fully-fledged realization of its goals, but rather may have an adjustment period wherein significant changes are made to the entity. The precise dates and timeline for these two points in time which bound the event are yet to be revealed through results of the study.

Designating the propositions of the study are a bit trickier, and they would require a consultation of the literature to develop almost a proto-hypothesis, in that the researcher targets a specific realm of inquiry. A proposition "directs attention to something that should be examined within the scope of the study" (Yin, 2003). At the same, Yin (2003) states, some research might have a reason for not having any propositions but rather is considered more open, "exploratory" research. I find that this more aptly describes the investigation in this research. Although there is a clear purpose, the research questions allow for open-ended exploration, allowing the researcher to be surprised by the results of the study, finding significant realms of inquiry through the process itself, instead of through targeted probing.

I selected and shaped my methods for data collection and analysis in such a way as to ensure a certain amount of research validity and rigor (Yin, 2003; Hay, 2016). Firstly, in line with recommendations from Yin (2003), multiple sources of evidence are used as data, and analysis of these multiple sources engages in the process of "triangulation," fitting different pieces together to arrive at conclusions (Yin, 2003; Bowen, 2009). Triangulation supports these

conclusions by providing a "confluence of evidence that breeds credibility" (Bowen, 2009). The two main categories of evidence/data used in this research are documents and interviews. Descriptions on collection and analysis for both of these lines of evidence are detailed below, and the descriptions contain more information which pertains to building validity and reliability into the research.

Document Analysis

Data Collection

For this research, document analysis appeared to be the most viable investigative method. Document analysis presents many strengths and opportunities for researchers who are studying from a distance and without large amounts of disruptive involvement. According to Bowen (2009), a strength of the method involves the ready availability of data. Frequently, researchers that are analyzing documents made available to the public do not need to jump through too many administrative hoops. Furthermore, gathering documents is "unobtrusive" and "non-reactive" in that the very act of gathering documents does not run the risk of influencing outcomes (Bowen, 2009). Yin (2003) adds that documents are "stable" evidentiary sources and can be reviewed repeatedly by the researcher, as well as independently as a test of replicability and reliability. The most substantial strengths of document analysis for this research lie in the types of data which documents can provide; Bowen (2009) lists the provision of contextual data, background information, historical insight, and the ability to track changes and developments of a phenomenon as important uses for document analysis, all of which are important lines of evidence for my research questions.

Notably, documents may also be subject to "biased selectivity", where an incomplete collection may favor a certain conclusion, perhaps through purposeful exclusion of other relevant pieces of information (Bowen, 2009). Furthermore, documents themselves are likely to contain inherent bias depending on the document sources, and therefore should not be used as "literal recordings of events," but this particular disadvantage can be mitigated through corroboration, either by cross-referencing with other documentation or by employing another method of data collection entirely (Yin, 2003).

I gathered documents from a wide variety of sources. Those sources had varying aims and intentions in the original production of the documents, but I view this as a strength and feature of a triangulation-based research design. I gathered materials which were discursive, informative, promotional, or simply produced for purposes of record. Document formats included traditional text documents, text documents in slideshow format, videos, or audio recordings. I transcribed the latter two formats for the purposes of analysis. A comprehensive list of documents which were included in the analysis is supplied in the appendix.

To gather these documents, I mostly engaged in internet searches. Retrieved documents were added to a spreadsheet where they were given a specific document code. Authors, publication organizations, dates of publication, title of the document, and notes were also recorded in this spreadsheet. To start retrieving documents, simple keyword searches were used on websites which had keyword-based search capacity. General search engines were used, but I also searched through an online news archive as well as organization-specific webpages. General search terms were used at first; "community land trust" AND "Houston" was the most common.

Once I began to amass a small data pool, I began to expand my search, keeping in mind relevance to my research questions. This expansion included the exploration of links embedded

in articles from the data pool in an almost snowball-sampling fashion. For example, when it became clear that certain neighborhoods like the Third Ward had a hand in the original call for a CLT, deeper searches into the neighborhoods were conducted to extrapolate data regarding neighborhood sociopolitical contexts. Therefore, more search terms were able to be used: "community land trust" and "Third Ward", "Activism" and "Third Ward", and so on. Exhausting the document search entailed continuing these steps until I began to stumble upon repeat articles, or documents began to reference things already in the data set. In addition to search tactics, I also explored the webpages of relevant actors which might have had a hand in the CLT formation process, including the Houston CLT website (houstonclt.org) and the City of Houston's website for potential press releases or policy documents.

Once I determined that the document set was exhaustive, I began to do a cursory look-through of all the documents in the set to check for relevance. Relevance was determined based on pertinence to my research questions, non-repetitiveness (e.g., some articles would be published both in the Houston Chronicle as well as through the Kinder Institute for Urban Research), and specific applicability. Articles were deemed to be non-applicable if they discussed, for example, the process of gentrification in an unincorporated Harris County neighborhood with no ties to the CLT. Toward the end of this process, a few additional documents were excluded on the basis of technical issues; certain documents were in formats which were incompatible with the data analysis software used for coding. This process yielded a total of 81 documents from 15 unique sources.

Analysis

Following solidification of my document set, I began analysis. I took a general inductive approach to content analysis, largely in line with guidance found in Gioia et al. (2012). Thomas

(2006) and Gioia et al. (2012) stress the importance of multiple readings through the text. My analysis therefore involved a multi-step, iterative coding process in which documents were reviewed during each coding step. The inductive approach was chosen because it seemed most appropriate, given my research questions and design as an exploratory project rather than an overtly theoretically-driven one. The inductive approach is most useful to "condense extensive and varied raw text data into brief, summary format, establish clear links between research objectives and the findings…and develop a theory about the…processes that are evident in the text data," all of which apply to this investigation (Thomas, 2006).

Coding is particularly important, because themes and narratives which supply answers to research questions in qualitative analysis are not readily available but must be deliberately extrapolated by the researcher (Linneberg and Korsgaard, 2019). The multi-step process allows for the researcher to be iterative in the analysis, building off previous codes, moving further into the realm of theory as the process goes on (Thomas, 2006; Gioia et al., 2012; Linneberg and Korsgaard, 2019.)

I used the software program MAXQDA for my analysis. Using the online software was particularly helpful given the sheer number of documents and mass of content that required review and made it easier to keep track of the individual codes as they grew rather quickly in number. The initial round of coding involved descriptive, first-order codes in which I attempted to dispense with knowledge of theory and read the text for what was on the page (Gioia et al., 2012). This is a step which aims for assurance that the analysis truly is inductive. This is impossible in reality, given researcher subjectivity and the vast literature reviews that are usually undertaken long before this step of the research, however it is important for the researcher to

attempt a certain ignorance of the literature in order for the data to speak for itself (Thomas, 2006; Gioia et al., 2012).

The second step involved a review of the codes themselves as well as text of coded segments. Second-order codes were created by "stepping up" a level of abstraction to find commonalities among the descriptive codes (Gioia et al., 2012). This round of coding relies more on the researcher's knowledge, and therefore it was important that I be cognisant of the literature during this part of the process. Using guidance from Thomas (2006) and Gioia et al. (2012), my second document sweep involved refining first-order codes or combining those that were largely related and slightly repetitive, as well as "exploring patterns" and "categorizing". I categorized by seeing which codes appeared thematically related, in terms of their content and their ability to address similar areas. The third step in the coding process involved further interpretation of the thematic categories, moving toward what Gioia (2012) calls "aggregate dimensions." These are still second-order codes in that they relate the text to theoretical concepts, but they do more to group together like-themes.

Interviews

Data Collection

I conducted semi-structured interviews in addition to the document analysis so that triangulation of the combined data would be possible. Interviews would enable me to confirm or contextualize information from documents, as well as to get a potential point-of-view from actors with different backgrounds (Dunn, 2016; Yin, 2003).

For participant selection, I asked myself what type of people would be able to provide insights pertinent to my research questions. I devised several general participant categories of

potential interviewees: policy professional, practitioner, academic, or activist. Policy professionals would include anyone with formal current or past involvement with a governmental entity, including policy-makers and/or administrators. This point of view would likely reflect a formalized approach to the CLT and would provide a technical, policy perspective to the research questions. Practitioners include anyone with formal current or past involvement with entities in the professional sphere of housing. These participants would provide a different perspective, one which might critically view relationships with government entities, and would also provide technical insights concerning a wider array of relationships between themselves and the broader landscape of housing actors in Houston. Academics are those involved in a research institution who might study relevant topics at hand, like the CLT model, social movements, urban politics, etc. This group would be able to provide well-researched insights on the dynamics of housing in Houston based on their own conclusions. These researchers may operate outside the influence of both governmental and private spheres and therefore might have a more independent perspective. These actors would also be able to assist with more theoretical inquiries, whereas the previous two groups might only have more technocratic positionalities. Finally, activists would provide an on-the-ground viewpoint. This group are actors that are highly involved in their community, particularly those who have a housing angle. Examples might encompass anti-gentrification protestors, community organizers, or informal community-educators for housing issues. In the end, I conducted a total of four interviews hailing from only two of the above groups: practitioners and activists.

I created an interview guide with lines of inquiry sorted into categories that I believed would be helpful in teasing information relating to my research questions. These categories were:

1. History of CLT - Questions of how the CLT idea came to be, and how did the HCLT arise in Houston
2. "Community" - Questions of how community is defined, and why is that definition important to the organization
3. CLT organizational structure/operations - Technical questions of the HCLT's coverage area, its governing structure, etc.
4. Future outlook - Questions of the CLT's future goals and how it might change in the near future
5. Relationality - Questions of how the Houston CLT fits into a broader picture of CLTs in Texas and the nation

Working inside of these categories, I generated more specific questions, most of which were open-ended. If I expected a question to yield a simpler answer, I would also have a follow-up question that would encourage elaboration. For purposes of reliability as well as just general usefulness to the project, I also developed a content validity chart in which each question was given a brief explanatory description as to why it would be a useful question to ask, how it might relate to the literature and theory, and/or what my expectations were for the kinds of information that responses might provide.

Additionally, I adapted questions for each informant in several aspects. Firstly, I adapted questions according to the informant's participant category. Certain questions were asked of practitioners and not of activists, and vice versa. This was based on the idea that each participant category could lend important perspectives that other participant categories could not. Secondly, I modified questions based on past interviews to better phrase questions. In one instance, I realized that one of my questions on community perceptions of affordable housing needs was

unclear in my first interview, and I had to restructure and elaborate on the idea in subsequent interviews. Lastly, I modified, added, or even removed questions based on information from previous interviews as well as from information that I came across during document analysis. Doing this synthesizing within the research process itself allowed me to dig deeper into concepts that arose. I was able to, for example, learn about the technical components of a program from one informant, and then, once I had a better understanding of the program, ask another informant what they think of the program, its goals and operations, perhaps in a more critical way.

The interviews themselves took anywhere from a half-hour to an hour of time and were conducted virtually on the Zoom platform. Consent was obtained verbally before the start of each interview and logged in a spreadsheet provided by OU IRB. During the course of the interview, I jotted notes and thoughts on my interview guide about things like which questions seemed particularly important to the informants, questions that they struggled with, and ideas that might be useful for future interviews. Although I did not do this for the first two interviews, after the conclusion of each of the later two interviews, I immediately wrote my thoughts down in reflective notes. These notes would prove useful during the conclusive stages of the research.

Analysis

For analysis, I had to transcribe the interviews, turning talk into text. Doing this myself aided in an intimate understanding of the interview contents prior to even beginning any stages of analysis. Following the transcription, I communicated with the interview participant, sending them the transcript document and allowing them to confirm the accuracy of what was written (though this was optional for the participant). At this point, the participant was also allowed to clarify any points in the interview, elaborate on their thoughts, or follow-up on something that

they felt might have been left out. I incorporated this step largely to build trust with the participants and give them voice in the research process. Though they were not involved in the research design phase, as is typical of more participatory research projects, I wanted to ensure that the method with which they were most involved, the interview, contained measures of participant review for reliability. Once the interview was confirmed, I began coding analysis.

Analysis of the interviews was a parallel and similar process to the document analysis. I inputted the transcriptions to their own file in MAXQDA and engaged in a three-tiered analysis, through descriptive first-stage codes, and then moved on to coding more theoretical and categorical second- and third- stage themes and "aggregate dimensions" (Gioia et al., 2012). Notably, though the first-stage descriptive coding was, of course, done independently of the documents (concerning only the text in the interviews themselves), the second and third steps allowed a confluence between themes found in the documents and themes emerging in the interviews. For example, if evidence toward a theme of "community control" was emerging in the interviews, this evidence was combined with that found in the documents for the same theme.

Chapter Four - Results and Discussion

Introduction

Through a case-study of Houston, Texas, I explored how the city's political environment shaped the mobilization of the community land trust model. This chapter combines the results with a discussion of the research findings, presenting them hand-in-hand. I do this because combining the two sections allows me to better organize the data and provide a narrative commentary as a supplement to the data, rather than trying to separate complementary explanations from any of the evidence.

After an introduction about the Houston CLT, I lay out my findings in a logical flow based loosely on chronology, moving from a period before the HCLT to a period after it has been established for a few years, with thick description between the two. First, I identify and describe the historic and current features of Houston's political landscape, particularly in regard to housing. Next, I describe the capacity for community organizing in Houston, again especially focusing on housing and neighborhood issues. Third, I detail the movement which brought the idea of a Houston Community Land Trust (HCLT) model to the forefront of Houston's political agenda. I then continue a similar line of thought by describing what exactly it took to establish the HCLT, in terms of logistics, policy incorporation, and community involvement. Lastly, I reveal how attitudes toward the HCLT both challenged and supported the organization, dependent upon the perspectives of various actors. The last section of the results involves the lessons learned through the case study, tying together the overall mosaic of factors which contributed to the mobilization of a CLT in Houston. Finally, I provide analytical commentary which wraps the results of this case study into broader theories of CLT mobilization.

The Houston Community Land Trust

The Houston Community Land Trust (HCLT) is a 501(c)(3) non-profit organization, officially incorporated in 2018. The organization stewards land in trust and allows individuals to own improvements, like houses. The HCLT's official mission statement reads:

> "Our mission is to make affordable homeownership achievable for limited-income households in Houston by connecting qualified homebuyers with perpetually affordable homes in neighborhoods across our city. We also provide stewardship services and support to help homebuyers find long-term success in homeownership" (Document 12.1, Houston Community Land Trust).

The HCLT currently operates as a homebuyer assistance tool, as can be seen in its mission statement. Rather than servicing a specific neighborhood, the HCLT is accountable to the entirety of the city. Although other citywide CLTs exist, Houston's sprawling landscape makes the HCLT one of the largest CLTs in the United States, according to its geographic service area.

The HCLT has engaged in two different programs for building their portfolio. The first, called the New Home Development Program (NHDP) is a partnership with the Houston Land Bank, in which new homes are developed on land from the Land Bank and sold through the HCLT, at which point the HCLT gains ownership of the land, and the buyer receives the house and the Ground Lease. This is only one program for the Land Bank, and potential buyers can opt for this program to receive a subsidy with the understanding that their home's appreciation value will be limited. The second program is the Homebuyer Choice Program (HBCP). This program enables potential buyers to shop for homes that are available on the real-estate market in a typical fashion. This does not restrict their options to Land Bank development areas, so the buyer can

search throughout the city of Houston, with certain restrictions. The home cannot be in a 100-year flood zone, must be in good condition, and must be a single-family home or townhouse. When a home for sale is identified, the HCLT then subsidizes the purchase of that house and retains the land, while the buyer receives the home and Ground Lease.

When HCLT participants purchase a house, they can qualify for a subsidy from the organization, totaling anywhere between $100,000-$150,000. To be eligible to buy a home through the program, however, potential buyers must meet a set of criteria. Homeowners cannot exceed 80% of the Area Median Income (AMI), must be able to put a certain amount down on a house while retaining some money in savings after closing, complete a Department of Housing and Urban Development (HUD) homebuyer education course, and agree to use the home as their primary residence. These measures are set in place to ensure that the HCLT is benefitting their desired target group of working-class, primarily first-time buyers. After buying a home, the participant then enters into a Ground Lease with the HCLT, giving the homeowner now all of the rights homeownership entails to utilize the HCLT's land. This Ground Lease is 99-years and renewable, demonstrating security of tenure for the homeowner as well as the HCLT's commitment to long-term affordability. HCLT homeowners additionally must pay property taxes, but these are significantly reduced because the HCLT home is appraised based on the affordable resale value, rather than surrounding market values.

If the homeowner decides to sell, the HCLT can either opt to buy the house directly or facilitate a transaction with another HCLT applicant. Keeping the cost of the land out of the equation enables the HCLT to ensure that homes remain affordable. Additionally, the appreciated value at which the homeowner can sell the home is determined by a fixed-rate resale formula of a 1.25% increase of the initial price per year. This allows the homeowner to build

some equity, however any major improvements that the homeowner decides to make, such as constructing a garage or shed, is not realized in the resale value. Table 2 demonstrates a home resale after 30 years in which the resident was able to build some wealth through homeownership, but ultimately the model preserved affordability of the home with less than a $25,000 difference in the home's price over that time. Additionally, an HCLT home can also be transferred through inheritance, and both the home and Ground Lease is transferred to the beneficiary.

Table 2: An example of HCLT home resale price and equity-earned. Sourced from Document 12.7, Houston Community Land Trust

Initial Price: $75,115
(Initial price based on the 2019-2020 median CLT program purchase price)

Year	Resale Price (+1.25% simple interest)	Equity
5	$79,810	$4,695
10	$84,505	$9,390
15	$89,200	$14,085
20	$93,895	$18,780
25	$98,590	$23,475
30	$103,285	$28,170

Equity at Year 30: $28,170 + paid-down mortgage principal

The HCLT non-profit organization has a classic CLT tripartite board structure wherein HCLT residents, service-area community members, and broader community members have representation on the board. The last two categories have fuzzy definition, though, given the

HCLT's coverage area encompasses the whole city and becomes unclear where distinctions of community may be. The board consists of 7-8 members, including a board president and a vice-president/treasurer. The HCLT also currently has 6 staff members with distinctive roles who run day-to-day operations for the organization, including fundraising, stewardship, intake, and communicative functions.

As of the HCLT 2019-2020 annual report, the organization has enabled homeownership for 21 people and has received 432 applications for the program. Most of the HCLT homes are clustered in the Acres Homes neighborhood because new homes were built on the concentration of Land Bank land there. However, because the organization started the HBCP, homes are likely to spread across the city through individual purchases. This program will likely generate new CLT properties through incremental, single-instance home purchases by the homebuyers, creating a more scattered landscape of HCLT properties than the more concentrated development which occurred through the NHDP.

The Political Environment of Houston, Texas

Big Reputations

Houston's political environment is often represented by the reputations it has earned throughout the years. These reputations were created by distinct administrative policy choices which favored a more powerful, dominant private sector over the public sector. Houston is known to be a sprawling, car-dominated landscape with no formal zoning code in place. Administrative planning has historically taken a backseat to private development, creating a fragmented metropolitan area with very little unifying connections between neighborhoods. Houston's large land availability allowed development to unfurl away from the city center. Very

little competition for land kept costs low and created Houston's reputation as an affordable city. This is an important context for a broader theory on CLT mobilization, because a landscape of affordability does not readily foster a housing movement. It is hyper-commodified housing which threatens displacement, which Houston did not struggle with so much in the past. Instances of redevelopment occurring elsewhere were relatively few in Houston, and there was little need for a CLT in central neighborhoods that were devalued. However, I demonstrate that these same policy choices which once bestowed Houston its reputations are more recently causing serious, unsustainable issues in its central neighborhoods, threatening to overturn those very same reputations. Houston's political environment allowed for opportunistic value-extraction from land through closing a rent-gap between affordable spaces and profitable spaces.

Houston's notoriously sprawling landscape covers an area of 665 square miles. More impressively, according to the city's website (houstontx.gov), the Houston Metropolitan Statistical Area (MSA) encompasses a whopping 9,444 square miles, which is an area larger than the state of New Jersey. The city attained this landmass through a process similar to other major cities, especially in the Sunbelt region, during the 20th century. Described in an in-depth account by Kenneth T. Jackson (1985), Houston and other major cities engaged in large-scale processes of annexation, or the process of incorporating smaller towns into its municipal boundaries, as well as big highway construction projects to accommodate the large populous beginning to settle in Sunbelt cities. Driven by its emerging oil sector, Houston's largest historical growth period occurred in the 1970s, making a "Boomtown" out of the Bayou City (Bullard, 1991). A larger population meant more businesses, more city services, a more robust city administrative apparatus, and, of course, more houses. But what set Houston apart from the other growing cities at this point was its refusal to adopt a formal land-use zoning code.

Houston's lack of zoning has meant that, for the most part, the city's landscape has been subjected to the whims of the free-market. Favoring private market development over strict governmental controls seems to be a strong and popular focus for Houston. The city has historically been attractive to developers who face fewer barriers when planning projects than in other cities. And, because there has long been a vast amount of untapped land, Houston has developed horizontally.

Within this development paradigm, Houston's public planning department did not become very strong. Houston's planning sector had to devise some restrictions to prevent detrimental development such height-restrictions based on surrounding lots, but the department never had to manage formal zoning activities. What's more, because of the city's laissez-faire approach, neighborhood-focused planning in particular became seriously underdeveloped:

> "Houston also has a relatively anemic neighborhood planning history, as the case study points out. Though neighborhood planning was undertaken by the city in the 1990s, '[o]ver time, the formulation of neighborhood plans became a tall order.' The city's planning department was restructured, and Super Neighborhoods were later formed as an avenue for community organization. But those organizations lacked the benefit of dedicated neighborhood planners and became 'linked more directly with the Office of Neighborhoods, which is mostly responsible for "non-planning" activities such as code enforcement, service delivery, and community relations'" (Document 1.15, Kinder Institute for Urban Research).

This signifies preferential treatment of the private realm over the public realm, allowing neighborhoods to be developed by the market (and the state) rather than through democratic self-

determination. In other words, development happens *to* communities, rather than *by* communities. This is an important theme, especially in regard to commodity housing. When subjected to these same market forces, potential crises as outlined in the literature review can occur, particularly that of displacement. When a private realm holds power over housing choices, longtime residents can become priced out with renewed investment, and, in a political system which favors this private market realm, pushes for self-determination in housing may be futile. This idea will be covered again later when I discuss how such private-market focus has affected the realm of community participation.

Today, administrative policy choices support continuing a paradigm of having no formal land-use regulations, as market-driven development continues. Tying a historic referendum to current policy practice, a Houston Chronicle article states: "Houston voters rejected zoning in 1993, and [Sylvester] Turner said Thursday that such regulation is not the answer to resolving this or other land-use conflicts" (Document 6.08). Sylvester Turner was elected as mayor in 2016 and has served in the office since, and, as demonstrated with the above quote, has made several clear policy statements that uphold Houston's lack of zoning as a sort of beneficial ideal wherein the more unhindered the capacity for the free-market to operate, the better.

That said, the city has made some developments regarding their planning functions. Although officially maintaining an opposition to zoning, city planning developed initiatives and plans, especially in the last few years, which aim to address issues that have arisen due to unchecked laissez-faire development. Turner developed Plan Houston, the city's first comprehensive general plan, as well as a Complete Communities Initiative, which has a stronger neighborhood focus. Even with these developments, the administration does not favor any

planning functions which would enforce a zoning code: “Plan Houston is not about establishing land-use controls” (houstontx.gov/planhouston).

Houston’s sprawling landscape has important implications for its economy, especially in terms of housing. Another recognizable reputation which emerged was that Houston’s low-density and market-driven development has meant Houston is viewed as an affordable city. According to a professor at South Texas College of Law: “It’s really a perfect storm of economics, population and land use” (Document 1.18, Kinder Institute for Urban Research). To a great extent, land availability has been Houston’s answer to a potential problem where density would drive up values. Derossett (2015) notes that the capacity for speculation to increase land-values based on “anticipation of constraints” has been diminished. Although “available land actually creates a market for speculation,” there is no indication from the city that constraints will be imposed through planning and policy, nor are there significant environmental barriers (unless there is a crack-down on development in floodplains), and therefore the lack of any anticipated future constraints keeps values low (Derossett, 2015). Low land-values attract businesses, but they also mean easy development of expansive swaths of affordable single-family homes. A Texas Monthly article reads:

> “Affordability has long been one of the Bayou City’s prime selling points. Houston may have been polluted, mosquito-infested, traffic-choked, swelteringly humid, subject to frequent biblical deluges, and overrun by gigantic flying cockroaches, but the houses were cheap. On paper at least, there were few better places to achieve the American Dream” (Document 3.01).

The above quote might not paint the prettiest picture, but it gets the point across. Houston could fulfill dreams of homeownership at a comparatively cheap rate, enabling those who might have been renting in other places with a higher price of living to move to Houston and only pay less, but build wealth and equity through ownership as well.

Despite the appearance that Houston's reputation for affordability might be a beneficial thing, I found that the context surrounding each instance of Houston's affordable reputation was actually an acknowledgement to the opposite– an indication that Houston was *once* known as affordable and has since begun to reverse its trajectory. This difference sets the stage for a larger shift occurring in the city, where an unrestrained free-market and weak planning histories have yielded mounting housing affordability issues.

Houston's Shift Toward Unaffordability

First, a reputation for affordability and the recent degradation of that reputation does not mean that Houston has been exempt from housing issues in the past. Unlike more recent problems, however, historic housing issues were attributable to discrimination and the devaluation of marginalized communities. These communities suffered from disinvestment, while other–whiter– neighborhoods in Houston continued to be prosperous, yet still affordable. City government intervened through programs aimed to fix "blight," but it did so by means of encouraging private development rather than through city-led public programs. Historic communities did not have the political power to manage the development of their own neighborhoods. Where gentrification occurs now, communities point to historic examples of redevelopment and the consequential displacement and community erasure that happened, and they are more determined to resist that same path.

Accessing homeownership, even if the homes were cheap, was not an accomplishable task for everyone. Segregated minority communities, especially historically Black and Latinx neighborhoods, suffered from discriminatory lending practices and policies. Figure 2 demonstrates that minority communities such as Third, Fourth, and Fifth Ward neighborhoods were designated as "hazardous" for bank lending, preventing those residents from accessing loans needed to afford homeownership.

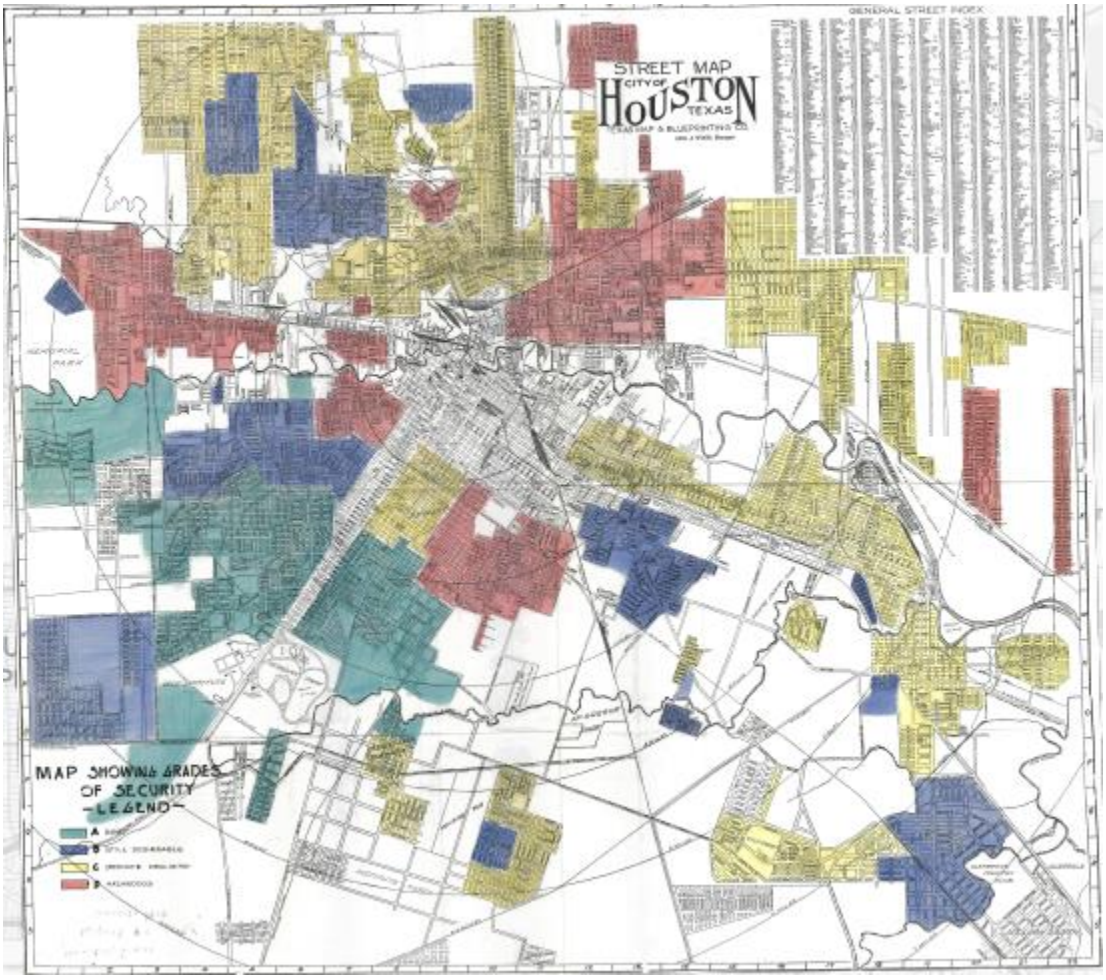


Figure 2: Redlining map of Houston, TX, in the 1930s. Sourced from Mapping Inequality, University of Richmond (dsl.richmond.edu/panorama/redlining)

These same communities also experienced disinvestment and poor city services, furthering poor neighborhood conditions. These redlined Wards were historically Black communities which continued to be shut out of opportunities for economic prosperity while Houston experienced its boom period in the 1970's and 1980's (Bullard, 1991). During desegregation and suburbanization, minority neighborhoods lost population and businesses. This process is still fresh in current residents' historical memories, demonstrated in a Kinder Institute article from 2016:

> "But after desegregation, many wealthy families settled outside the neighborhood. People began shopping elsewhere. 'When desegregation happened and folks could run down to Foley's and shop, that area starts gradually dying,' said Theola Petteway, executive director of the OST/Almeda Corridors Redevelopment Authority" (Document 1.03).

These communities that had previously thrived with people, culture, and bustling business activity now had to confront a significant issue, but it was far from natural predetermination that these areas would suffer from disinvestment. The city administration had a hand in these communities' difficulties. Houston did not adequately fulfill its public housing duties to provide non-commodity housing to those who were excluded from the housing market. Between 1950-1975, the city emphasized policies of "slum" clearance, directed at communities like the Fourth Ward, but failed to build significant stocks of public housing, and any public housing that did get built was poor quality and administered in a way which reinforced segregation (Bullard, 1991). Even though Houston's economy was booming during this period, none of the benefits went to historic minority communities because the city was complacent in allowing the free-market to develop out into the suburbs and neglected the health of its long-time communities.

Many central Houston communities experienced difficult conditions in the 1980s due to poor city services, and the city itself had an economic downturn, prompting the municipality to turn to a new vision of urban revitalization (Podagrosi and Vojnovic, 2008). This process engaged the local government which sparked new development initiatives and economic diversification, focusing on new industries like tourism and the medical field, but also resulted in an intense process of "social upgrading", causing the displacement of long-time residents from historic communities– particularly in the Freedman's Town neighborhood, also called Fourth Ward, or now more commonly referred to as Midtown (Podagrosi and Vojnovic, 2008). The city's pro-business political regime took an active role in ensuring revitalization success, supporting private developer interests, and backing a private agency's land-grabbing tactics for future development (Podagrosi and Vojnovic, 2008). By creating a pro-development political block within city government, Houston's reputation for development solely through private-market processes is called into question. Rather, it becomes clear that "in a city considered to be the model of laissez-faire, local government has been critical in facilitating the demolition of the traditional communities and also the financing of their physical upgrading, thereby illustrating the local contradiction of minimal government" (Podagrosi and Vojnovic, 2008).

In my research, I find the redevelopment that occurred in Freedman's Town and the tactics used to enable such development remain present in Houston communities' historic memories. Where recent gentrification and redevelopment pressures encroach on historic neighborhoods, Freedman's Town is mentioned as an example of the potential consequences of gentrification. People point to the area as a warning, cautioning that their neighborhood could be next. Two examples come from 2016 perceptions from Third Ward residents:

> "They look at places like Fourth Ward…There, many of the streets are now dominated by luxury townhomes. In Third Ward, they worry that the same types of townhomes could fill blocks where vacant land and neglected properties now stand, rendering the area unaffordable for current residents" (Document 1.03, Kinder Institute for Urban Research).

> "Lee said he doesn't want to see the type of dense, high-end townhome and apartment development that forced many longtime residents from their homes in the Fourth Ward when it became a hot spot" (Document 6.07, Houston Chronicle).

These perspectives open up a window into more recent housing issues in Houston. For a traditionally "affordable" city, Houston is facing some of the most pressing housing issues in Texas. Rents and home prices are rising at a rate which outpaces income, especially approaching the central business districts. Affordability has become, quite literally, far-flung; "drive until you qualify" mortgages is now a commonplace term used to describe a phenomenon in which people can only find home prices in their budget that are increasingly further from the city core. In a place as sprawling as Houston, a "drive until you qualify" mortgage situation could mean driving for quite some time (Documents 1.05, 3.01).

According to the Kinder Institute reports on the State of Housing in Houston/Harris County, the municipal area is losing huge shares of owner-occupied households and gaining smaller households who rent. This accompanies a huge increase in home prices, where, as of 2020, the growth rate exceeded peer counties in Dallas and Atlanta. The median home price in Houston reached $300,000 for the first time (Document 1.17). Because these numbers are so unaffordable for its residents, Houston is now a majority-renter city with approximately a 60%

rental tenancy rate, and, the Kinder Institute projects, Harris County is soon to follow. Furthermore, households which do rent find it increasingly difficult to navigate the real-estate market and enter the "ranks" of homeownership (Documents 1.05, 1.16).

These exploding prices are, narrowly, caused by a housing shortage, but are more broadly caused by the commodity value of housing dominating housing development in Houston. These explanations are simultaneously true, due to the very manner in which development is occurring. The shortage occurring in Houston is not due to new construction itself. Actually, overall new housing production in Houston between 2020-2021 ranked at the top of the nation, according to the Kinder Institute: "During the pandemic year, Houston and DFW produced more housing than any other large metro area in the nation. And Austin, despite its rapidly increasing home prices, is off the charts on supply" (Document 1.17).

The same article points to other issues: the types of new housing created, the cost, and the mismatch in demand. In Houston, only 26% of this new construction was multi-family housing, meaning that the number of units created did not meet the needs of a growing population of renters. Rather, a shortage of multi-family and low-income housing is being perpetuated, while a new stock of housing is being created which capitalizes on the current high demand. Most new housing that is constructed is "targeted at the high end of the market," a trend which runs in-common through several sources.

These new high-end developments are geographically placed in such a way that profits from the rent-gap between low current land-rents and an unrealized higher land-rent that could be captured through development. This means that the new housing production which is taking

place around older, central neighborhoods in Houston is not being developed for the residents that currently live there:

> "What's more, he explained, when one of Denver Harbor's bungalows gets turned into high-priced townhomes, 'It changes the economy.' The median household income in the area, according to Census estimates, hovers around $32,000. 'These homes cost $500,000 and $600,000. So they're not for us to begin with.'" (Document 6.04)

This quote makes clear the context in which community members point to the aforementioned parallel between what occurred in Freedman's Town and the current process going on in their neighborhood. The high commodity value of housing, by the reigns of the real-estate development market, is causing gentrification and displacement pressures on long-time residents. Communities like Third Ward, Fifth Ward, Acres Homes, East End, OST/South Union, and more all face neighborhood changes, bringing the threat of displacement along with them (Document 1.12).

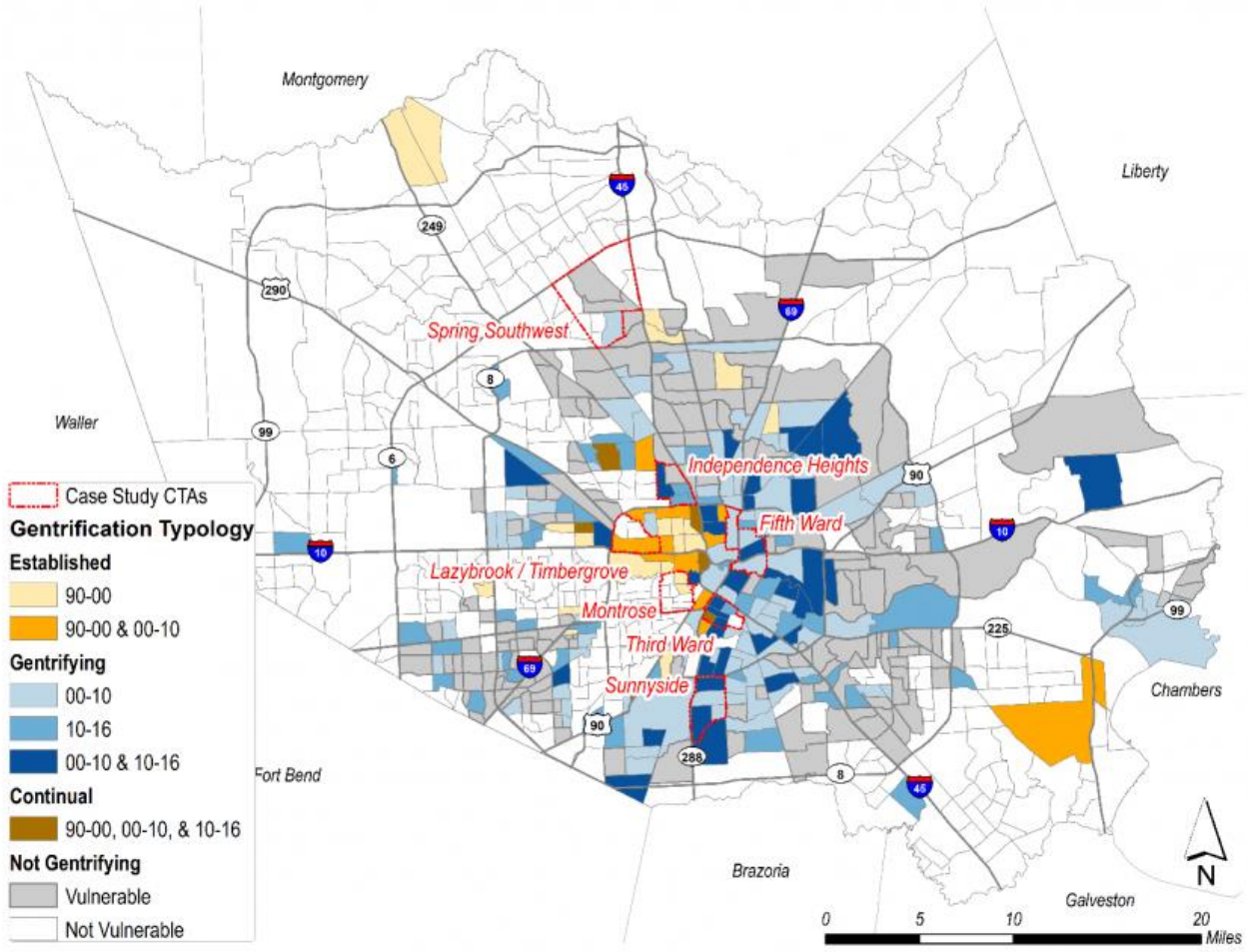


Figure 3: Map of gentrifying neighborhood tracts in Harris County. Map was created in a study conducted at Rice University. Sourced from Document 1.1, Kinder Institute for Urban Research (kinder.rice.edu/urbanedge).

According to the above figure, many tracts are being gentrified surrounding downtown Houston. West of downtown, gentrification is slightly more established– places like Fourth Ward or Midtown have seen the most neighborhood change between the 1990-2010. However, new instances of gentrification are increasingly blanketing areas North, South, *and* East of downtown. The map shows gentrification occurring in areas around and outside the 610-Loop, in majority-minority neighborhoods that have often been considered "rurban," like Acres Homes, Independence Heights, and Settegast.

This analysis demonstrates that, though Houston continues constructing new housing in a hot market, housing cost continues its unaffordable trajectory. Detrimental processes associated with rampant development in previously disinvested areas are occurring to maximize the productivity– i.e., the profit capacity– of land. The commodification of housing has resulted in skyrocketing prices, forcing many residents to become perpetual renters. Further, gentrification and displacement due to rent-hikes and property value increases is a real threat for long-time residents of historic neighborhoods, and community members are wary that the changes in their neighborhood could lead a similar path to previously gentrified areas of Houston. Facing these crises of commodification, a Right to Housing is desperately needed in Houston. However, city policy which is primarily oriented toward private-market development is unlikely to yield a transformative solution which resists the rampant extractive processes stemming from problems of utilizing housing for exchange. Therefore, a Right to Housing is at odds with current local policy, and instead Houston relies on temporary, non-transformative housing programs.

Houston's Affordable Housing Programs

In light of these housing issues, what is being done in Houston to ensure that the "affordable" city does not completely relinquish its reputation? Federal and city programs exist for affordable housing provision, operating out of the city's Housing and Community Development Department (HCDD). However, most of the programs do not address the growing housing crisis but rather temporarily assist in providing shelter for low-income residents. Concerning federal programs, Low-Income Housing Tax Credits (LIHTC) and Section 8 housing-choice vouchers are two of the primary means for assisting low-income individuals to secure housing, and both still operate within the market. LIHTC programs incentivize the construction of affordable units through providing subsidies to developers. LIHTC housing

programs are advantageous because they can be leveraged by the city government in partnership with developers to encourage more development in an area. Housing-choice vouchers function entirely in the regular housing market with subsidies going toward individuals. Neither of these issues address long-term sustainability for affordable provision, nor do they provide non-commodity forms of housing tenure.

Houston has a smaller proportion of its housing stock that is publicly subsidized compared to places like Chicago or Philadelphia, according to the Kinder Institute (Document 1.04). As of 2021, around 55,000 housing units in Houston received federal subsidies. Only 3,517 of those are public housing, and a vast majority are LIHTC units (Document 1.09). Already, the sheer number seems to indicate that there are not enough federally supported units to meet the affordability need in Houston. However, if the number of renters continues to grow, and incomes do not rise to alleviate cost burdens, the city will face an even bigger problem in coming decades. A major issue with these affordable units is their subsidy expiration. LIHTC housing is only required to remain affordable for a period up to 15 years before it can return to market rate, and housing vouchers do not address unit rates at all, since they are given to individual households. Landlords who operate in these programs may choose to raise rents after the expiration of affordability periods. The Kinder Institute projects that 42% of subsidized units in Houston (about 23,120) will cease to be affordable between 2031-2040 (Document 1.04).

Houston also has a special mechanism for funding affordable housing developments, even though the tool is not an affordable housing program itself; in fact, the Tax Increment Reinvestment Zone (TIRZ) can potentially be the cause of intense development and a sudden spike in cost of living. TIRZs are designated areas of the city in which appraisal values are "frozen," and tax increments above this frozen level that accumulate due to revitalized

development are funneled into a fund for public improvements in that area. Houston has 27 total TIRZs to spur development in disinvested areas. The Midtown TIRZ, established in the 1990s, had a heavy hand in the development (and displacement) processes that occurred in Freedman's Town (Podagrosi and Vojnovic, 2008). Though this might seem like a bad omen for every area designated for a TIRZ, the program does set aside some funds for affordable housing. In designated TIRZs, one-third of the increment captured must be set aside for affordable housing funds. However, the affordable housing revenue captured by a TIRZ does *not* have to be directed toward affordable housing provision within that same TIRZ's boundaries. This could potentially mean there would be no mitigation in the area against displacement effects caused by the TIRZ.

TIRZ set-aside and funding provided by the federal government such as Community Development Block Grants (CBDG) are some of the main funding sources that the HCDD uses for affordable housing programs. The 2020-2024 Consolidated Plan (Document 9.06) highlights the main programs which HCDD prioritizes, and their main funding sources. According to this document, the city's housing policies focus on expanding homeownership opportunities, rehabilitating multifamily buildings and expanding affordable multifamily projects, rapid rehousing and transitional housing. HCDD also acknowledges many barriers to affordability such as "current market conditions," aging housing stock, limited financial resources, and more.

The Kinder Institute points out that Houston's largest stock of affordable housing does not come from subsidized units but rather from "Naturally Occurring Affordable Housing" or NOAH properties. NOAH units are those which have low prices due to market conditions in a geographic area, making them more affordable. However, NOAH units are not always in the best condition, and furthermore critics of the idea of NOAH argue that "there is nothing 'natural' about processes like neighborhood decline" which create such affordability in an area (Document

1.04). Still, the Kinder Institute estimates that about 85% of Harris County's affordable housing stock–housing that is affordable to households below 80% median household income– is composed of NOAH units. There are six times as many NOAH units as there are publicly assisted units. The Kinder Institute suggests that rehabilitating NOAH units and preserving their affordability may be a viable strategy for the city. Some non-profit organizations in Houston like Avenue CDC have already adopted this tactic into their affordability strategies.

On its face, NOAH preservation does little to address the problems in central Houston neighborhoods that are being redeveloped; many NOAH units are located in areas further from the city core where there are fewer access to amenities and employment opportunities. These areas are affordable because the area is not currently viable for value extraction. Furthermore, should these disinvested neighborhoods suddenly receive market attention, NOAH unit prices are completely dictated by market conditions and therefore susceptible to gentrification. These units could potentially face the same issues that more central neighborhoods are grappling with. Therefore, NOAH preservation might be a useful initiative, but it does not inherently mean combating gentrification processes. NOAH preservation must employ tactics and models which deter speculative appreciation that prices residents out. Consequently, a need for explicitly speculation-resistant affordable programs still persists. Rising costs and displacement will continue to diminish Houston's affordable reputation due to the very same market-oriented policies which the city touted to earn the reputation.

Capacity for Social Organizing

Houston's social organizing, especially surrounding issues of redevelopment, has been historically weak. Lack of serious affordability issues is one reason for this history, but there was

also a culture of individualism fostered by Houston's valuation of the private realm over the public realm. However, as affordability issues grow, communities are beginning to organize more effectively. Coupled with the city's increased focus on neighborhood issues in recent years, communities feel more empowered to take control of their neighborhoods. This section represents a unique narrative toward self-determination occurring in Houston. This has a large impact on democratization of housing processes, where communities work together to devise solutions in response to growing affordability issues. This evidence points out that neighborhoods do not need strong histories of organizing to mobilize; rather, their social willpower comes from a response to increased pressures, and a strong desire to keep their neighborhoods intact. A CLT movement grows out of this novel capacity for self-organization, responding to both the detrimental effects of neighborhood change as well as the inability for Houston's current policy practices to address the commodity-housing market.

Houston, like other Sunbelt cities, has a history of weak community organizing capacity. Civic organizations that were aimed at preserving the homogenous (racial) makeup of their neighborhoods, rooted in discrimination, were the primary social organization bodies in Houston around the middle of the 20th century (Feagin and Shelton, 1985). Explanations for this weak history of social organization point toward the individualistic culture of Houston as a free-market haven, and a strong, seemingly insurmountable political block of business elites with ties to, and control of, the city government during Houston's growth period (Feagin and Shelton, 1985).

That said, there are instances where mounting tensions caused by redevelopment threats have sparked some grassroots organizing. With little representation in city government and subsequently weak political power, marginalized minority communities had to engage some amount of activism to resist their displacement. In the instance of Freedman's Town

redevelopment, a neighborhood association sought historic designation in an attempt to preserve the community. This resistance proved ineffective, as Houston's historic preservation ordinances are not robust, and the attempt only resulted in the preservation of a few properties, some of which were simply moved and preserved for their "architectural, cultural, and historic significance" (Podagrosi and Vojnovic, 2008).

Moreover, Houston city government was not conducive to neighborhood representation nor involvement, further discouraging the participation of communities in decision-making, planning, and development. Neighborhood planning bodies were primarily focused on "non-planning activities," like providing city services, rather than neighborhood concerns over the manner in which the area would develop (King and Lowe, 2018). Rather than engaging in participatory planning processes with the community, the city instead favored planning which catered to redevelopment by private developers as a mode of revitalizing the city, with neighborhood effects on longtime, historic residents as merely an afterthought (King and Lowe, 2018).

Document exploration reveals that both of these historic trends–weaker community organizing capacity as well as poor public involvement in the planning process– are changing. First, a changing housing landscape is driving communities to mobilize. Importantly, organizing and activism are manifesting differently based on neighborhood contexts. Houston's communities are diverse, and many communities have strong senses of individual identity. Moreover, neighborhoods are changing in vastly different ways. The interview with Participant D reveals that having no zoning influenced the way neighborhoods developed, and therefore also has a great impact on the way gentrification happens differently in each neighborhood. Furthermore, responding to these neighborhood particularities, organizing efforts manifest in

different ways. What resisting gentrification might entail in Third Ward, said Participant D, would not be the same as in Fifth Ward, or other at-risk neighborhoods.

In Third Ward, for example, community organizing has been largely centered around the congregation of different churches in the area with deep community ties. This organizing manifested as a direct response to an increase in property valuation in the northern section of the neighborhood, as well as other areas where new development has unsettled some community members: “With new townhomes sprinkling the western edge of the neighborhood, property values rising and the renovation of Emancipation Park, residents have watched the changes with a wary eye” (Document 1.03, Kinder Institute for Urban Research). The Emancipation Economic Development Council (EEDC) was the result of such community organizing, created around 2015. The organization has been a major organizing force in the community, hosting multiple working sessions that involved diverse stakeholders. King and Lowe (2018) point to the construction of the EEDC as only the first stage in the community development process, but creating the organization nevertheless demonstrates a commitment to building “collective agency” and resisting development happening *to* the community, moving more toward a democratic process of self-determination.

On the East side of Houston, community organizing has manifested in a slightly different way. Places of worship still have particular importance, but in a less formalized sense. They act as a venue to congregate for discussion of neighborhood issues, but they are not organized in a concrete organizational entity, as is the case with the EEDC. In Denver Harbor, a community just North of the Bayou, speculation and investment is increasingly targeting the area, causing property taxes to rise. The community came together to address this: “So when, about five years ago, the pastor of the nearby church called a meeting to discuss protecting Denver Harbor's

families from displacement, Lopez remembers hundreds of people packing into the sanctuary" (Document 6.04, Houston Chronicle).

As a response, community members utilized what methods were at their disposal to discourage rapid development. These efforts were not constrained to Denver Harbor. They were employed in other neighborhoods in Houston's East End. Primarily, organizers would go into the community and inform neighbors about different strategies for mitigating displacement. Participant D discussed that some of these strategies might include protesting property taxes, a process that voices a resident's disagreement with the appraised value made by the Harris County Appraisal District, or applying for minimum lot size restrictions. These restrictions would theoretically add up over time to prevent large-scale redevelopment in a neighborhood. Lastly, the East End has a historic culture of passing property on to heirs informally, and organizers stress the importance of ironing out a legal will to ensure that the property gets handed down smoothly.

In this community organizing effort, the importance of personal connections was stressed. The interviews revealed the importance of face-to-face interaction when organizing the community, whether for educational purposes or to listen to concerns. Participant D attested to the fact that many community members do not like hearing solutions handed down from an untethered outsider perspective, but rather would prefer listening to their neighbors. Residents appreciated knowing that there were people in their community who were presenting real paths forward in the face of redevelopment. Because neighborhood character is important in determining the way that activism and organizing is mobilized, there is a stress on activism coming from the community itself. Not only will community members be more responsive to

those with whom they have established connections, but the neighborhood's capacity for– and perception of– self-determination is augmented through these grassroots efforts.

The second trend entails the city of Houston incorporating neighborhood-specific planning into its formal policy practice. City administration in several departments are more frequently developing plans which address the disparate needs of different neighborhoods, identifying policies which cater to such a diversity of issues. Additionally, community involvement in the development of such plans has become more commonplace. The best indication of this trend is exemplified in the Complete Communities Initiative, started in 2017 by Mayor Turner.

Complete Communities seeks to address the diverse needs of historically marginalized neighborhoods throughout Houston, dedicating special planning processes, projects, and resources to these communities. Five neighborhoods were involved in a pilot program for this initiative, and were selected because they exhibited "diverse demographic and physical characteristics, and a base level of community activism" (Document 9.01). Following the pilot, the initiative expanded to ten neighborhoods: Acres Homes, Alief Westwood, Fort Bend Houston, Gulfton, Kashmere Gardens, Magnolia Park Manchester, Near Northside, Second Ward, Sunnyside, and Third Ward. The plan encompasses an array of subject areas such as economy and jobs, health, housing, mobility, and more.

As a testament to the initiative's focus on community involvement, "3,500 people shared their insights, values, and visions" and the city held 14 public meetings, garnering more than 2,300 attendees (Documents 9.01-9.03). This reveals a major shift in Houston's policy

framework, giving community stakeholders– faith-based organizations, non-profit and community-based organizations, and more– a larger seat at the planning table.

Housing initiatives vary between neighborhoods in each individualized Complete Communities plan. In the Third Ward, where stronger forms of social organization are responding loudly to the threats of displacement, Complete Communities powerfully acknowledges a goal to "Build Housing for All" (Document 9.01). This, of course, is different from *securing* housing for all, but it shows a response from the city to community needs. The plan indicates partnerships with community organizations, primarily CDCs, to build new affordable units. In addition to building housing for all, the plan seeks to provide protection from displacement, repair existing housing, and plan future housing. On Houston's East side, where activists are attempting to slow the effects of gentrification and curb displacement, the Second Ward plan aims to build new housing with prices more in line with the area's median income, as well as preserve existing housing.

City administration nominally acknowledges that its planning history is fraught with neglect for many underserved communities, and the Complete Communities Initiative is a powerful way to address the inequalities caused by the city's lack of community planning. Involving the community not only in the planning process, but also the projects which are activated through this initiative, is a strong redirection from that history. Where residents are concerned about being displaced due to redevelopment, the initiative gives citizens more control and decision-making power over housing preservation and development through participatory planning.

The city of Houston has long carried the banner of an affordable city. Its sprawling landscape has meant that, for a time, tensions of land availability did not arise when development was occurring in a low-density horizontal pattern. Moreover, Houston's political environment has long favored private-market development. The city's pro-business political elite did not do much to address community needs; this especially affected marginalized minority communities who lacked political representation. The individualistic environment in the city discouraged social organization, making it difficult for communities to have a collective voice.

That paradigm has recently been turned on its head. Houston has become one of the hottest housing markets in Texas, and despite continual new construction, there is an affordability supply mismatch between the prices attached to new units being built and what Houstonians can afford. This has resulted in targeted neighborhood crises where development in previously disinvested neighborhoods is increasingly threatening longtime residents with displacement. In response, more instances of community organizing are cropping up around the city. Community and civic organizations, along with individual activists and organizers, are pushing back at the forces of gentrification, determining ways that their communities can stay intact while their neighborhoods receive new speculative attention. Through this organizing, communities are able to devise paths forward, paving the way to secure greater self-determination.

Mobilizing the Community Land Trust

The CLT model arose in Houston first as an idea, developing simultaneously in parallel spheres. On the community side, the CLT idea was posed in a few different neighborhoods as a mechanism to slow appreciation rates, prevent displacement, and subsequently keep their

communities intact. These communities conducted preliminary research to gauge their assets, but none of the communities reached the next step in the process to actually get the CLT started. On the city side, the CLT model was brought to the fore by communities as well as by other policy professionals. This is where the CLT moved from an idea into an action; the city proposed a city-wide Houston CLT.

This is a standard case of a social movement affecting positive change, but in terms of mobilizing the CLT model, I echo Bunce's (2013) idea on the Chicago case: the Houston case is a "non-traditional" instance of mobilization. Houston's CLT mobilization was a product of multiple strands of social organizing in a city with previously low levels of organizing around housing. This is unlike some of the earliest cases of CLT mobilization such as Cooper Square and DSNI, where social organizing was more commonplace prior to CLT mobilization. Additionally, CLT mobilization in Houston is responsible for directly reshaping the city's political climate, rather than simply being shaped *by* the political climate. HCDD's adoption of the CLT model demonstrates a successful policy shift influenced by the CLT movement; city administration has become more responsible to neighborhood planning and supportive of community movements. In spite of all the city's other housing programs which are non-transformative, the inclusion of a CLT in city policy represents the potential for a non-commodity housing fix.

Community-based CLT Mobilization

Houston presents a unique case of neighborhood-based CLT mobilization, attributable to Houston's fractured metropolitan area, in which neighborhoods have strong, independent identities with sometimes little connection between them. Rather than the CLT idea originating

with one neighborhood, this case reveals three separate yet simultaneous calls for a CLT just within Houston's municipal boundaries. This case demonstrates unique, neighborhood-based parallel developments of similar ideas converging into one city-sponsored instance of CLT mobilization. Although not explicitly calling for a Right to Housing, these communities are responding to the crises of a commodified housing system causing unaffordability, displacement, and lack of self-determination over issues of shelter. These, in sum, are the drivers for mobilizing the CLT model among these communities, and the model as a solution points toward similar ideas of a Right to Housing including democratization of housing decisions and decommodification.

My research finds that the CLT idea developed among several different community groups with some overlapping timeframes. The overlapping timeframes are no coincidence– each neighborhood which turned to the CLT model were areas experiencing gentrification, according to Figure 3. In line with my findings on Houston's socio-political organizing environment, the residents of these neighborhoods engaged in a novel level of community organizing, coming together to deal with new redevelopment pressures. Residents turned to the CLT model, posing it as a solution to resist the effects of gentrification and preserve the communities. This illustrates how the initial push for a CLT in Houston was primarily community-based, as these ideas arose before city-government involvement. Participant C recognized community-led efforts in Second and Third Ward as the main pushes toward the CLT model in light of their community being gentrified. Discussions of a CLT and other preservation tactics occurred for years before city involvement. Because of their organizing, the Third Ward, the Greater East End (encompassing parts of Second and Fifth Wards), and Independence Heights were the most defined voices calling for a CLT (Document 2.03).

In the Third Ward, the CLT idea's origination is tied directly to increased community organizing through activities of the EEDC. King and Lowe (2018) document this process in detail through participant-based research. Their account is also reflected in many of the documents, as well as acknowledged in all participants' interviews in this research. King and Lowe (2018) demonstrate how property values in the northern Third Ward skyrocketed between 2000-2013, from a median of $37,000 to $110,447, and the area around Emancipation Park had an even higher absolute median housing price. Emancipation Park was a renovation project funded mostly by the Third Ward TIRZ, and the project is contributing to broader neighborhood change. The low current cost of land in combination with its upward trajectory makes the Third Ward one of Houston's "hottest" markets– a prime target for speculative development (Document 11.01). The Kinder Institute highlights the impact this new investment has on housing:

> "'Development pressure is accelerating the loss of affordable housing,' the plan notes, 'as many older homes are demolished and replaced by new, high-end, single-family homes and townhomes.' As such, affordable housing is one of the most critical needs in the neighborhood." (Document 1.08)

In response, the community recognized the need for a more deliberate, consolidated effort to ensure Third Ward residents were able to remain in the neighborhood. Prior to the creation of the EEDC, Third Ward's community development sector consisted of "community-based organizations…such as Project Row Houses, Row House CDC, and several faith-based CDCs," however, these organizations did not "collectively [engage] in community planning" (King and Lowe, 2018). The EEDC brought these organizations together, along with multiple other stakeholders. More than just building organizing capacity, the EEDC was a way for various

organizations in Third Ward to leverage assets in the most impactful way that they could. Together, EEDC organizations owned a significant amount of land in Third Ward (Document 15.01).

> "The team determined that the churches, nonprofits, and public entities in the area owned roughly a quarter of the land in Third Ward. 'We're definitely at a critical point,' [the director of Project Row Houses] said, of the large portion of property owned by public entities and nonprofits. 'Developers and funders are looking at this and seeing this is a game-changer.' And the community is beginning to see a way to hold on to their neighborhood." (Document 1.03, Kinder Institute for Urban Research).

These documents demonstrate that community members and organizations found opportunity through cooperation and collaboration. Such organizational activity disrupts the notion that Houston is primarily individualistic. Although organizing might have been infrequent, or, at times, ineffective in the past, the EEDC's activities point toward a new direction, and the community members are cognizant of how impactful this type of transformation is.

In 2015, the EEDC created a Housing Development and CLT workgroup, inspired by its historical application to secure community ownership of land for marginalized communities (King and Lowe, 2018). At the time,

> "the idea of capturing increases in land value to reflect community interest along with community control was a foreign concept to Houston's municipal planners. Like some of the nation's planning departments, the staff in Houston's planning department saw land value only in terms of its market orientation for highest and best use" (King and Lowe, 2018).

Accordingly, the idea for creating a CLT in Houston, specifically in the Third Ward, was a notion which was pushed predominantly by the community through this EEDC workgroup.

Through collaboration with the EEDC workgroup, MIT's Department of Urban Studies and Planning (DUSPMIT) prepared a report which reflected the community's desire for a CLT, including strategies for incorporation (Document 15.01). The report highlighted choices the EEDC would need to make for CLT creation, such as identifying whether the CLT could fit within an existing nonprofit or if a new organization would need to be created to host the program, and the governance structure of the CLT. Additional decisions surround strategies for assembling land under the CLT and the types of housing development that should occur on the land.

The mobilization of the CLT idea through the EEDC appears like a narrative similar to other grassroots movements to establish a CLT, however it occurred in a political environment in which such mobilization is unprecedented. Rather than utilize typical strategies of historical preservation–a tactic that did not work for residents of Freedman's Town–the EEDC Housing workgroup sought a different, more transformative strategy. The organization found a model that resonated with their history and culture in Houston, especially as a neighborhood that faced disenfranchisement in homeownership, public spaces, and city services.

The CLT idea arose less visibly in the East End, but document and interview evidence reveal that the community was looking into the model slightly later than the Third Ward, though with some overlap. As organizers were helping residents understand what they could do to preserve their neighborhoods, in terms of the aforementioned strategies like protesting property taxes or applying for minimum lot size designation, they were also looking into different models

for affordable housing that could resist gentrification. The advocacy group operating in the East End considered cohousing and CLT models, but ultimately decided that the CLT model was best for accomplishing their goals. According to an interview with a Houston-area organizer, the East End community struggled primarily with rising property taxes. Longtime residents who owned their homes were seeing their property valuations rise due to new development, heading to a level that would become unaffordable for them. Informing residents about the protesting process for property taxes was a potentially short-term solution, but advocates saw the potential for a CLT to address rising property values in the long-term. Organizers looked at other CLTs to learn more about the model and began to picture how a CLT might work in their community.

The conversations surrounding a CLT in the East End did not occur in the same way as they did in Third Ward; where Third Ward had a cohesive economic development organization and formulated a special report, generating the CLT idea in the East End occurred more around conversations that happened during community events. There was a period where an East End advocacy group held block parties in two different neighborhoods every month for a year, encouraging relationship-building. At these events, community members would come together and not only discuss the many housing issues that their neighborhood faced, but potential solutions as well. Through verbal interaction, these communities collectively perceived a need for organized intervention, given the redevelopment happening in their neighborhood. Fairly soon after East End organizers settled on the CLT idea, the city proposed their idea for a Houston-wide CLT, at which point the organizers switched gears from creating a community-specific CLT to lobbying the newly-created HCLT to enter their community.

Independence Heights, similar to Third Ward, developed formal community organizations aimed at preserving their historic and cultural significance as the first fully

incorporated African American municipality in Texas. In 2007, Independence Heights established a redevelopment council with strong community presence. In 2015, community organizers established the Preserving Communities of Color program to host events and activities, such as conferences that bring the community together to discuss issues and work on plans. As neighborhood change knocked at the doors of Independence Heights, local organizers engaged in campaigns to ask longtime residents to resist selling their homes, even if they were frequently contacted by interested buyers and developers.

As early as 2014, the CLT idea was generated in Independence Heights, predating EEDC activities in the Third Ward. Envisioning new development on North Main Street, organizers wanted to ensure affordability was preserved as they undertook projects to strengthen their neighborhood economy. Community leaders went so far as to create and conduct a study, with neighborhood residents as their participants, to ascertain potential interest and support for a CLT in their neighborhood. Although the plan was put in place to gauge community interest around 2014-2015, according to the Kinder Institute the community did not conduct the study until 2017 (Document 1.21). This means Independence Heights was looking into creating a neighborhood CLT even after the city began developing its ideas for the HCLT. Houston's director of Housing and Community Development at the time recognized that this activity meant communities were still interested in a neighborhood-scale CLT, and said that the city would "fully support that" (Document 1.21).

City-based CLT Mobilization

As demonstrated, calls for a CLT were being made in several different neighborhoods, anywhere between 2014-2018. Each time the CLT idea was proposed in a community, it was

structured to be neighborhood-scale, with plans formulated by community residents. Creating a neighborhood-scale CLTs meant each individual neighborhood would have to utilize the assets of their community and, should they seek city funding, compete with each other for a limited pool of municipal resources. In response to hearing concerted calls for a CLT in Third Ward, East End, and Independence Heights, Houston's HCDD began exploring the potential for a city-sponsored program.

According to several of the interviews with practitioners, the CLT model captured HCDD's attention through the voice of the community. As mentioned earlier, however, city planners did not know much about the CLT model and were focused on more traditional means of affordable housing provision. LIHTC and Section 8 are the biggest subsidy programs in Houston, and NOAH housing provides unsubsidized affordability options, should its affordability be preserved. Since these are the programs with which the city was most familiar, they were not exploring alternative models until multiple communities brought it to the table.

The director of HCDD responded to the community by engaging in a learning process through professional channels. My interview with Participant B revealed that the director attended conferences and spoke with practitioners and academics who were familiar with the CLT model. The director was especially interested in city-sponsored CLT programs, learning about how the HCDD could support the CLT using the city's funding resources and other important partnerships. Furthermore, through learning about the model, HCDD realized that a CLT could address issues in Houston's affordable housing landscape at once: the readily-apparent community desire for local control over their neighborhoods, as well as the expiration of typical subsidization programs over time.

First, a CLT, with its representational governance structure, could give communities greater decision-making in how their neighborhoods develop. This presented an opportunity for HCDD to help the city continue moving away from its past neglect of community-centered programs. A city-sponsored CLT, developing in parallel to the Complete Communities Initiative, would fit within the same policy agenda, and could even be incorporated into Complete Communities' goals for affordable housing. Secondly, according to an interview with Participant C, the CLT model was simply smart financial management. CLTs preserve subsidies that are put into a plot of land forever by holding that land in trust with restrictions on the amount of appreciated capital the land can capture. Unlike LIHTC subsidies, HCDD realized that a CLT would enable them to fund a program with no affordability expiration date. And, unlike Section 8 housing, CLT units would resist speculative appreciation, meaning that greater subsidy amounts would not be needed to close the gap between a market-rate unit price and the program participant's means for affording the rent.

Despite Houston's historically weak capacity for socio-political organizing, major changes in the political landscape surrounding neighborhood transformation and housing affordability have sparked more frequent mobilization efforts. In several instances, these community organizing efforts resulted in the generation of the CLT model as a potential way for neighborhoods to resist displacement. Third Ward and Independence Heights in particular created formal development organizations. Through these organizations, neighborhoods measured levels of community interest in a CLT and disseminated a report that pointed to the CLT as an important new measure to be undertaken to accomplish their goals. The East End CLT idea was generated slightly differently, more in line with their community organizing efforts to congregate residents and discuss issues verbally, rather than through planning

processes in partnership with other institutions. In all of the above instances, these neighborhoods desired more direct control over the development of their communities and posed a neighborhood-scale CLT as the solution. Planning the neighborhood scale CLT also entailed looking at each of the community's specific assets: what nonprofit organizations operated in the area, where potential land for the CLT would come from, and what types of housing needs the community has which the CLT would then provide.

Community mobilization of the CLT model did not directly result in the initially-intended outcome to establish neighborhood-specific CLTs. However, organizing was successful in capturing attention from Houston's Housing and Community Development Department. Given that city administration historically disregarded needs of its communities, especially marginalized communities with low levels of political sway, a push by neighborhoods like Third Ward, Independence Heights, and East End which positively influenced HCDD policy represents a significant change in Houston's political environment. This change is indicative that private-market redevelopment may no longer be able to raze and redevelop entire neighborhoods–as it did in Freedman's Town– without a significant community opposition, particularly an opposition which is able to influence city policy and receive supportive backing from Houston's HCDD.

HCDD support of a CLT model indicates a new direction for the city, in line with other policy shifts like the Complete Communities Initiative, wherein city administration bolsters its commitment to serving neighborhoods and communities, rather than simply pushing a pro-business growth agenda. Rather than engaging solely in neighborhood "non-planning functions" like utility provision (King and Lowe, 2018), Houston's city government is moving toward forms of action which engage the community. A Houston CLT, sponsored by the city but

organized through democratic representation of its “community”, would help solidify this transformation.

Broadly speaking, the successful mobilization of the CLT idea from community voices to city action in Houston has important implications for wider mobilization efforts. The movement demonstrates that neighborhood organizing tactics in a city known for its free-market focus, lack of zoning, and individualistic attitude can still reshape city policy, and therefore reorient its political environment. CLTs are not solely products of organizing spaces with histories of strong grassroots movements, nor completely top-down initiatives from the city government. Rather, increased gentrification pressures push communities to augment their organizing capacity, and the CLT model gives communities a powerful, actionable plan. Communities can then use this as an agenda-setting tool to help centralize and fortify those early stages of social organizing as well as capture the attention of the local government.

Establishing the Houston Community Land Trust

The Houston CLT faced several challenges when trying to establish a city-wide CLT in a storm-prone, fragmented,and property-oriented urban landscape, but managed to be successful through building relationships. In this section, the research results show that a successful CLT mobilization was managed through city, community, and non-profit collaboration. This largely supports Thompson’s (2015, 2020) argument for the CLT as a collaborative housing movement, in spite of a large and diverse local non-profit sector created to fill gaps in affordability. Rather than competing with these groups, HCLT’s partnerships with the city and other nonprofits enable it to grow and deliver services to more people. Additionally, choices made during the city-side CLT development engaged in processes of “technocratization” and “professionalization”

(Engelsman, Rowe, and Southern, 2016; Williams, 2019). City-side CLT mobilization framed the HCLT as an affordable housing tool, potentially diluting the original vision for a CLT generated by neighborhood communities.

After Houston decided to support the creation of a CLT, the city used its resources to engage outside consultants, devise a strategic business plan, and eventually move forward with creating the CLT. First, outside consultants were brought in from Burlington Associates, an agency which helps CLT projects get off the ground through education and planning. Grounded Solutions Network, the national organization for CLTs, was also involved in this early process. Grounded Solutions lends technical assistance to CLT organizations, though in this case to the city of Houston prior to CLT incorporation. Advisors from both organizations helped city administration review its housing affordability needs and make key decisions about the CLT organization. The findings from this process were incorporated into a business plan (Document 13.01), created in December 2016.

Key decisions that Houston would have to make when planning the CLT encompassed the organization's "mission and program priorities, service area, and corporate structure" (Document 13.01). The business plan proposed that Houston create a city-wide CLT through a nonprofit entity separate from the city government, although city administration would have a large hand in the initial appointment of the nonprofit board. Furthermore, the plan favored single-family homeownership as the CLT's primary focus during its initial years. According to interviews with practitioners as well as Document 13.01, the city provided funding numbers and resources which allowed the business plan to project how quickly the CLT would grow. The plan shows the HCLT quickly becoming the largest CLT in the nation, with over 2,000 owner-occupied homes in its portfolio by the end of 2021. Because of this unprecedented scale, the plan

also highlighted the importance of robust stewardship operations run by the nonprofit's staff in order to assist new homeowners and ensure overall success.

Following business plan development, Houston city administration began to move forward with creating the city-wide CLT. During these start-up years, interviews and document analysis reveal three themes which were influential in shaping this formation period for the HCLT: the impact of natural disaster, the importance of partnerships, and the importance of community involvement. Each of these themes influenced choices and events that defined the mobilization period of the CLT model in Houston. They impacted the CLT's timetable, funding, scale, service area, and more.

Impact of Hurricane Harvey

Hurricane Harvey disrupted the city's process of establishing the HCLT. Harvey was a category four hurricane which hit the Texas-Louisiana area in August 2017. The storm deluged city streets; about 50 inches of rain flooded the city resulting in 36 deaths in Harris County (Snyder, 2018). It was "the largest and most devastating house flooding event ever recorded" in Harris County, devastating both single-family homes and multi-family apartments and townhomes (Snyder, 2018). Thousands were displaced, and many of those residents continued to have hurricane-related housing problems several years after the event.

According to the interview with participant C, Hurricane Harvey completely altered the housing landscape in Houston. Firstly, the mass of housing affected by the storm meant that an already-tight affordability shortage widened. The Kinder Institute estimated 300,000 units directly affected by Hurricane Harvey (Document 1.19). Secondly, city priorities became hyper-focused on storm relief for several months, stalling progress on the HCLT. Even the mayor's

Complete Communities initiative was put on hold while resources were preoccupied with the flooding disaster (Document 1.08). New initiatives simply took a backseat to the recovery and reconstruction that had to occur to fix water damage throughout the city. Thirdly, Hurricane Harvey increased the risk of neighborhood change. Properties which were too dilapidated for repair could now be demolished and replaced, often at a low cost. In short, Harvey, increased the risk of gentrification:

> "Some areas in the Fifth Ward were hit hard by Hurricane Harvey, and as such the neighborhood may have experienced a loss of 'naturally occurring' (privately held and not subsidized) affordable housing. Many families were displaced by the disaster and forced to sell to speculators. Other families have few tools to protect themselves from future disasters or from rapid gentrification which can be fueled by natural disasters and recovery efforts. Residents worry that they have no special mechanisms to address the unbearable costs of recovery and rebuilding" (Document 1.12).

Interview Participant D voiced this same observation; communities were seeing opportunistic private actors taking advantage of the disaster by redeveloping or renovating vacant properties. These actors, colloquially called home-flippers, slowly transformed neighborhood blocks.

Finally, Hurricane Harvey altered the home-financing landscape. The storm shook up the real-estate industry and changed the way that lending institutions were willing to do business (Interview with Participant C). This complicated plans for an HCLT, because, as will be demonstrated later, bringing stakeholders like banks and realtors on board is paramount for a successful city-wide CLT. The biggest impact this had was on the projected growth of the CLT. Operating under pre-Hurricane Harvey assumptions about funding and partnerships resulted in

the city overestimating the capacity for the HCLT to quickly rise to scale. Rather than reaching a few thousand homes in its first few years, Hurricane Harvey had a direct impact in shifting the HCLT's projected growth to 1,000 homes by 2028 (Interview with Participant C).

However, Hurricane Harvey also fostered an environment of opportunity for the HCLT in a couple different ways. As mentioned, following the storm, communities needed affordable housing even more urgently because of damaged housing increasing the shortage of affordable units, as well as an increase in gentrification threat due to disaster-related redevelopment. Not only did these things solidify the community's needs for gentrification-resistant housing, but, after a brief hiatus to conduct storm relief, city officials, as well as community members and consultants, came back to the HCLT plan with a firm commitment to moving forward (Interview with Participant B). Additionally, disaster funding could be funneled into HCLT programs through a partnership with the city-backed Land Bank:

> "Now, as the city anticipates significant infusion of disaster recovery funding and neighborhoods still struggle with Hurricane Harvey's devastation, officials are looking to add roughly 20 single family homes each month across the city through the retooled land bank program, starting with the northwest Houston neighborhood of Acres Homes" (Document 1.19, Kinder Institute for Urban Research).

The initiative mentioned in this quote is the NHDP, described earlier. This demonstrates how HCLT's operations became intimately entwined with Hurricane Harvey recovery through the city's relief funds. Positioning the NHDP in Acres Homes as the subject for these funds also advanced the city's Complete Communities Initiative at the same time.

Importance of Partnerships

Another theme that was revealed through analysis was the importance of partnerships. Partnerships appeared to be indispensable, both before official incorporation of the HCLT as well as shortly thereafter. Prior to incorporation, the planning phase involved building partnerships between various stakeholders in the HCLT project: community leaders, real-estate representatives, Houston's array of nonprofit organizations, and more. Following HCLT's creation, the organization was kickstarted through a city-led partnership with the Houston Land Bank. HCLT, as a citywide program, also has a vested interest in maintaining community relationships with various nonprofits throughout Houston. Rather than viewing CDCs as organizations in competition for funding, interviews indicated that HCLT pursues partnerships with CDCs to combine resources and secure affordable homes for the greatest number of people possible.

While the HCLT was in formation, multiple community stakeholders were involved in planning. Of particular importance were realtors. Interview Participant C stressed that the success of HCLT depended upon viewing and treating realtors as partners. They framed the city as a realtor stronghold, and involving the group was necessary to push the model to the next stages. To bring realtors on board, those involved with HCLT planning pitched the organization as a tool for realtors to use. Instead of refusing families who might be too low income to purchase through a typical mortgage, HCLT planners argued that realtors could point to the CLT as a possible alternative, widening the eligibility criteria for those prospective buyers. However, Participant C added, not all realtor associations looked at the model favorably, because it did not create the levels of exchange-value monetary generation that their association wanted to represent. Still, there were realtors in Houston who did buy into the CLT model. Participant C noted that, once that occurred, any political opposition that might have existed within the city

government dissipated because of the powerful partnership block created by the community, realtors, and advocacy coming from HCDD.

The HCLT's main program following incorporation relied entirely on a partnership between the organization and the Houston Land Bank (formerly the Land Assemblage Redevelopment Authority or LARA). The Land Bank remains under the political control of the city, with its board of directors composed of members appointed by city administration. The Houston Land Bank usually acquires tax delinquent and vacant lots, stewarding the land to prevent the properties from becoming dumping grounds. Houston Land Bank's mission includes developing affordable housing on Land Bank-owned land, partnering with the city and other nonprofits to construct new units. Although established in 1999 and functioning ever since, the Land Bank has been under scrutiny for being underproductive. It did not substantially deliver on its promise for community change and suffered from monetary mismanagement; out of the 1,403 vacant lots acquired by the Land Bank, 805 had remained vacant (Document 6.03). Additionally, money put into Land Bank development programs did not ensure continual affordability, meaning that future programs would have to continue subsidizing affordable housing in the same area. Desiring to manage their affordable housing programs smartly (monetarily) and to fix their administrative and productivity issues with the Land Bank, the city sought to rebrand and restructure the Land Bank (Interview with Participant C). Acknowledging the Land Bank's shortcomings and setting out a plan to fix them occurred around 2017, at the same time as a new political administration took control of Houston, aligning with the aforementioned shift toward a more robust public sector. Land Bank changes entailed new board administration as well as new programs enabled by creating a relationship with the upcoming HCLT.

A partnership between the Land Bank and HCLT was established so that land could be returned to "productive" use through a homeownership program (Documents 10.01-10.03). This partnership was completely driven and coordinated by city administration with the idea in mind to leverage Land Bank assets to reduce costs associated with getting the HCLT off the ground, or in other words, getting homes and land into the HCLT's portfolio (Interview with Participant C). This partnership resulted in the New Home Development Program (NHDP). Through this program, the city funded home development on Land Bank-owned land. Potential homebuyers could then choose to purchase through the HCLT program and benefit from a significantly subsidized purchase cost, at which point the land beneath the home would transfer ownership from the Land Bank to HCLT. Because most of the Land Bank land was in Acres Homes, this area was the target for the first stages of the NHDP, before moving to other communities like Independence Heights, the East End, and Settegast. Developing in Acres Homes also enabled city administration to demonstrate progress of their Complete Communities initiative, as Acres Homes is one of the underserved neighborhoods included in this plan. Though NHDP is no longer HCLT's primary program, the partnership and support from the Land Bank and subsidies from the city were all instrumental factors in getting the first land/homes into HCLT's portfolio.

HCLT's current operations and future plans rely on partnerships with other community organizations. First, strong realtor partnerships support program referrals, so that HCLT can communicate with prospective participants and get them into the application process. Second, completing a homebuyer education course is a requirement for potential homebuyers in the HCLT program. The HCLT partners with multiple other organizations to get first-time homebuyers ready to take on a mortgage, according to several interviews. These organizations include Avenue CDC, Fifth Ward CDC, Family Houston, Houston Area Urban League, and

more. Since HCLT does not run its own programs of homebuyer education, there is a potential disconnect between program requirements and eligibility of applicants. By engaging these partnerships, however, the HCLT is able to give participants a wider array of resources than what their own nonprofit has the capacity to provide.

Moving forward, HCLT must rely on partnerships in similar ways to expand their programming. HCLT plans to diversify their portfolio by adding multi-family developments, greenspaces, and commercial spaces into their program, all on CLT land. Additionally, the CLT hopes to provide options for current homeowners to incorporate their property into the CLT program, if they wish to do so. Accomplishing these goals, however, means identifying community needs, choosing developers, and navigating complex legal/financial processes with lending institutions. One strategy offered by a practitioner in an interview was for the HCLT to expand into partnerships with private developers. Where developers are looking to build sizable projects, the HCLT could broker a deal for part of the development to be incorporated into the HCLT portfolio. As long as the development is able to meet a certain price point, the HCLT would be able to subsidize the purchase of the property through a potential participant on their waitlist. This private-realm partnership has been used in other CLT projects for diversifying the types of developments in the CLT's portfolio, and practitioners believe it might be useful in the case of Houston, where private development seems to rule in such a hot market.

Additionally, if HCLT develops neighborhood-specific plans like it did in Acres Homes, it would be advantageous to create and maintain partnerships with community organizations which own property in the area, and who might donate that land to the HCLT, so that there are permanently affordable spaces in their neighborhood in exchange. For example, in Third Ward, EEDC organizations– nonprofits and places of worship– own significant amounts of land

throughout the neighborhood (Documents 6.07 and 15.01). Though there is still the issue of developing the land with housing, creating a strong partnership and trust between HCLT and EEDC could mean that these lots are preserved and held in trust, away from the hands of speculative redevelopers. Similarly, an interview and documents show that similar land holdings exist in the East End, and that organizers have shown HCLT and HCDD viable properties for development in their neighborhood.

> "The East End Collaborative has compiled an inventory of lots - price, size and proximity to schools, parks, transit, grocery stores - and has led [the director of HCDD] and the leaders of the land bank and land trust on tours of the sites" (Document 6.12, Houston Chronicle).

It is important that HCLT maintain these partnerships if they want to help the very communities which advocated for a (albeit neighborhood specific) CLT. While HCLT has shifted mostly to a homebuyer driven model, their ability to start new development projects in targeted neighborhoods like Third Ward and East End will rely on partnerships with these landowners.

Importance of Community

Throughout document analysis and interviews, the importance of community emerged as one of the most recurring themes. Specifically, the evidence pointed toward the need for community involvement in the CLT mobilization process, in order to cultivate a political environment in which a CLT could thrive. Without community buy-in, the CLT model would be liable to resistance and failure. Fostering community support early-on was important for the HCLT to make sure that this was the right model for the communities they sought to help. In Houston, Texas, where individual property rights are highly valued, particular care should be

given to addressing community concerns and skepticism. This can be done through education programs, as undertaken by the HCLT. Furthermore, building a reputation as a community-centered organization through robust outreach and stewardship can assure communities that the CLT model works for them.

In almost every interview, organizer and practitioners alike stressed the importance of community involvement to ensure that the environment was right for a CLT– and that the CLT model was the right fit for the community. To do this, personal relationship-building with community leaders and stakeholders is necessary. Leaders advocating for a CLT should enter the community, hold meetings, and get real community feedback, rather than projecting policy onto the community. In the case of HCLT, this outreach was necessary after the organization's incorporation due to a small mismatch between the primary community advocates for a CLT model– Third Ward, East End, and Independence Heights– and the area which HCLT targeted for its first program, the NHDP in Acres Homes. As a city-scale CLT, it is likely that HCLT could simultaneously encounter neighborhoods in which a CLT model is more welcomed, and others where it is not. HCLT recognized the importance of knowing and understanding where those different types of neighborhoods were and what their priorities were.

Accordingly, nonprofit staff held information and feedback sessions in a variety of important venues specific to each community, such as churches and libraries, in the neighborhoods of Acres Homes and Settegast. During the information sessions, nonprofit staff explained the CLT model and its historic origins as a product of civil rights activism in Georgia. HCLT wanted to make clear that the model itself was primarily community-driven, not simply a city-imposed policy, and that it was created with the intent of social justice for marginalized communities. Part of this outreach also involved mobilizing individual community members to

pass along information about the HCLT through fliers, or word-of-mouth, while at the same time encouraging people to attend information sessions and meetings (Interview with Participant B). Additionally, East End advocacy brought HCLT and HCDD staff to their neighborhood to conduct a large-scale information session and community event. This event garnered around 200 attendees and entailed food, social activities, and a panel session with HCLT stakeholders. Tailored to East End's cultural and ethnic identity, information was translated and disseminated in both English and Spanish for community accessibility (Interview with Participant D).

During these information sessions, there was some hesitancy toward the CLT model among community members. This hesitancy was mentioned during interviews by both an organizer and a practitioner, and showed up several times in media-based documents. First, residents were primarily concerned over giving up ownership of the land beneath the house to the nonprofit organization.

> "'Don't push that product to them unless you properly educate: "Understand you're getting a $70,000 house - you're getting the house, you'll never own the land,"' [an Acres Homes resident] said. 'I'd never do that.'" (Document 6.12, Houston Chronicle).

This skepticism is likely explained by the culture in Houston, and Texas more broadly, of a strong orientation toward individualistic property ownership (Interview with Participant B). Especially as a Sunbelt city with high levels of single-family home sprawl, residents envision owning their slice of paradise. "'In a town where folks think of homeownership as owning the land under your feet, it's going to be something new'" (Document 6.12, Houston Chronicle).

Another explanation stems from the disenfranchisement of communities from property ownership for so long. However, rather than turning to community ownership activism, the

culture in Houston was more in line with residents valuing their individual rights to private property when they could finally claim them:

> "'Growing up in Houston,' one work group member stated, 'we were taught no other way to build wealth except through home ownership and property. Most black folks don't own anything but their homes, and since slavery some people didn't want us to have that. I want to have something of value to leave my children and I am not going to give [property ownership] up.'" (Document 1.15, Kinder Institute for Urban Research).

Communities' past residential instability, and their inability to access homeownership due to discrimination, has hence made some residents uneasy about the potential insecurity that comes with not owning land. Residents also showed concern over the limited wealth-building capacity offered by the CLT model:

> "Stephan Fairfield, CEO of Houston's Covenant Community Capital, also said buyers must grasp that owning in the trust is not akin to traditional homeownership. Fairfield said Covenant's mission of helping families escape poverty by building assets has made him cautious about the model." (Document 6.12, Houston Chronicle).

However, most of the skepticism seemed to be coming from members of the community who already owned property and felt that the CLT might disrupt property values in their neighborhood. According to my interview with Participant B, through proper education and outreach, HCLT garnered community approval for the model. Through its operations over time, HCLT established a reputation with communities as a helpful organization and currently receives more support than opposition.

Overall, these themes strongly defined the creation period for a Houston CLT. In line with the literature, I looked at formative moments for the HCLT both before, during, and after its official incorporation as a non-profit (Davis and Jacobus, 2008), finding that major events and relationships throughout these periods contributed to HCLT's operations in major ways, particularly in determining the organization's success, in the words of the practitioners interviewed. This analysis revealed that potential barriers faced by HCLT included a significant natural disaster as well as an antithetical culture toward CLTs regarding local views of property rights. The latter issue was made even more complex due to HCLT's city-wide scalar structure as well as the tense racial histories with housing insecurity in an individualistic, property-centric Southern city. However, key to HCLT overcoming these challenges were its relationships, partnering with the city government, realtors, other area nonprofits, community organizations, and individual community members.

Conclusion

On its face, the city of Houston's political environment may not appear readily able to cultivate an emerging CLT project, evidenced by the city's reputations earned throughout the years. Historic political and economic policy drove the city to sprawl at the hands of free-market businesses and their political allies. A lack of city zoning policies encourages development to be privately driven. As a result, Houston's planning department remained relatively weak in comparison to cities who did employ formal planning codes. Little attention was given to neighborhood planning functions which for years were focused more on providing city services than city-led design efforts. Underrepresented minority communities remained underserved, causing not only poor services, but complete redevelopment of a neighborhood and displacement

of the community's historic resident population. A dominant narrative of individualism, free-market development, and private property rights underscores the historically "affordable" city.

However, its affordable reputation has been rapidly dissolving. The city did not, in fact, take a hands-off role in encouraging redevelopment of its downtown. As a result of Houston's mosaic of pro-business growth and no zoning, redevelopment has caused a surge in housing costs, especially in neighborhoods in which city services once neglected. Gentrification pressures have increased in neighborhoods that have been dealing with the issue for several years, and, at the same time, those pressures have spread to new neighborhoods throughout Houston which have dodged gentrification in the past due to their distance from the central business district. The rate of new housing being created by the private-market has not slowed, but the prices of new units are often way beyond the means of longtime residents, exacerbating a gap between resident income and median housing cost. This has made Houston the no-longer-affordable city for many of its residents.

This housing shift has meant a shift in city policy, as well as changes in grassroots social organization. City administration has enacted new initiatives such as Complete Communities which center underserved neighborhoods as the primary sites for public support. Complete Communities itself, along with specific projects and plans within the initiative, have done a better job in involving the community in the planning process. On top of that, communities have begun to organize themselves through grassroots activism. The types of organizing occurring in these communities differs from neighborhood to neighborhood, but it is clear that overall capacity for social organizing has grown significantly compared to past weak organizing efforts in redeveloping neighborhoods.

Increased social organizing resulted in communities posing the CLT model as a potential tool to resist displacement and preserve affordable land. The CLT was pointed to in several different neighborhood organizing efforts, primarily in Third Ward, East End, and Independence Heights. These were the first steps in CLT mobilization. Each neighborhood engaged in CLT planning differently; in Third Ward, a compilation of neighborhood organizations and nonprofits formed an organized committee and developed a neighborhood-scale CLT with the help of university planners. East End advocacy pointed to the CLT more informally in community events which drew neighbors into a common space to discuss issues facing their neighborhood. In Independence Heights, a citizen planning group undertook a study with community participants to gauge interest for the CLT model, after deciding that their neighborhood could benefit from preserved affordability while spurring new projects to bolster their economy.

In line with new policy shifts, HCDD responded to community desires more readily. The city began to explore the possibility of a city-wide CLT project by hiring national advisors to formulate a business plan. The city then had to make key decisions about their level of involvement with the organization, the CLT's access to funding and land resources, in which neighborhoods the CLT would focus its efforts, among others. Ultimately, the city decided to move forward with the model, and a few major motifs defined the HCLT's progress throughout the incorporation stage and its first year of operations: Hurricane Harvey, partnerships, and community involvement. During HCLT's formation period, Houston was hit by a devastating natural disaster, creating challenges–through crisis response and increased pace of gentrification– as well as opportunities– through a greater need for affordability and disaster relief recovery funding.

Major obstacles faced by HCLT during its formative years extended beyond the altered housing landscape created by Hurricane Harvey. The fledgling organization had to deal with the novelty entailed in bringing the CLT model in Houston. This meant confronting the aforementioned culture of individualism and of private property rights that prevailed throughout the city, but particularly in those marginalized communities which the HCLT most sought to serve. HCLT also had to navigate being a new nonprofit in an already-established nonprofit sector and discover its niche, filling gaps in affordable housing provision between both the nonprofit sector and city-side subsidized housing. HCLT formed a robust network of relationships (partnerships and community involvement) to overcome these barriers. Regarding the first challenge, HCLT stressed education, discussion, and activism in the communities planned for its first development projects. HCLT held sessions in Acres Homes and Settegast, in community-centric locations. Citizens voiced their concerns or support for the model, and HCLT did their part in informing the communities on the model's origins and how the organization could hold properties in their communities as permanently affordable spaces. Regarding the latter challenge, HCLT created partnerships with organizations across the city. Where HCLT programming fell short, they were able to point to resources provided by CDCs in their community. Where realtors and CDCs encountered income-qualified home buyers but no affordable homes, they could refer the individuals to HCLT.

This research finds that Houston's political environment was evolving at the same time as the HCLT was mobilized due to a rapid shift in the city's housing landscape. In a relatively short period of time, Houston's city enacted more community-centered policies while at the same time communities called for the creation of a CLT. Despite having relatively weak political power in the past, social mobilization in each of these neighborhoods successfully influenced city policy.

The collision of these parallel events resulted in the city adopting the CLT model, choosing to specifically make it city-wide to avoid dividing resources and personnel among several different organizations. These findings demonstrate what an increase in social organizing can accomplish, even in a city with the same notorious culture of individualism like Houston and perhaps other similar Sunbelt cities.

These results further find that the HCLT fits within a collaborative network of affordable housing services and provision through its work with realtors, community organizations, CDCs, the Houston Land Bank, and other nonprofits. Rather than struggling in an environment of conflict and competition (Bockmeyer, 2003), HCLT found more success in working in partnership with all of these other organizations. Such findings support ideas in Thompson (2020) about the CLT model's outward focus; rather than centering themselves only on their resident community who live on CLT land, HCLT has a vested interest in the benefit of the broader community, including non-residents. Through providing permanently affordable spaces, HCLT's transform the broader community by decreasing their displacement potential. Through their tripartite governance structure, HCLT represents many of the partnerships it has made through its board composition, including community leaders, realtors, and CLT residents. This finding points toward lessons for other CLT projects seeking to get mobilized. Rather than competing for funding, space, or resources, CLTs can seek out a gap in a locality's non-profit/policy housing provision landscape and create partnerships which enable them to fill that gap.

In terms of transformations of tenure, Houston's political environment did not appear readily able to support a CLT's mission for community control of land. Private property and individualism were important values held by residents of the city, and diminished community or

neighborhood power did not lend itself to social organizing. While the CLT model did appear in those communities with successful communal identities and organizing movements, in communities like Acres Homes and Settegast, where HCLT held informational sessions, there were residual sentiments of resistance to community ownership. This threatened the transformative mission for HCLT to bring about long term community control, rather than exclusive ownership, of land. Despite this challenge, HCLT was able to bring community partners on board over time, achieving select spaces throughout the city that are now held in trust by the community. This demonstrates that certain mobilization movements have the capacity to enact change even within an oppositional political environment, and at the same time make incremental change to that political environment, reshaping community ideas. CLT spaces are now some of the very few in Houston which are "[redefining] the 'highest and best use' of property" (Lowe and Thaden, 2016) from that of exchange to that of use as shelter while "resisting socio-spatial privatization and commodification" (Bunce, 2015).

Studying the mobilization period of a CLT in Houston also reveals a gap between the initial vision for a CLT and how the CLT was actually realized. First, each individual conception of a neighborhood-specific CLT allowed communities to be more directly involved with a smaller-scale CLT, while the citywide HCLT has to split its attention between several different neighborhoods, jeopardizing the community-control aspect of the organization, which, argued by Defilippis et al. (2018) and Williams (2018; 2019) is paramount to unlocking the CLT's transformative potential. The HCLT does not mention providing community control in its mission statement, though it does contain a tripartite board structure.

Further, HCLT's early partnership with the city had a hand in its success, as mentioned; however, it also created an early reliance on the city for funding and land donations, contributing

to “professionalization” of the HCLT, confirming observations on CLT-city relationships from (Williams, 2019). Drawing in the typologies outlined in Lowe and Thaden (2016), the shift from community-based to city-side CLT mobilization was the result of a political environment that was shifting from elite-backed to patronage-backed. The city of Houston was moving away from its weak history of resident engagement toward a new regime of involving the community while retaining control over programming. The findings in this study which highlight partnerships confirms Lowe and Thaden’s (2016) theorization that patronage-backed environments often stress professional partnerships. As a result, HCLT fits within the tradition of patronage-backed CLTs in which “resident engagement [is] predominantly focused on resident betterment rather than explicitly politicizing community control of land” (Lowe and Thaden, 2016). Therefore, mobilizing the HCLT through the city as a professional organization potentially disconnected HCLT from the original CLT vision in Third Ward, East End, and Independence Heights residents. Lowe and Thaden (2016) further point to stewardship services as potential avenues for cultivating greater community control, indicating HCLT’s stewardship services provide a path forward for engaging with communities.

Conclusion

A Right to Housing requires the ability for residents to make decisions about their own means of shelter (democratization) and resituating housing's use value above that of exchange value (decommodification). The CLT has the potential to engage in both of these processes through removal of land from the speculative market and holding it in a trust governed by the community. However, a CLT may be diverted from its transformative potential over time, primarily through dilution of democratization processes, instead leaning toward top-down technocratic administration of land (Engelsman, Rowe, and Southern, 2016; Meehan, 2014; Williams, 2019). The extent of this dilution, or whether it occurs at all, is to some degree reliant on an area's broader political environment (Meehan, 2014; Lowe and Thaden, 2016).

This research shows that the CLT mobilization period is especially influenced by the political environment in important ways. Factors which determine successful mobilization, such as challenges, funding, and competition or partnerships, also have impacts on the organization's mission, structure, and operations. The fledgling CLT movement is vulnerable, and subject to movement co-optation for the sake of survival, potentially diluting the original vision for the CLT (Engelsman, Rowe, and Southern, 2016; Williams, 2019). This dilution hinders the potential for a CLT to contribute to a Right to Housing. Therefore, a CLT's mobilization period is intimately tied to the realization potential for a Right to Housing.

The case of a Houston CLT demonstrates that a CLT movement was not only shaped by its political environment, but managed to exert influence on the political environment as well. The movement organized communities with little organizing capacity in the past, and pushed a local government which was historically non-responsive to community voices to engage in a

policy shift. The CLT vision(s) underwent a metamorphosis from several local, neighborhood scale CLTs to a larger citywide CLT with the backing of Houston's government through funding and partnerships. This patronage backing ensured a successful outcome for the CLT movement, but potentially made compromises in the CLT's transformative potential. In order to ensure progress toward a Right to Housing paradigm, HCLT will need to ensure deep resident engagement through its stewardship functions to cultivate a larger degree of community control and support democratization of housing. Additionally, the decommodification potential of a CLT lies in its ability to scale-up in such a way that provides a real alternative to market-based housing. While HCLT has secured some long term affordable spaces, it remains to be seen how the organization will preserve larger portions of communities being significantly affected by speculative redevelopment such as Third Ward, East End, and Independence Heights.

A commodified housing system continues to threaten cities and transform urban space into unaffordable, unlivable areas. Previously affordable Sunbelt cities, including those in Texas, are especially at risk due to the potential for a capitalist class to close the rent-gap. Like this research, other research should explore the novel emergence of Right to Housing movements in these historically affordable areas, whether that be through CLT mobilization or other collaborative housing movements, and how they interact with the established political environments. Building a literature on CLTs in the South is also an important undertaking, given their current underrepresentation in the literature. Many Southern states have conservative contexts which seem antithetical to supporting CLTs, and it would be key to see how the model is mobilized in these contexts, both within and outside of Texas. Additionally, beyond a focus on mobilization movements, another line of research might do well to evaluate major shifts within a CLT's organizational lifespan; this is important because, although CLTs might be diverted from

their original missions due to things like survival-based compromise and professionalization, the possibility remains that, once CLTs have become self-sustaining and are no longer singularly reliant on city subsidies or other partnerships, the organization might undergo changes which re-situate the CLT toward more radical, transformative uses. Such studies, of course, are limited to CLTs which have successfully scaled-up enough to become self-sustaining, but they would contribute a useful theoretical counterpoint to the sometimes-disappointing dilution narrative in start-up CLT projects.

To conclude, this in-depth examination of CLT mobilization in Houston may reveal potentially useful information for similar communities in places without a CLT, like San Antonio or Dallas. These cities are seeing rapid unaffordability changes in historic neighborhoods, and there is not much literature on CLT mobilization in comparable political environments. Communities seeking to start a CLT can use this work to inform their decision-making processes when determining their desired scale, levels of community control, and capacity for relationship-building, as well as their desired integration or collaboration with professional bodies like city government. Importantly, for CLT movements seeking to achieve a Right to Housing, a community's capacity for self-determination relies on the democratization and decommodification of housing, and it is imperative that these values remain center-stage throughout the CLT movement.

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Appendix A: List of documents

Source #	File #	Author	Publication	Date of Publication	Document Title	Source Type
1	1	John Park	Kinder Institute for Urban Research	August 5, 2021	Houston's historic Black neighborhoods see significant demographic shifts as they confront gentrification	Article
1	2	Andy Olin	Kinder Institute for Urban Research	January 8, 2020	Big Texas cities are rapidly gentrifying, but none as fast as Houston	Article
1	3	Leah Binkovitz	Kinder Institute for Urban Research	May 25, 2016	Third Ward Looks to Shift the Gentrification Conversation	Article
1	4	N.A	Kinder Institute for Urban Research	November 1, 2021	Preserving Affordable Housing in Harris County	Report
1	5	N.A	Kinder Institute for Urban Research	June 1, 2021	The 2021 State of Housing in Harris County and Houston	Report

1	6	N.A	Kinder Institute for Urban Research	June 1, 2020	The 2020 State of Housing in Harris County and Houston	Report
1	7	Matt Dulin	Kinder Institute for Urban Research	February 10, 2022	Houston's newest housing development is big on neighborly ties	Article
1	8	Leah Binkovitz	Kinder Institute for Urban Research	May 10, 2018	Complete Communities Draft Plans Await Review, Approval	Article
1	9	Luis Guajardo	Kinder Institute for Urban Research	November 16, 2021	How Harris County can keep its affordable housing from falling out of reach	Article
1	10	Rick Reinhard	Kinder Institute for Urban Research	November 15, 2021	What if houses of worship helped build more affordable housing?	Article
1	11	Elizabeth Korver-Glenn	Kinder Institute for Urban Research	October 13, 2021	Segregation is so common, it's considered a natural part of housing markets. It doesn't have to be this way.	Article

1	12	N.A	Kinder Institute for Urban Research	December 1, 2018	Neighborhood Gentrification across Harris County: 1990 to 2016	Report
1	13	Andy Olin	Kinder Institute for Urban Research	August 12, 2021	Here’s where rent relief is helping Harris County residents at risk of eviction	Article
1	14	Stephen Sherman	Kinder Institute for Urban Research	August 3, 2021	Who owns the single-family rentals and what do we know about them?	Article
1	15	Leah Binkovitz	Kinder Institute for Urban Research	September 12, 2018	Study: Northern Third Ward vs. Gentrification	Article
1	16	Luis Guajardo	Kinder Institute for Urban Research	June 22, 2021	As affordability wanes, Houston and Harris County renters face crowding, cost burdens	Article
1	17	William Fulton	Kinder Institute for Urban Research	July 21, 2021	Despite the pandemic, Austin, Dallas and Houston all built more housing last year. It still wasn't enough.	Article

1	18	Josh Stephens	Kinder Institute for Urban Research	May 10, 2016	What If Houston Fell in Love With Planning?	Article
1	19	Leah Binkovitz	Kinder Institute for Urban Research	September 5, 2018	City Puts Land Bank, Recovery Dollars to Work with New Single-Family Home Construction	Article
1	20	Leah Binkovitz	Kinder Institute for Urban Research	July 28, 2016	Historic Freedmen's Town Houses Could Become City Landmarks	Article
1	21	Leah Binkovitz	Kinder Institute for Urban Research	June 6, 2018	In Houston, A Radical Approach to Affordable Housing	Article
1	22	Leah Binkovitz	Kinder Institute for Urban Research	June 18, 2019	At one year, Houston's Community Land Trust charts progress, confronts questions	Article
1	23	Julian Agyeman and Kofi Boone	Kinder Institute for Urban Research	June 19, 2020	On this Juneteenth, a look at how an expanded ‘Black commons’ could help undo slavery’s racist legacy	Article

2	1	Florian Martin	Houston Public Media	October 12, 2021	3rd Ward community groups promise to continue protests of Houston's Ion district over gentrification concerns	Article
2	2	Florian Martin	Houston Public Media	April 30, 2021	Rising Prices Are Making Houston Homebuyers Lower Their Expectations	Article
2	3	Jen Rice	Houston Public Media	December 17, 2021	Houston-area community land trusts could help fill a widening gap in housing affordability	News Article
2	4	Sara Willa Ernst	Houston Public Media	October 7, 2021	Interview with Ashley Allen, exec. director of HCLT	Radio Interview
3	1	John Nova Lomax	Texas Monthly	May 14, 2019	Houston Has an Aggressive, Radical Plan to Sell Affordable Housing	News Article
4	1	Nadia Valliani	Understanding Houston	October 23, 2020	Key insights from our webinar on housing inequities	Report
4	2	N.A	Understanding Houston	February 10, 2021	Exploring the Legacy of Redlining in Houston	Report

5	1	N.A	Houston Business Journal	May 10, 2021	Here’s how many people moved to Houston every day last year	Article
5	2	Chris Matthews	Houston Business Journal	May 26, 2021	Uptown Development Authority completes $112M bond sale to support affordable housing initiative	News Article
6	1	Sarah Smith	Houston Chronicle	Sept 25, 2019	The first black city in Texas is on the verge of losing its identity.	News Article
6	2	Lori Rodriguez	Houston Chronicle	July 15, 2001	Some fear historic neighborhoods losing identity	News Article
6	3	Rebecca Elliott, Mike Morris	Houston Chronicle	2017	LOST MONEY Officials haven't kept close tabs on Houston's low-income housing fund, which is struggling to meet its mission	News Article
6	4	R.A. Schuetz	Houston Chronicle	December 7, 2021	Hispanic East Houston neighborhood's gentrification fight threatened by legal loophole	News Article
6	5	Dylan McGuinness	Houston Chronicle	November 10, 2021	Rice, city agree on $15M pact to invest in community around Ion, over organizers’ opposition	News Article

6	6	John Pluecker	Houston Chronicle	August 25, 2016	Race. Houston gentrification. And the de Menil legacy.	News Article
6	7	Nancy Sarnoff	Houston Chronicle	August 23, 2016	Third Ward studies ways to grow without being 'steamrolled'	News Article
6	8	Erin Mulvaney	Houston Chronicle	August 18, 2016	Turner sees 'balance,' not zoning, in land-use disputes	News Article
6	9	Nancy Sarnoff	Houston Chronicle	July 3, 2017	New housing grows in transitioning Acres Homes area	News Article
6	10	Ileana Najarro	Houston Chronicle	November 2, 2018	3rd annual Preserving Communities of Color Conference kicks off in Houston	News Article
6	11	Nancy Sarnoff	Houston Chronicle	August 20, 2016	Group fears developers 'knocking on our door'; Acres Homes leaders want to preserve its rural charms, lifestyle	News Article
6	12	Mike Morris	Houston Chronicle	March 3, 2019	City launching radical effort to build up affordable housing; Families to buy homes but lease land from trust	News Article
6	13	Sarah Smith	Houston Chronicle	June 18, 2019	City's affordable housing initiative helps	News Article

					its first person become a new homeowner	
7	1	Longoria and Rogers	Rice Design Alliance	2008	A brief overview on historically black neighborhoods in Houston	Report
8	1	Emily Thaden and Tony Pickett	Shelterforce	July 19, 2021	Community Land Trusts: Combining Scale and Community Control	Article
9	1	N.A	City of Houston	July, 2018	Complete Communities Third Ward Action Plan	Municipal Action Plan
9	2	N.A	City of Houston	July, 2018	Complete Communities Second Ward Action Plan	Municipal Action Plan
9	3	N.A	City of Houston	July, 2018	Complete Communities Acres Homes Action Plan	Municipal Action Plan
9	4	N.A	City of Houston	June, 2019	City of Houston Closes First Land Trust Home in New Home Development Program	News Release
9	5	N.A	City of Houston	June, 2021	Consolidated Annual Performance and Evaluation Report	Report
9	6	N.A	City of Houston	N.D	HCDD 2020-2024 Consolidated Plan	Report

10	1	N.A	Houston Land Bank	May 16, 2019	Community partnerships take center stage as Houston Land Bank hosts national gathering on vacant, abandoned and damaged properties	Press Release
10	2	N.A	Houston Land Bank	August 30, 2019	Houston Land Bank sells first home through new assistance program, sees positive interest in affordable home development	Press Release
10	3	N.A	Houston Land Bank	January 20, 2021	2020 Year End Summary	Report
11	1	Melissa Correa	KHOU 11	June 15, 2021	Third Ward residents race to preserve the past as new condos, townhomes change neighborhood landscape	News Article
12	1	N.A	Houston CLT	N.D	Mission statement	Organization mission statement
12	2	N.A	Houston CLT	N.D	Ms. Martin's video testimonial on buying a home with the HCLT	Resident testimonial
12	3	N.A	Houston CLT	N.D	Ms. Daniels' video testimonial on buying a home with the HCLT	Resident testimonial

12	4	N.A	Houston CLT	N.D	Mr. Green's video testimonial on buying a home with the HCLT	Resident testimonial
12	5	N.A	Houston CLT	N.D	Ms. Garrett's video testimonial on buying a home with the HCLT	Resident testimonial
12	6	N.A	Houston CLT	2020	HCLT's annual report for 2019-2020	CLT Report
12	7	N.A	Houston CLT	N.D	About the Houston CLT	CLT Slideshow Presentation for Houston-Galveston Area Council
12	8	N.A	Houston CLT	January, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	9	N.A	Houston CLT	February, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	10	N.A	Houston CLT	March, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	11	N.A	Houston CLT	April, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	12	N.A	Houston CLT	May, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	13	N.A	Houston CLT	June, 2019	HCLT meeting minutes 2019	Organization meeting minutes

12	14	N.A	Houston CLT	July, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	15	N.A	Houston CLT	August, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	16	N.A	Houston CLT	September, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	17	N.A	Houston CLT	October, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	18	N.A	Houston CLT	November, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	19	N.A	Houston CLT	December, 2019	HCLT meeting minutes 2019	Organization meeting minutes
12	20	N.A	Houston CLT	N.D	About the Houston CLT	Organizational "About Us" video
13	1	N.A	Grounded Solutions Network	December, 2016	Collaborative action plan between the city of Houston and the GSN using $1.15 billion in federal funds to start the CLT	CLT Business Plan
14	1	Eliza Platts-Mills	UT School of Law	Summer 2018	A Guide for Developing Community Land Trust Affordable Homeownership Programs in Texas	Report

15	1	N.A	DUSPM IT	June, 2016	Emancipation Park Neighborhood: Strategies for community-led regeneration in Third Ward	Report

Appendix B: Interview participant roles

Participant Code	Participant Category
A	Practitioner
B	Practitioner
C	Practitioner
D	Organizer/Activist

Appendix C: Initial interview questions/content validity chart

Interview Questions	**Utility/Expectations**
Questions on History:	
How would you describe the goals and mission of the HCLT project?	
Can you tell me about the creation of the HCLT? ● *Who first proposed the possibility of a CLT? (Community-led, practitioner-led, policy-led?)* ● *Who did they collaborate with? How did they approach getting the city on board?*	Aiming to understand the history of community activism, actors involved, and formal vs. grassroots origins to the CLT. Contributes to political typology of the CLT (Lowe and Thaden, 2016: Weir, 1999). Also contributed to the broader policy mobility literature of CLTs as collaborative housing movements (Thompson, 2020).
Did the HCLT meet resistance or barriers during the formation process? ● *Yes- What were the main sources of resistance? (Financial, political?)* ● *No- What made it go so smoothly?* ● *What did the resistance-makers do to create additional hurdles for CLT supporters?* ○ *How did resistance to the CLT change the organizing that supporters were doing?*	Identify dissidents of the CLT model, voices against housing affordability or, perhaps, voices for preservation of property values. Was this a bipartisan effort?
When establishing this CLT, were there other CLTs throughout the country that this one looked to for guidance, or to model from?	Find out if the policy decision of the CLT was instigated by local housing activists and community members, or if the policy was mobilized by outside intervention. Additionally, which CLTs in the literature does this one most closely resemble in terms of the historical contexts as well as the structural form. Traces policy mobility from Georgia to Houston Texas.
Questions on Community:	
What do you think of as the "community" which the HCLT serves?	Is place identity important in this organization? What are the scales of such identity (neighborhood, or city of Houston?)

Why do you think it is important for this community to have a CLT?	Understand reasoning for geographic situation. Why this community over others? Possible explanations of resident activism and advocacy for the policy, historical reasons and geographic inequity.
In this community, do people generally perceive that there is an unmet need for affordable housing?	Attests to community context and environment, as described on page 62 of Hardy (1992). Possible environments for sparking a CLT project.
What do you think are the characteristics of these neighborhoods which make CLTs a viable option for the community? ● *Would you say that these characteristics are necessary (important?) for CLT projects?*	
Questions on Structure:	
HCLT serves the city scale. What do you believe are the benefits of choosing this scale? What are the disadvantages?	In combination with history of the CLT foundation, the second part of this question gets at reasons the CLT decided to organize in specific ways/at specific scales.
What is the governance structure of HCLT? (Does it involve the classic tripartite structure?)	Only somewhere between 30-40% of established CLTs have the tripartite structure, so how do these new CLTs figure into that?
What is important about the HBCP?	Lots of interesting points about this program: Is it unique to Houston CLT? Is it an effective way of obtaining land and homes in a portfolio? Is it unsustainable? What kind of costs are associated with this program?
Do you believe that HCLT does well in involving community members to collaborate and govern the CLT? ● *If yes, how/through what forums? How frequently?* ● *If no, do you expect more or less community involvement as the CLT grows?*	This question gets at the democratization of the organization, which can also be used to evaluate the formalization. Helps in determining political typology of the CLT (Lowe and Thaden, 2016: Weir, 1999).
Do you think it is important that community members be involved in and active with the	Do participants have a desire to involve the community

organization?	
Possible follow-up: What are some perceived barriers to CLT participants engaging with the organization?	Could lend itself to lessons-learned and future improvements
Questions on Future:	
How do you expect the HCLT to grow in the coming years? (Note how they interpret what "growth" is.) ● *Barriers to growth?*	How do interviewees view the scope of the CLT? Do they expect it to be small, or do they hope to expand to accommodate as many housing insecure people as possible?
City-scale: ● *Do you expect new communities/neighborhoods to be incorporated? Where and why?* ● *How do you identify neighborhoods that might be in need of CLT homes?* ● *Do you expect to incorporate multi-family developments into the portfolio?*	Understand the focus of the CLT. What are the neighborhoods they have identified as important, leading back to the question on reasons for geographic situation. For the follow-up on multi-family developments: why is the current focus on single-family homes? Is this the preference of the neighborhood?
Questions on Relationality:	
What do you think that the HCLT can tell us about the future of the model in Texas cities? ● *What advice would you give other people interested in establishing a CLT elsewhere in Texas?*	Opens potential similarities between Austin/Houston, and identifies whether practitioners believe that CLTs can take root in other cities. Important question for lessons-learned and moving forward with CLTs in Texas.
How do you think HCLT can inform the emergence of CLTs beyond Texas?	Can the CLT, which originated in the South but the South is now underrepresented in terms of CLT cases, find its way back into Southern cities? Are Texas CLTs acting in an example-setting role?
What do you think HCLT can learn from other CLTs beyond Texas?	Are there long-term CLTs that have been successful that Texas CLTs are attempting to model? Is there too much reliance on CLTs for models that are not similar to the political climates (identified in the history questions) in Texas?
Is there anything that you believe makes CLTs	

in Texas unique?	