

Abstract

This paper is an undergraduate research proposal concerning the role of community land trusts in sustaining local autonomy. Not only does this proposal analyze the impact of land trusts on low-income neighbors, but provides a framework for promoting stable housing. This research aims to find a relationship between community control and the mission of the land trust model, preventing the market-driven displacement of low-income families from their neighborhoods.

Not only is this pertinent to sustaining housing, but the conclusions from other studies show that low-income populations often lack capital mobility to change their financial situations, making them vulnerable to displacement. While much literature has been done to examine the impact of community land worldwide, there has been little to no research done to explore the effect of affordable housing initiatives in Memphis. Centering this research on Memphis, specifically the Binghampton neighborhood, will allow for a detailed analysis of the land trust and its community efforts. This research will address the land trust model and how it protects local families from market-driven displacement. As a result, I found that participants value the diversity in their communities while also being able to contribute to the economic development of housing.

Introduction

In the last eighteen years, Memphis neighborhoods have experienced a rapid increase in the rate of displacement. Approximately twenty-five thousand low-income households are at risk

¹ Fields, Desiree. Racialized geographies of housing financilization. University of California.

Memphis is growing unequally, and there is an inequitable housing market that benefits families willing to sell their homes rather than those looking to buy a home, making it incredibly difficult to advocate for homes and preserve the community people built for generations. Some of the issues people face in the city are economic: uneven development, difficulty accessing resources, and low-income employment without benefits; this directly relates to their ability to access consistent healthcare services. I am interested in learning more about the public health outcomes of resolving the housing crisis to promote a better future for marginalized communities.

As someone interested in equitable housing, I want to explore how affordable housing initiatives promote long-term health benefits and reinforce community control.² One of the most impactful neighborhoods that I have studied is Binghampton which is a low-income community in Memphis on the edge of Midtown and North Memphis. It has been a long-standing community battling gentrification and racial segregation in the city. Communities within Binghampton have suffered from blight, crime, and poverty, which impact residents' economic and social opportunities throughout the city. For example, the Memphis Police Department reported approximately 13 shootings between August and October 2004. Four years later, over six residents in the neighborhood were brutally murdered in their homes due to the prevalence of gang violence at the time.³ These extreme crime cases have increased people's apprehensions

and reinforced racial stereotypes about Binghampton, impacting community involvement.

² Thomas, L. (2022) The Intersectional Environmentalist: How to Dismantle Systems of Oppression to Protect People and the Environment. Voracious.

³ "Siblings argument led to Lester Street mass murder, police say 'The Commercial Appeal'," Retrieved 2013-07-16.

Additionally, residents are isolated from Memphis' educational growth as the working conditions continue to deteriorate within the community. Parents oftentimes feel left out of the extracurricular activities and academic investment of their students, and many students do not have a lot of opportunities for enrichment outside of the classroom. Majority of the families in the community are considered low-income, immigrant people of color which has a negative impact on their involvement and economic power in academic and political spaces which further reinforces these social injustices affecting their neighborhood. These conditions warrant a practical solution and necessitate local intervention from leaders and advocates for health equity at the community level. There are community efforts battling these conditions and working to improve living within the area, such as the Binghampton Community Land Trust (BCLT).

The BCLT will be the main case study for this research and efforts to impact their neighborhood. Using housing as the foundation for healthcare, the results from this study will reinforce the positive health outcomes associated with stable and attainable housing. Choosing to interview Binghampton community members and partners results from my long-term relationship with the area and interest in its newly developed community land trust.

Community land trusts have a long history in the United States as their have been used as a way to promote educational and economic freedom in local neighborhoods. Similar to today, land trusts were designed to support public institutions, business projects, and fund educational efforts on a state-level. Massachusetts and Ohio were some of the first states to receive a land trust with a set of trust responsibilities that regulated management and use of the land.

Some of the land restrictions includes that the land is under the legal obligations of the state for specific beneficiaries and the state has a obligation to maintain the land for the benefit of

the beneficiaries, and lastly the trust land is managed for the best interests of the trust. All of these restrictions allow the land trust to operate throughout the generations in such a way that it is mutually beneficial to all parties involved.⁴ Over time, this reduces any economic risks associated with the long term agreement made by any beneficiary. Today, land trusts are designed to operate on a more localized basis where the beneficiaries are community partners that have economic bandwidth to provide services such as housing, healthcare, and advocacy in their trust agreements.

Implementing these principles includes promoting collaborative partnerships throughout the research process, where all parties are empowered and share responsibilities.⁵ Also, when researchers treat communities as a unified entity, there is a clear desire to meet shared needs. This research embraces the principles of community control by analyzing the importance of organizing to combat systemic pressures.

The Binghampton community land trust (BCLT) is working to provide accessible living for immigrant families in the neighborhood. The BCLT is a housing model designed to create and sustain affordable housing in contexts where housing costs are rapidly rising. The community land trust model adopted by the BCLT is a shared equity housing model where a qualified buyer purchases an affordable housing unit but leases the land on which the homes sit to the land trust. The 'ground lease' provides the mechanism to enforce resale restrictions designed to give the homeowner a reasonable return on investment while preserving the subsidy invested. Therefore, the land subsidies sustain the affordability of the housing unit for future

⁴ Johnson, L. A. (2014). The Land Trust Movement in the US. In An Open Field: Emerging Opportunities for a Global Private Land Conservation Movement (p. Page 2-Page 8). Lincoln Institute of Land Policy. http://www.jstor.org/stable/resrep18578.4

⁵ Freeman, J. (2017) Tales of Two Americas, Penguin Books.

generations.

This model is designed to protect the homeowner from foreclosure, property maintenance, and repairs (which is oftentimes not practiced), as well as provide families an opportunity to build generational wealth.⁶ Understanding the diversity of culture and language in Binghampton, the research will highlight the racial and economic disadvantages of the residents as well as the history of displacement in the neighborhood while comparing the BCLT to other affordable housing models.

Community land trusts are designed to operate as a community engaged approach to promote public discussions about ownership, land stewardship, local solutions to social injustices, and and the importance of participatory engagement in the economic and social decisions impacting residents. With the rise of community land trust models, there is a push for local governments to be more committed to community ownership and governance to bridge the relationship between city-level politics and nationwide governance. This model functions as way to foster place-based connectivity of neighborhood residents while also mobilizing citizens to organize. Although the community land trust is the basis of this research, there are several other models that have been successful at encouraging local governance such as community investment trusts, deed restrictions, co-operatives, and public housing projects.

⁶ Miller, S. R. (2015). Community Land Trusts: Why Now Is the Time to Integrate This Housing Activists' Tool into Local Government Affordable Housing Policies. Journal of Affordable Housing & Community Development Law, 23(3–4), 349–372. https://www.jstor.org/stable/26408145

⁷ Bunce, S. (2020). Engagement and activism in community land ownership: The emergence of community land trusts in London and Toronto. In S. Bunce, N. Livingstone, L. March, S. Moore, & A. Walks (Eds.), Critical Dialogues of Urban Governance, Development and Activism: London and Toronto (pp. 274–288). UCL Press. http://www.jstor.org/stable/j.ctv13xps83.27

Similar to CLTs, community investment trusts and co-operatives require a collective effort to purchase community-owner real estate. They functions as for-profit entities that all smaller communities to invest in their projects and provide a financial tool to secure property for small businesses. They allow stakeholders to build a certain degree of equity with providing a space to remain stable and generate economic growth. They provide a degree of long-term stability and neighborhood economic development, but have there limitations with state-level regulations and restrictions. Businesses that work under the investment trust or co-operative model are subjected to financial scrutiny and become a burden to small businesses. Deed restrictions operate similarly in that they place economic conditions on the deed to a property which oftentimes place limits on the size of homes and limits homebuyers median income. This shared equity models differs from the others in that there are short restrictions, close to 30 to 45 years.⁸⁸ So, it is not a model for long-term affordability of real estate.

Community land trust models have there limitations in that funding is difficult to collect within a specified time frame. Most of the time, land trust operating within a certain community have to meet certain metrics to qualify for grants or appease donors which makes it difficult to start social justice projects or garnish enough funds to buy property. However, there have been successful, long-standing community land trusts throughout the country such as the Champlain Housing Trust and the Chicago Housing Trust.

⁸ Evidence Matters.Transforming Knowledge into Housing and Community Development Policy. U.S.Department of Housing and Urban Development. 2012.

⁸ Housing Choice Voucher Program Section 8. (n.d.). U.S. Department of Housing and Urban Development (HUD). Retrieved February 8, 2022, from https://www.hud.gov/topics/housing_choice_voucher_program_section_8

Champlain Housing Trust is located in Vermont and they are the largest CLT in the United States, with around 565 ownership units and more than 2,200 rental units. The CHT provides shared equity programs to future homeowners and long-term support to residents through educational courses, counseling for financial support, and energy efficiency improvements¹⁰. On the other hand, the Chicago Housing Trust works with the city to preserve the affordable of units through programming. These programs are led by board members appointed by the mayor and the operate through deed restrictions which last for 99 years.

Additionally, they provide workshops for current and future homeowners while working with lawyers to facilitate the purchasing process.¹¹ I believe these affordable housing initiatives are the key to providing long-lasting change in the current state of housing while also promoting local governance of property and social support within low-income communities.

While redeveloping and remodeling for the city's betterment, there could be an effort to improve our understanding of the struggles in the community and the disadvantages that suppress them from prospering. Considering my current engagement in several communities throughout the city, I believe this senior project will be the foundation to develop my community engagement research further. I begin my analysis by discussing the potential health impacts of housing instability and displacement. Then, I discuss how housing is tied to race and its negative implications for urban development and growth. I follow this discussion by describing the importance of community control and governance. I conclude the review by explaining how

¹⁰ Hawley, Joshua. Villages in Cities: Community Land Ownership and Cooperative Housing in Milton Parc and Beyond. Black Rose Books Ltd., 2019. 1551646897, 9781551646893

¹¹ Towey, M. (2009). The Land Trust Without Land: The Unusual Structure of the Chicago Community Land Trust. Journal of Affordable Housing & Community Development Law, 18(3), 335–362. http://www.jstor.org/stable/25782850

community control can be implemented in minority communities.

Literature Review

The research will analyze responses from community members about what they would like to see in their communities or the economic improvement the team could add to the community while focusing on addressing public health concerns influenced by the multiple determinants of health. While addressing the power dynamics and influence of racial history, it is crucial to determine sustainable collaboration. The review of literature will focus on the health impacts of displacement and their relation to community governance as well examine the racial background of modern housing, and finally, discuss the role of the community role in promoting the principles of health equity. Partnerships are working with community members while including your unique perspectives and expertise. The key to achieving equitable solutions and strategies is to recognize this is an extensive process and a sustainable commitment is critical.¹²

Health Impacts of Displacement:

The recent discussions on housing focus on how people could obtain adequate and safe shelter; however, there is no substantial literature exploring the long-term implications of consistent displacement on the well-being and their families. In addition, researchers are unsure how years of financial instability and poor social relations impact people over time. On the other hand, some evidence indicates that high levels of trauma and consistent displacement have a likelihood of experiencing PTSD and chronic depression. Moreover, low-income communities have fewer resources to support families during mental crises. Not only are there barriers to

¹² Phillips, S. (2020) The Affordable City: Strategies for Putting Housing within Reach. Island Press.

¹³ Ensign, J. (2021) Skid Road: On the Frontier of Health and Homelessness in an American City. Johns Hopkins University Press.

accessing health insurance to cover medical expenses, but social stigmas are associated with receiving consistent, equitable treatment for people.¹⁴ In a study examining measures of PTSD and depression amongst displaced people who experienced high trauma levels, women are at higher risk of poor mental health than their male counterparts.¹⁵ Understanding that women have fewer resources to support their families and seek cognitive treatment, these inequities in care accessibility lead to inadequate housing and a loss of community belonging.¹⁶ Without proper care, the health outcomes for families could be detrimental to their future well-being.¹⁷

In the United States, residential stability is one of the most important predictors of community health. Residential mobility creates barriers to informal friendships and local associational ties. ¹⁸ Additionally, people facing housing stability will likely experience poorer health than their stably housed peers. Residential instability is associated with health problems among primary youth, such as the increased risk of teen pregnancy and early-age drug abusewho are diagnosed with depression and anxiety. ¹⁹

Housing instability has a direct relationship with quality of sleep which is impacted by long work hours and consistent exposure to stress. Even for families with a stable home, the conditions can adversely impact their health and quality of life. For families living above their means and unable to afford their homes, there is a direct link to accumulating debt for low-

¹⁴ Bowe, Mhairi. (2021) The Mental Health benefits of community helping during crisis: coordinated helping, community identification and sense of unity during the COVID-19 pandemic. Nottingham Trent University.

¹⁵ Roberts, Bayard. (2008). Factors associated with post-traumatic stress disorder and depression amongst internally displaced persons in northern Uganda. BioMed Central Ltd. Pg. 2-7

¹⁶ Truelove, Yaffa. (2022) Bodies as urban infrastructure: Gender, intimate infrastructures and slow infrastructural violence.pg.2

¹⁷ Wallerstein, Nina. (2011). Integration of Social epidemiology and community-engaged interventions to improve health equity. Pg.824.

¹⁸ Rauh, Virginia, et al. Housing and Health: Intersection of Poverty and Environmental Exposures. Columbia Center for Children's Environmental Health. 2008. New York Academy of Sciences. P.277

¹⁹ (Physical and mental health outcomes following housing improvements: evidence from the GoWell study, 2015)

income families.²⁰ The financial aspect of housing is relevant because maintaining a stable, affordable environment is critical to building long-term communities.

Research shows us that those that are not chronically homeless, but face housing instability are more likely to experience poor health in comparison to their stably housed peers. Residential instability is associated with health problems among youth, including an increased risk of teen pregnancy, early drug abuse, and depression. A positive effect of owning a home means that families can rely on their neighborhood to assist them with home repairs, childcare, and community gathering, and can focus on building their careers or building an emergency fund for their family. When families have economic support, it could decrease stress levels and feelings of loneliness.²¹

Healthcare means nurturing our bodies spiritually, physically, socially, and mentally. Not only does quality healthcare address these aspects of wellness, but they also consider the systems that disempower marginalized communities. Housing is a crucial foundation for healthcare. Not only does it decrease health disparities among different groups, but it also allows families to focus on their children and take care of themselves. It grounds families, giving them a safe place to sleep, eat, and relax. Owning a safe home means families do not need to worry about exploitative landlords or unexpected rent increases.

Not only could this impact their long-term mental stability, but the other signs of housing instability may not be noticeable until years later. There is an increase in research examining the connection between housing improvements and mental health gains. Research indicates that the

²⁰ Freeman, J. (2017) Tales of Two Americas, Penguin Books.

²¹ Cacioppo, John T and Louise C Hawkley. "Social Isolation and Health, with an Emphasis on Underlying Mechanisms." Perspectives in Biology and Medicine, vol. 46 no. 3, 2003, p. S39-S52. Project MUSE, doi:10.1353/pbm.2003.0063.

upsurge in mutual-aid groups in providing emotional and financial support impacted their self-reported well-being for volunteers and those in need.²²

While sociodemographic characteristics and employment status play a significant role in deciding the implication of housing, the research did not show any significant interaction between housing improvements and physical health.²³ The lack of information surrounding the connection between these two concepts stems from the fact that there are fewer studies conducted about the generational impact of housing and economic Instability. This research aims to supply a unique perspective and examine displacement and community relationships.

Although there are challenges with analyzing physical health, the effects of housing insecurity are apparent in our everyday lives: residents claim that caring for their families while searching for employment without adequate housing increases their stress levels significantly. While there continues to be data showing the impact of weathering on low-income communities of color, researchers argue that a significant issue with mitigating the risks of the social determinants of health is ensuring safe shelter for these families.²⁴

Using the knowledge researchers have concerning the long-term health consequences of poor diet and nutrition, there needs to be a public effort to grow organic produce in disadvantaged neighborhoods. Not only is fresh produce a necessity for healthy childhood development, but it can also prevent the rate of heart disease and reduce the risk of obesity.²⁵ However, inadequate housing only perpetuates these health issues by creating extensive barriers to community development, seeking long-term care and education, and finding stable income.

²² Bowe, Mhairi. (2021) The mental health benefits of community helping during crisis: coordinated helping, community identification and sense of unity during the COVID-19 pandemic.Nottingham Trent University.

²³ (Physical and mental health outcomes following housing improvements: evidence from the GoWell study, 2015)

²⁴ (Understanding Embodiment in Place-Health Research: Approaches, Limitations, and Opportunities, 2019)

²⁵ Wailoo, K.(2001) Dying in the City of the Blues. Keystone Typesetting Inc.

The research argues that holistic regeneration could be more beneficial to communities facing housing insecurity than housing improvements because the quality of the home does not address the social and political factors contributing to the health decline in neighborhoods experiencing poverty.²⁶ Physical improvement in the home conditions may positively benefit families' feeling of security and community engagement.²⁷

The Connection Between Race and Housing:

Evaluating the impact of the housing crisis on neighborhoods is imperative to the conversation because it forces us to consider the history of racism in redeveloping urban communities. Recent literature fails to critically address the distinct role of white presence in impoverished and majority-black areas. Additionally, limited research discusses the solutions to disinvestment and promoting economic governance for community members.²⁸ This research aims to supply a practical solution to the conversation of racial discrimination and a new model for homeownership using community governance as a tool for change.

The impact of displacement is linked to the role of housing injustice in furthering health disparities around the region. Over 26% of residents in Memphis live below the poverty line. For working-class people in the city, economic instability is directly related to the rise in income inequality. Rent prices and transportation are significant expenses for many families, especially in Memphis. These inequalities make reaching financial stability unattainable for many families.

²⁶ Curl, Angela. (2015). Physical and mental health outcomes following housing improvements: evidence from the GoWell study. Epidemiology Community Health. 12-19.

²⁷ Greysen, S. (2012). Understanding Transitions in Care from hospitals to homeless shelters: a mixed methods, community-based participatory approach. University of California.

²⁸ Suzan Ilcan & Tanya Basok (2004) Community government: voluntary agencies, social justice, and the responsibilization of citizens, Citizenship Studies, 8:2, 129-144, DOI: 10.1080/1362102042000214714

Cities are expanding, and new developments are changing the definition of community living.²⁹ The median household income in Memphis is \$14,000 lower than the national average. Over 50% of Memphis residents live on less than \$35,000 yearly.³⁰ With the increase in rent from over 50% in the past decade, most families could never afford to own a home in their city.

Throughout the past few decades, racial integration has migrated to the suburbs while densely populated non-white communities are moved to the inner city. Racially biased housing policies changed the future of homeownership by building an economy between white families and families of color.³² This racial divide has negatively impacted the economic future of low-income neighborhoods. Disenfranchised communities are battling social stressors that can be linked to housing injustice and health inequalities impacting their lives.

Further urban renewal efforts were initiated to displace low-income families from their neighborhoods because it economically benefited developers. However, the long-term impacts of neighborhood revitalization made it difficult for low-income people to maintain the outlook of their community.³³

Since non-white neighborhoods were isolated from economic and educational resources, urbanization began outpacing the advancements in these areas.³⁴ These economic shifts led to social inequalities among districts, children having limited access to stable employment, and quality education decline—all of the investments that kept a neighborhood thriving and

²⁹ Fields, Desiree. (2021). Racialized geographies of housing financialization. University of California.

³⁰ Diem, S., Siegel-Hawley, G., Frankenberg, E., & Cleary, C. (2015). Consolidation versus fragmentation: the relationship between school district boundaries and segregation in three southern metropolitan areas. Penn State Law Review, 119(3)

³² Taylor, Keeanga. (2012). Back Story to the neoliberal moment: race taxes and the political economy of black urban housing in the 1960s. 14:3-4, 187.

³³ Fullilove, Mindy.(2004). Root Shock.pgs.59-62.

³⁴ Myron, O. and Luce, T. America's Racially Diverse Suburbs: Opportunities and Challenges. 2012. University of Minnesota Law School. Pg.4

comfortable left in tandem with white flight.³⁵ African American families are pushed into denser, urban housing units even though they want to own land and access home loans. Not only is the process affecting the financial security of low-income families, but it reinforced the racial divide. This division makes it difficult to provide economic and social support for communities because strategies are working against their financial stability.

This racial divide has negatively impacted the economic future of low-income neighborhoods. Disenfranchised communities are battling social stressors that can be linked to housing injustice and health inequalities impacting their lives.³⁷

Racial disparities are relevant to the current crisis, and identifying these factors could provide a framework for promoting governance amongst communities of color. Research indicates that prioritizing the community's economic needs could benefit residents' living conditions. Since the average white family has eight times the wealth of the average black family and five times the wealth of the average Hispanic family, there are efforts to reinvest in black opportunities and promote black governance over their neighborhoods.³⁸ Community-engaged interventionists understand the importance of self-sufficiency when there is little to no support from the government, which means that collaborating with members and fundraising is vital.³⁹

Although there continue to be economic challenges in housing and community equity, community-engaged intervention methods that target specific projects and potential investments have slowly improved community living. The goal of achieving racial equity demands a balance

³⁵ Fields, Desiree (2021). Racialized geographies of housing financialization. University of California.

³⁷ Geronimus, A., & Thompson, J. (2004). TO DENIGRATE, IGNORE, OR DISRUPT: Racial Inequality in Health and the Impact of a Policy-induced Breakdown of African American Communities. Du Bois Review: Social Science Research on Race, 1(2), 247-279. doi:10.1017/S1742058X04042031

³⁸ Ondrade, Samantha. Enforcement of the Fair Housing Act and Equal Opportunity Act to combat redlining.pg251.

³⁹ Wallerstein, Nina.(2011) Integration of social epidemiology and community-engaged interventions to improve health equity. American Journal of Public Health. Pg826.

between resource allocation, place, and the role of community members in facilitating change.

The Importance of Community Control:

After analyzing the systems that reinforce poverty and inequality among communities, there is knowledge surrounding potential solutions to the ongoing crisis. Understanding that a sense of community can be deeply connected to a neighborhood's environment is vital when promoting community control.⁴⁰ Community control is a concept used to promote the efforts of a collective as a response to inequality and capital mobility.⁴¹ When funding public service projects, developers and investors are often vital decision-makers. However, recognizing that they are well-equipped to understand their needs is critical to improving quality of life and promoting community equity.

Within the past few years, community control has been pushed to provide autonomy for vulnerable communities as a framework for community organizing and empowerment.⁴² Currently, there are efforts to build public housing projects leading to rehabilitating grounded units for the most vulnerable populations.⁴³ These projects will hopefully lead to the gradual improvement of families in terms of their ability to support stable employment, support their families, and seek affordable healthcare services. In addition, using the capital to expand upon the community's social infrastructures fosters happier and safer spaces for members.

⁴⁰ Fullilove, Mindy. (2004) Root Shock.Pgs.52-70

⁴¹ Williams, Olivia. Community control as a relationship between a place-based population and institution: the case of a community land trust. 2018.SagePub.

⁴² Pastor, Manuel. (2018). How Community Organizing promotes health equity, and how health equity affects organizing. Health Affairs. 358.363.

^{43 (}Housing and Health, 2008)

Secondly, to address the conditions on the neighborhood level, such as income disparities, human capital, social cohesion, and general safety, understanding the impact of housing costs and type (subsidized and private versus public) could affect the spread of asthma and the toxicity of a community. A general effort to control this spread is to improve health outcomes and increase the profitability of housing units for all people.⁴⁴

Health equity has historically been used to promote community control because its principles guide local efforts in addressing social and health concerns, allowing these conversations to be integrated into the decision-making process.⁴⁵ It acknowledges the long-standing systemic social and health inequalities that specific populations face more than others while reinforcing the idea that conversations can be intersectional.⁴⁶

Understanding how these topics can be related, community organizations target specific areas for their neighborhoods' growth. Considering the social and physical conditions of the individuals (disposable income, access to wealth management, and improvements in parenting practices), there needs to be accessible, attainable education for youth and adults on credit, life insurance, and maximizing earning power.⁴⁷ These are the social projects that successful affordable housing initiatives fund with donations or grants given to them from other organizations. A significant obstacle in mobilizing community control is the economic challenges associated with collective ownership and fostering connections within the neighborhood.⁴⁸

⁴⁴ (Housing and Health, 2008)

⁴⁵ Pastor, Manuel. (2018). How Community Organizing promotes health equity, and how health equity affects organizing. Pg. 360-362.

⁴⁶ Center for Disease Control and Prevention.2021. Health Equity Guiding Principles for Inclusive Communication.

⁴⁷ (Housing and Health, 2008)

⁴⁸ Bassett, E. Community-based tenure reform in urban Africa: the community land trust experiment in Voi, Kenya. 1997. Pg.215-229

Developing a proposal to address the concerns and necessary projects equitably requires a network of people with capital to support residents. Affordable housing initiatives are solutions to the displacement, but more work needs to be done to mitigate the health inequalities within urban areas. These initiatives function as efforts to decommodify housing and reinforce the belief that housing is a human right that should be afforded to all people.⁴⁹ This research provides an example of how community control can be applied and why it is essential to the conversation of housing equity and justice.

Ways to Apply Community Control:

Housing is viewed as an economic tool to build wealth but is treated as a means for wealthy people to gain equity despite its social implications. As previously mentioned, the United States has privatized housing rather than promoting housing as a social good. Viewing housing as a private commodity has led to land being in the hands of private investors, disregarding the people within the neighborhood.⁵⁰

These conversations are meaningful because it forces people to recognize the economic systems impacting the outlook of disenfranchised neighborhoods, and it pushes for government officials to promote housing policies that promote social wellness. The mortgage market is an example of how trading plays a role in influencing the realities of the housing industry. Lenders are concerned with securing a profitable homeowner while measuring the cost and benefits of the home value. Unfortunately, the current economic system does little to support those struggling to compete in the market, which is the issue with how it works.

⁴⁹ Orfield, Myron. (2012). America's Racially Diverse Suburbs: Opportunities and Challenges.

⁵⁰ Ondrade, Samantha. (2022) Enforcement of the Fair Housing Act and Equal Credit Opportunity Act to Combat Redlining. pg. 258.

However, there are efforts to reduce the racial wealth gap using community wealth building and collective ownership as tools.⁵¹ Some of these initiatives include community land trust models, limited equity cooperatives, and resident-owned communities. Under these models, the residents are in economic control of the property and services on the land and other benefits of homeownership such as residential control over building, security of tenure and transfer of occupancy rights, and potential for asset wealth building which minority families have been excluded from entering.⁵²

Understanding the evolution of Blackness and poverty requires an examination of the 'race tax' in the financial industry.⁵³ African American communities have historically been economically exploited under predatory relationships with home loan lenders, forcing families away from traditional sources of credit, which continues to burden neighborhoods and reinforce the realities of living in poverty.⁵⁴ Not only does this racial tax take wealth from investments and developments in urban communities, but the living conditions of their housing contribute to poorer health outcomes.⁵⁵

Some researchers undermine the significance of financial stability for communities that have endured generations of exploitation.⁵⁶ Data indicates that African American families have not been afforded equal opportunities to receive help from the housing market compared to their white counterparts. However, there have been some concrete solutions to level out wealth

⁵¹ Thompson, Matthew. (2015). Between Boundaries: From communing and guerrilla gardening to community land trust development in Liverpool. University of Manchester.

⁵² Green, Jarrid & Hanna, T. Community Control of land and housing. The Democracy Collaborative.

⁵³ (Back Story to the Neoliberal Moment, 2012)

⁵⁴ Larsen, James. (2007) The Ethics of Real Estate Agents: A comparison of realtor and public perceptions. Wright State University.

⁵⁵ Aidala, Angela. (2016). Housing Status, Medical Care and Health Outcomes Among people living with HIV/AIDS.

⁵⁶ (Back Story to the Neoliberal Moment, 2012)

accumulation.⁵⁷

Community Land Trusts (CLT) aim to prevent housing pricing from escalating and allow the middle to low-class families to attain affordable housing for their families to benefit.⁵⁸

Several other affordable housing initiatives, such as limited equity cooperatives, operate under the belief that housing is a human right.⁵⁹ Under this model, wealth building is a viable option for families; however, they only can accumulate some of the equity between the purchasing price and the price at resale. In addition, this model promotes community control by protecting vulnerable populations from displacement, but LECs are typically under the supervision of board members.⁶⁰

Limited equity models intentionally promote economic stability, another initiative that provides communities transparency and accountability. For example, people residing in the Norwood apartments in Washington, DC, felt neglected by the building management and faced rampant gentrification in their neighborhood. When the building owner threatened to displace residents, people took action against them.⁶¹

Property owners can strip apartments without the tenants' permission, remodel, and increase the unit's value without hesitation. Often, the destruction leaves families without any economic security to afford another home.⁶² As a result, these economic developments magnify the impact of economic and racial inequality. Homeowner financing requires remodeling a unit

⁵⁷ (Back Story to the Neoliberal Moment, 2012)

⁵⁸ Crabtree, Louise. (2012). Principles and practices of an affordable housing community land trust model. Australian housing and urban research institute.

⁵⁹ Tummers, Lidewij. (2017). Learning from co-housing initiatives. Delft University of Technology.

⁶⁰ Green, Jarrid. Community Control of land and housing: exploring strategies for combating displacement, expanding ownership, and building community wealth. The Democratic Collaborative.

⁶¹ Green, Jarrid. Community Control of land and housing: exploring strategies for combating displacement, expanding ownership, and building community wealth. The Democratic Collaborative. Pg. 54.

⁶² Horlitz, Sabine. Movements and Initiatives to decommodify housing. International RC 21 Conference.

for the benefit of its resale value rather than the comfortability of the space.⁶³ It pushes developers to weigh the disadvantages of a community when deciding where to redevelop or remodel.

In the Norwood example, the tenants organized to purchase the building from the landlord, who gave them the power to refuse to sell the property. After converting it into an affordable housing initiative, residents could upgrade the building into a limited-equity cooperative. However, without the loan from the Department of Housing and a loan from the City First Bank, they would not have been able to organize to protect their homes. These initiatives involve a lot of coordination and advocacy, which many people cannot afford.⁶⁴

These are not permanent solutions to the financial crisis and income inequality. However, they provide families with an economic foundation and a stable environment to accumulate wealth and live healthier lives. In the methodology and procedures, I hope to explore the Binghampton Community Land Trust in greater detail and examine how they implement equity into their approach to community governance.

Data and Methods

Little previous research has been done that specifically addresses the impact of community land trusts on Memphis neighborhoods. Even less research has been done discussing the importance of community control and governance and its effects within Memphis. This research explores the impact of community control on affordable housing efforts throughout the city. My assessment will be done through semi-structured, in-depth interviews with people in the Binghampton neighborhood and community partners. Recognizing that Binghampton does not

⁶³ Moore, Tom. (2011). Empowering Local Communities: An international review of community land trusts. Taylor and Francis.pg.287.

⁶⁴ Green, Jarrid. Community Control of Land and Housing. The Democracy Collaborative.

operate as a monolith, I hope to highlight residents' voices and promote diversity of thought and experiences.

This project aims to highlight ways in which community partners can address the social needs of community members and represent the values of residents through this study. This research expands upon the conversation of housing justice and equity while building a foundation for future research concerning Binghampton and its service efforts. The research question for this study is as follows how do affordable housing initiatives promote control and reinforce expressions of health equity?

As previously mentioned, Binghampton historically has faced redlining and displacement based on socioeconomic status. This research highlights the potential impact of affordable housing models on the residents and their financial autonomy. Qualitative data is used to understand the connection between consistent displacement and aggregate health outcomes in the Memphis community. Quantitative data has been collected using the survey results gauging residents' opinions about the mission of the BCLT and potential social and economic improvements for the neighborhood.

This analysis draws data from 16 interviews, 12 with residents of the community with varying racial and economic backgrounds, and four discussions with community partners that have a professional experience in housing.

My decision to center the research on this area is an example of non-random purposive sampling. I chose this method as opposed to random or snowball sampling because I wanted to center my study on a community to investigate the progression of the BCLT and its future efforts. Additionally, I value minority experiences and representation in public health research, and this community is central to the community control aspect of the study. By choosing non-

random purposive sampling, I can conduct interviews efficiently and survey a small population of people relevant to the topics I am addressing in the research.

For the interview transcriptions, I used a coding analysis to compile significant themes throughout the interviews using Microsoft Excel. This qualitative data analysis will allow me to quickly identify the qualities that are most important to residents and shed light on the conversations that are overlooked by organizations looking to improve residents' quality of life. I will be cross-referencing the conversations brought up by residents and significant themes from community leaders relating to their efforts to maintain local control of resources and funds (a method of source triangulation).

For the surveys, I translated all questions and answer choices to Spanish and Swahili because it will allow more participants to be involved and a more well-rounded representation of the community's needs and opinions. I believe this level of inclusion is essential for the research as it directly relates to local autonomy within the housing conversation. This will add to the credibility of my research and provide statistics about Binghampton.

Results: The Impact of Control on Neighborhood Revitalization

My findings section includes themes involving displacement, funding, and a conversation about belonging relevant to the semi-structured interviews and survey results conducted over the past few months. These themes are relevant because they address all aspects of my research questions while also covering the major concerns for the interview participants and survey respondents. As previously mentioned, the themes are based on the interview and survey questions for the Binghampton community about the community land trust. Through a survey and semi-structured interview responses, I learned some general information relevant to

the respondent's perception of the community and goals for their families. Some keywords repeated throughout the interviews were chronically mobile, crime, educational assistance, funding, scarcity, rent increase, evictions, undocumented people, and children. Throughout the research, I noticed each resident and advocate had varying opinions about the community and its needs.

Out of the twenty-seven respondents for the interviews and surveys, fifteen have English listed as their primary language, while nine of the respondents chose Spanish. Several families in the neighborhood are multilingual. Out of the survey responses, four respondents identified within the 47-55 age group, three people identified within the 18-25 age group, and three people identified within the 35-46 age group. Only two respondents were placed in the 65-76 age group.

When asked questions about household size and income, most respondents reported at least four children and adults living in one household with an annual income of less than \$40,000. At least seventeen respondents have lived in the Binghampton community for over five years but under thirty years. For several families, there is a need for community intervention to implement safety measures to protect residents and interventions to reduce the cost of living in the city. All respondents believe their housing status impacts their health, and over half of the respondents are currently renting in the community.

Impact of Displacement on Undocumented Communities:

Firstly, many residents believe the most vulnerable people in the community are undocumented, unhoused families. These results are unsurprising because the percentage of undocumented people in the neighborhood is significant. Furthermore, several residents believe landlords, as well as developers, exploit these communities throughout the area, so the response

seems to be the most accurate answer.

Additionally, the study residents believe that unhoused children are the most victimized in the community. Several families are chronically mobile throughout the city. Many children have not lived in the same neighborhood for a year, so petty crime is prominent throughout the community.

One of the respondents mentioned a child that lived in a low-income apartment complex and did not have much familial support. Although the interviewee wished to help him, she understood his family dynamic and poverty status would lead to a particular lifestyle.

This story is not unique to Binghampton and the residents that live in the neighborhood.

Another interview participant worked as a teacher for elementary school students before purchasing a home in the community. The participants mentioned the lack of educational resources and support in the schools. Many students are severely underperforming academically with little to no help from the city and parents.

"Several parents treat schools as babysitting opportunities to get the children out of the house for eight hours."

From a teacher's perspective, this was frustrating because students were not interested in learning new material. There continues to be little to no educational assistance without adequate funding—these inequalities in academic support are directly related to the city's housing crisis. Several social issues in Memphis stem from a history of unstable, unaffordable, and poor-quality housing, and living in poor-quality housing is associated with lower reading and test scores. Housing initiatives can help fight educational inequalities.

Evictions are rampant in the neighborhood, and communities are not impacted equally.

Many participants admit to seeing at least a weekly removal in the area, an effect of outrageous rent increases.

"Families living in the same homes for years are given 30 days to pay double the rent or forced to move out of the neighborhood."

The number of evictions drastically impacted the community's sense of belonging and togetherness.

"People that have known each other for years are losing contact with their neighbors rapidly."

The rise in evictions is one of the main reasons the Binghampton Community Land Trust (BCLT) began in 2018. The organization's members were tired of seeing low-income families being bought out of their homes and displaced from their communities. The result of these evictions has led to more crime in the neighborhood and created a sense of fear among residents. Many believe they will continue to lose long-term friends and family.

Concerning health equity, these displacement rates have negatively impacted people's sense of community and purpose in the neighborhood. Several families do not feel comfortable playing outside with their children or meeting with other residents out of fear of being targeted or harassed by outsiders. Some no longer feel their network is being supported. Over 50% of survey respondents admitted the impact of revitalization is directly related to their poor mental health. While worrying about the rent increases and fear of deportation, parents are no longer concerned about spending time on relaxation and sleeping consistently.

Community partners are pushing for more community activities and events to be hosted over the next few years. The members of the BCLT understand the health disparities that persist within their community and are working with the TIF (Tax-Increment Finance) organization to promote healthier, greener spaces. However, these programs are donated funds for specific projects, will take longer, and are more expensive, impacting the quality of life for current residents ultimately.

The Difficulties with Increasing Funding:

The BCLT is an initiative to make housing affordable for everyone who wants to stay in the neighborhood and not be exploited by landlords. It is a response to the rapid development in the city and disinvestment in Binghampton. However, the organization is battling growth and gaining capital in revamping the homes within the community.

"Funding is hard to come by as a young land trust, and development is happening quickly, outpacing community members."

Despite the challenges, the BCLT continues to educate and raise awareness of the housing crisis and the land trust's mission. Over the past few months, the organization has partnered with United Housing and the Center for Transforming Communities (CTC) to educate residents about credit history, mortgages, and saving for a down payment on a home. They understand the importance of education for long-term change in the community because the land trust model impacts generations of homeowners, not only the current ones.

"To sustain the land trust model, all residents must understand the mission and adhere to the principles to be a feasible model for the community."

Another goal of the Binghampton Land Trust model is to be a viable solution to housing development and displacement in the neighborhood. All land trust members are long-term residents of the community who actively participate in community events and advocacy efforts. Existing as a community-led initiative is important because the mission directly impacts the board, so all decisions are made with the residents in mind. As a result, the values of Binghampton will not be lost while the land trust progresses throughout the years.

One of the main challenges with promoting community control in the neighborhood was the BCLT relies heavily on external funding for the operation. With the budget they receive, they must adhere to specific standards set by the funder to be approved for grants and other financial resources. Being that they are a relatively new organization, they are in a position of reluctance to challenge the development priorities and commitment of Memphis leaders. Over the next few years, there will continue to be challenged to shift their focus from meeting community needs to meet contract compliance requirements. Although this is not unique for community-led land trusts, it is a significant obstacle to overcome as a non-profit organization.

The importance of belonging to a larger community:

These elements will hopefully have long-term impacts on the older and younger generations of the community. The BCLT is a housing initiative, but they also support

community revitalization efforts to support belonging and educational efforts among the youth. In addition, they partner with the CTC and other local organizations to provide economic and educational discussions for women and families to provide support. As a result, the community's health is being sustained along with community governance and control. Community control is vital for residents because it gives them security and validation to know their opinions are prioritized. It allows partners to understand and address the specific needs of the neighborhood, which allow for better health outcomes and overall participation from residents.

At the monthly meetings, the people's needs are centered on the BCLT's projects, and questions are constantly being answered explaining the land trust and its impact. Outreach is vital for the board members because they want as many people as possible to benefit from the housing initiative. Affordability is a significant concern for all people in the community. They understand the health benefits of stability in families long-term, especially undocumented, low-income families of color that need additional support.

Additionally, these efforts for community belonging allow all community organizations to develop sustainable programs for generations of residents to benefit from their resources and lead to healthier, safer, and united housing environments.

Analysis and Discussion

For my analysis, I am employing a mixed methods research strategy because I am implementing both qualitative procedures with my interviews and quantitative approaches using my survey responses. I will use the qualitative dominant mixed methods research strategy, which is vital for my research because it is heavily qualitative since I am using residents' lived experiences to guide my results along with the survey results. This method strengthens my qualitative dominant research while including the quantitative survey questions and responses

that will provide well-rounded results. These mixed method techniques will allow me to draw on the strengths and minimize the weaknesses of qualitative and quantitative methods, as both research methods are not comprehensive to examine results. Through survey results and interview responses, I gathered important information about the respondents' values and health history relevant to their housing conditions. These allowed me to understand how their identity impacts this research and its importance for other housing studies conducted with low-income communities.

The codes I will use to evaluate my interviews include educational assistance, funding, scarcity, rent increase, evictions, mobility, and crime. The assessment of the codes or binding terms will be achieved through axial coding, which breaks down the data into sections based on the preset terms and compares interview responses to identify the standard features between them. Using this technique will allow me to link the answers to my research question and address all aspects of the study. The univariate analysis will be essential to assess the quantitative data gathered from the Qualtrics survey to determine the relationship between the type of housing and the quality of experience living in the community.

All data will be stored in my private Rhodes College student drive folder on the desktop computer for the duration of the study. I will manage and code data using a color-coordinated technique related to the pre-set coded terms. Then, I will compile the crucial quotes into a separate document based on the category and assess major themes or contradictions between the responses.

For the displacement portion of the results, I expected the majority of the responses from the residents and their opinions about the neighborhood. While interviewing the subjects, I noticed that each person was passionate about sharing their experiences and potential frustrations

with the lack of community involvement in developing the neighborhood. One of the most impactful aspects of the results was the varying experiences of racial minorities in the communities in Binghampton.

Considering that most of the respondents are multilingual and identify as a racial minority, the economic and social reality of the neighborhood is disproportionately impacting their quality of life and perceptions of safety. Many respondents believe their racial and economic status negatively impacted their stress levels and time spent outdoors.

The population that makes up most of this category is Black and Hispanic-identifying individuals over the age of 21. This means there need to be more public safety efforts to protect these families and generate a healthier mental environment for residents in the area. Some of the potential programs that residents suggested are banning police officers from surveilling the area constantly and implementing educational programs to encourage people to leave their homes more often for a safer, enriching environment.

Additionally, I was not expecting the funding to be moving at a slower pace. After speaking with the community partners, I learned gaining access to funds is a significant obstacle for the organization. Their partnerships with United Housing and the Center for Transforming Communities (CTC) are helping them access educational opportunities for residents looking to purchase a home, but finding funds for social projects is more complex than they imagined. Although they are impacting financial literacy in the community, the demands of community members are not being fully met because of economic limitations.

The results relate to other studies examining the relationship between displacement and self-reported health in a neighborhood setting. The data is similar in that social programs and

For the future of this project, I am eager to see the progress Binghampton has made in promoting affordable housing for their neighborhood and if it will impact the neighboring communities in the city.

Conclusion

The purpose of this research study is to examine how the Binghampton community land trust is promoting local control over their neighborhood while addressing principles of health equity in their approach to social change. Throughout the past few years, multiple studies have highlighted the importance of governance in promoting community health and highlighting minority voices in the process to benefit the families that are impacted by these political and economic decisions.⁶⁵ While a decent amount of research has been conducted to address the need for intersectional, representative identities in leadership, research has not examined the specific impact housing leadership identity has on the work, particularly in majority black communities.⁶⁶ This relationship is relevant as the nation increasingly becomes a majority racial minority. However, this surge in diversity is not resulting in the growing variety of the housing industry and economical leadership in health spaces. Research results from mixed methods survey and interview data collection have shown that the identities of race and class in the neighborhood have a significant influence on the programming within the community leadership and the perceptions of housing in the area as well as the social responsibility of community leaders and shifting the conversation to be focused on local needs. For future studies, researchers should look

⁶⁵ U.S. Department of Housing and Urban Development. Office of Policy Development and Research. Housing Discrimination Against Racial and Ethnic Minorities 2012.

⁶⁶ Goodling, Erin. (2020) Intersecting hazards, intersectional identities: a baseline critical environmental justice analysis of US homelessness. EPE: Nature and Space. DOI: 10.1177/2514848619892433. Vol.3(3).833-856.

into the impact of local land ownership on the economic status of a neighborhood and if it impacts the social conditions within the area. Finally, community leaders should work towards promoting social needs to benefit not only the potential homeowners in the area but all residents that could benefit from additional support.

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