



Community Vision  
Capital & Consulting

# IMPACT 2023





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NOTE: This report is best viewed by downloading the PDF.  
Photos included are of Community Vision partners, borrowers and clients across the years.  
Cover Image: Fresno Barrios Unidos







# Unveiling our Theory of Change

Youth Radio



# Dear Partners,

It is my honor to present Community Vision's Impact Report for Fiscal Year 2023. As we continue working towards justice, power and economic equity in our communities, we look forward to sharing the measurable outcomes, impacts and key learnings of our collective contributions.

Community Vision celebrated several key milestones this past fiscal year. In 2023, we invested more capital in Northern and Central California communities than we had in any previous year of our history. We moved \$37.9 million into nonprofits and small businesses that are deeply rooted in their communities, with 82% of that capital invested in BIPOC-led organizations and 72% invested in women- and non-cisgender-led organizations.

In the Central Valley, Bay Area and beyond, our team of real estate and financial management consultants provided more than 4,600 hours of advising and support to nonprofits and small businesses that are meeting community needs and building community power.

This past year, Community Vision expanded our support for early stage infrastructure development for small and emerging Community Land Trusts and Community Development Corporations. We wrapped our second Community-Owned Real Estate (CalCORE) cohort in partnership with Genesis LA, a Los Angeles-based CDFI. This cohort centered on developing commercial real estate, and we launched our third cohort, focused on small-site affordable housing preservation.

For years, we have concentrated our work largely around real estate. The history of this country reveals an inextricable connection between land access and control and broader systemic inequalities of wealth and wellbeing. In this report, we have included a timeline of land injustice referencing historical examples of land appropriation and discriminatory practices targeted at communities of color.



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Oakstop Ribbon Cutting Ceremony

As we reflect on the outcomes of this past year, we are also examining how we continue to deepen our impact. Throughout Community Vision's history, we have remained committed to redressing the effects of systemic discrimination and racial and economic inequality. In 2023, we underwent a process to explore and develop our first Theory of Change, to clarify for ourselves and our partners the systemic change that we wish to see, and how we believe our work contributes to bringing that change into reality. I am honored to present our Theory of Change publicly for the first time in this report.

With this Theory of Change, we are excited to present a framework guiding our priorities in communities and evaluating our programs and activities. We remain committed to evaluating and learning from our work, and innovating in collaboration with the community and our peers, to advance racial and economic equity in California.

Finally, as we look back at our impact from this past year, I want to extend my gratitude to our dedicated staff, community partners, funders, donors and investors. Partnership is central to our mission, and the tangible outcomes from this past fiscal year are a reflection of the power of collective action. Together, we are building a more just and inclusive future.

In partnership,

A handwritten signature in blue ink, which appears to read "Catherine Howard". The signature is fluid and cursive, with a large initial "C".

Catherine Howard, President  
Community Vision



# Timeline of Land Injustice in California

The history of land injustice in North America spans more than 600 years. Through policies of genocide and forced removal, Native people across the United States have lost 98.9% of their historic lands. In the history that followed, more communities of color saw their land taken or were denied opportunities to establish themselves.

It is important to know this history because it bears witness to how deeply ingrained the issue of land control is with broader issues of justice, wealth, power and equity. The impacts of the events below—and many more not listed—on BIPOC communities continue to reverberate to this day in California and across the country. Please note before you read the timeline that it contains descriptions of distressing and violent histories.

*Image: Indigenous American woman from what is now Northern California.*

## Mission System: 1789

Spain establishes the mission system in what is now California, beginning the systematic removal of Native people from their land. Some Native people are captured and brought to missions; others move to the missions for survival after Spanish livestock decimate the food supply. An estimated 37,000 Native people die in the missions from disease, malnourishment and mistreatment.

*Image: Mission Santa Clara de Así, Santa Clara County.*

## California Annexation & the Gold Rush: 1846

The United States' annexation of California marks the beginning of a genocide campaign against the Native population, carried out largely to clear land for settlement and gold mining. Between 9,000 and 16,000 Native people are killed, and hundreds of thousands die of hunger, disease and forced work. California's Native population falls from an estimated 150,000 to 30,000 by 1870.

## Homestead Act & Federal Land Act: 1862 and 1864

The Homestead Act of 1862 encourages settlement of the American West by providing 160 acres of public land to settlers for a small fee, and the Federal Land Act of 1864 allows settlers to purchase up to 320 acres of public land at \$1.25 per acre. These opportunities are largely denied to people of color through discriminatory practices, and they further displace Native and Mexican populations.

*Image: The Bates family.*

## Reconstruction: 1865

Following the assassination of Abraham Lincoln, President Andrew Johnson rescinds Special Field Order No. 15, which had redistributed 400,000 acres of land from Confederates to freed Blacks. Without land of their own to work, many former slaves are re-indentured to former slave owners.

## Chinese Exclusion Act: 1882–1943

This federal law targets Chinese immigrants by restricting their entry and rights within the US. They face severe constraints on employment and obstacles in obtaining legal recognition. This, in turn, hinders their ability to purchase land and assert property rights in land ownership disputes. In many cases Chinese immigrants are confined to specific neighborhoods, further limiting their housing and land ownership choices.

## Alien Land Law: 1913

California passes the Alien Land Law, making it the first of fifteen states to ban non-citizen immigrants from owning land. The law, aimed primarily at Japanese Americans and other Asian immigrants, would not be struck down by the California Supreme Court until 1952.

*Image: Second generation Japanese American farmer.*

## Forced Deportation: 1929–1939

During the Great Depression, hundreds of thousands of Mexican Americans are forcibly deported to Mexico, robbing them of their land, small businesses and other property.

*Image: Mexican American family forcibly deported from California.*

## Redlining: 1934

The newly created Federal Housing Authority (FHA) excludes predominantly Black neighborhoods and other communities of color from its loan guarantees, a practice known as redlining. This and related policies effectively cut non-white Americans out of the mid-20th Century boom in home ownership. As PBS has noted, "of the 350,000 new homes built with federal support in northern California between 1946 and 1960, fewer than 100 went to African Americans."

*Image: Loli Ellison, Estella Ellison and their daughter Estella Mae Ellison standing in front of their house.*

## Japanese Internment: 1942

At least 120,000 Japanese Americans are forcibly removed from their homes and interned during World War II. While interned much of their property and land was stolen.

*Image: Two Japanese American women in an internment camp working as field hands.*

## Urban Renewal Programs: 1949–1974

Federally funded Urban Renewal programs in over 400 U.S. cities and towns displace at least 300,000 families, more than half of whom are Black. These programs destroy thriving Black neighborhoods, including San Francisco's Fillmore district.

*Image: Black businessmen in Fillmore District, San Francisco.*

## Continuing Rise of Gentrification: 1970s–Present

Many BIPOC communities in California, especially in urban areas, face gentrification and displacement as property values rise and long-standing residents and small businesses are pushed out.

## The Great Recession: 2008-2010

The Great Recession disproportionately impacts Latino and Black families. Eight percent of Latino and Black families lose their homes to foreclosure, compared to 4.5% of white families. As a result of foreclosures, falling home prices and job losses, median family wealth falls 55% for Latino families and 47% for Black families.

## COVID-19 Pandemic: 2020–Present

The COVID-19 pandemic both reveals and exacerbates land justice issues in California, particularly concerning housing, homelessness and access to outdoor spaces. The economic fallout from the pandemic, including job losses, small business closures and reduced incomes, leads to a surge in housing insecurity.



# Theory of Change



Camille Clinton, Content Developer  
Community Vision

Because discrimination in land ownership and control has played a central role in perpetuating racial and economic inequality, we work to advance **COMMUNITY OWNERSHIP OF COMMUNITY ASSETS**

To us that means **supporting community-rooted nonprofits and businesses to purchase, preserve, and develop social purpose real estate** that

- delivers education, healthcare and human services
- provides affordable and supportive housing
- fosters cultural expression
- builds incomes and wealth

So that our clients achieve **stability and scale**, and communities of color and low-income communities achieve **justice, power, and equity**

We do this through these **core strategies**:

## Responsive Lending

Financing to support community real estate projects and related needs

## Catalytic Capital

Early stage “possibility capital” to help get community development projects off the ground

## Advising and Support

Culturally competent real estate and financial advising to advance projects and mitigate risk

# Community Ownership of Community Assets and Four Types of Social Purpose Real Estate

Imagine walking through a vibrant neighborhood. What catches your eye—homes, shops, offices, community spaces? Now consider this: who decides which buildings are there and how they're used?



At Community Vision, we believe that decision belongs to the people, nonprofits and small businesses who are deeply rooted in the communities where they live and work. We believe advancing community ownership of community assets is one of the most powerful tools for cultivating thriving communities, promoting economic justice, and building power and equity.

To support community ownership of community assets, we provide flexible capital and culturally centered technical assistance to purchase, preserve, and develop **social purpose real estate**.



In alignment with our Theory of Change, Community Vision concentrates on **four fundamental types of social purpose real estate** crucial to fostering a vibrant community. These are community facilities that provide access to **education, healthcare and human services**; that offer **affordable and supportive housing**; that foster **cultural expression**; and that promote **income and wealth generation** through inclusive small businesses.

**By investing in these four areas, we are supporting equitable and inclusive community development.**

Top: Saint Mary's Center Village  
Bottom: Women's Audio Mission





## 1 Providing Access to Education, Health and Human Services

Health clinics. Youth hubs. Food banks. Senior centers. These are just a few examples of community facilities—the physical spaces where community-centered nonprofits provide access to essential services and amenities. Community facilities play a significant role in addressing service disparities, promoting equity and empowering residents. Ownership of these important assets allows the community to determine how to best meet their own needs and realize the powerful visions they have for themselves.

Community Vision has a rich history of partnering with nonprofits and small businesses in low-income and diverse communities of color. We support these organizations in acquiring or gaining long-term control of community assets.

In addition to offering access to flexible and affordable capital, we also provide real estate and financial management advising support helping our partners to secure the facilities they need to position themselves for greater success and community impact.

As we continue to support acquisition of these vital facilities, we also look forward to continuing to understand and share the impact that these types of spaces have on wealth creation and quality of life in the neighborhoods they serve.

**Ownership of these important assets allows the community to determine how to best meet their own needs and realize the powerful visions they have for themselves.**

## ② Improving Access to Affordable and Supportive Housing

Access to affordable, supportive and stable housing is foundational for a thriving community, and it can be the first step that unlocks the door for many other positive outcomes, including physical and mental health improvements, economic opportunities and more.

While affordable housing is a critical issue throughout the country, California's housing crisis is especially dire. Coupled with growing income inequality and the persistent threat of displacement, especially in BIPOC communities, the need for affordable housing continues to require creative and effective solutions.

Throughout our history, we improved access to capital for developers who are creating and preserving housing that sustains historic communities of color and that allows people to live near jobs, services and social support networks. This also includes housing that has on-site supportive services for residents, such as case management or access to a social worker.

In addition to rental housing, we are deepening our work with ownership models, such as Community Land Trusts (CLTs). CLTs play a pivotal role in creating affordable homeownership opportunities, especially in high-cost communities. We recognize that homeownership is one of the most powerful tools to promote economic justice and generate wealth-building opportunities.

**Access to affordable, supportive and stable housing is foundational for a thriving community, and it can be the first step that unlocks the door for many other positive outcomes.**

Left: Visionary Home Builders  
Right: Allied Housing residents







### 3 Fostering Cultural Expression

We see space for creative and cultural expression as a key part of preserving cultural heritage and fostering community empowerment. For BIPOC communities in particular, art provides an avenue to reclaim their voices and tell stories and history on their own terms. Art is a main driver of neighborhood economies, and it has the power to inspire and unite people as a means of advocacy and resistance.

For more than 20 years, Community Vision has invested resources into community-rooted arts and

culture organizations, especially for the acquisition or activation of spaces for teaching and performance. These organizations create avenues for the community to learn and engage with art, including through dance, theater, public art and more. Arts and culture can also provide a pathway to entrepreneurship and drive economic growth and job creation.

### 4 Building Incomes and Wealth Through Inclusive Small Business

Business ownership is one of the most powerful tools for closing the racial wealth and income gaps. From coffee shops to neighborhood stores to modern manufacturing, small businesses create quality jobs and stimulate local economies.

For every dollar spent at a locally owned business, that dollar circulates in the local economy three times more than it would if it were spent at a national chain store. Studies show that small business owners are more likely to hire from within the community and that a strong local small business economy is key to lifting communities out of generational poverty.

Community Vision provides financing that helps prevent the displacement of locally owned small businesses and that supports new economic opportunities for entrepreneurs.

We provide financing and consulting to a variety of types of clients, including BIPOC-owned businesses, worker-owned businesses and businesses that hire people who face barriers to employment, such as formerly incarcerated or formerly unhoused people.



Mariko Grady, owner  
Aedan Koji Kitchen

## Reparative Land Fee

We recognize that there is an inherent contradiction in working to build community power and wealth through land control on land that itself was stolen from California's Native communities. This is why, in 2021, Community Vision created a Reparative Land Fee as a way to move beyond land acknowledgement toward land justice.

This model is not an annual tax on a resource we own or control. Instead, this fee is self-imposed at .5% on the amount we lend for all real estate acquisitions now and in the future, with a guarantee of at least \$40,000 dispersed per year. This is a model that we hope all mission-driven lenders that transact land might consider.

Since October 2021, we have disbursed more than \$100,000 to our partners **Sogorea Te' Land Trust** and the **California Tribal Fund**, a project of the First Nations Development Institute. These partnerships were created after building relationships with First Nation leaders and being invited to the land justice work that they have been engaged in for years.

We consider the Reparative Land Fee a core and ongoing business expense and a recognition of our part in the continuing commodification of unceded land.

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# FY '23

## ● Impact and Outcomes



# Overview: Impacts By Program

## 1 Capital Solutions: Responsive Lending

In 2023, Community Vision invested more capital than we had in any previous year. This included financing three anchor projects in neighborhood corridors where we've had deep engagement over the years: Oakland's Fruitvale neighborhood, downtown Oakland and the Mission District.

### ● Oakland's Fruitvale Neighborhood

Through sustained engagement with the Fruitvale community, we have had the opportunity to support several transformative community-owned projects along the International Blvd. corridor, including the Restore Oakland building, the Eastside Arts Alliance, and Oakland CLT's Liberated 23rd St.

This year we provided a \$6.1 million loan to The Unity Council for its Juntos Fruitvale project, a community hub for entrepreneurs, local businesses, nonprofits and artists in the heart of Fruitvale. We had previously worked with the Unity Council, one of Oakland's oldest Latino-serving community groups, by providing a predevelopment grant for its Fruitvale Transit Village II affordable housing complex.



*Restorative Justice for Oakland Youth (RJOY)*

### ● Downtown Oakland

In the face of gentrification and the ongoing impacts of the pandemic, we have continued supporting deeply rooted organizations in owning their piece of downtown Oakland.

This year, we made a \$5.85 million loan to enable Oakstop, a Black-led arts and entrepreneurship co-working space, to purchase its flagship building at 1721 Broadway. This property will be owned and rehabilitated in partnership with the Community Arts Stabilization Trust, a nonprofit real estate entity co-founded by Community Vision. Through our Catalytic Capital program we also provided Oakstop with a \$150,000 forgivable loan.

The street's 1700 block is symbolic of our vision for community ownership, with real estate borrowers Youth Radio in a landmark building next door and Restorative Justice for Oakland Youth (RJOY) located two doors down.



*Mission Kids, Groundbreaking*

## ● San Francisco's Mission District

On Mission Street, we provided consulting services and a \$7.6 million building acquisition loan to Hamilton Families, the City's largest service provider to homeless families. Partners for the Common Good participated in the loan, contributing \$2.5 million of the total. We have deep roots in the neighborhood and have worked with a wide range of organizations, including borrowers Mission Housing and Mission Graduates

## ● The Central Valley

We continued to build on directing resources to Central Valley communities.

In Stockton, we made a loan for the Little Manila Rising headquarters acquisition that was also supported through our Real Estate Solutions program (see below).

In the city of Merced, we provided acquisition and redevelopment financing for Mercy Village, a 66-unit project for households experiencing or at risk of being unhoused, including those with severe mental illness.



*Hamilton Families*



## 2 Catalytic Capital



Top: Center for ArtEsteem

Bottom: Launch of The Scorecard in Partnership with The Alliance at OFN Conference

Among the many highlights of our Catalytic Capital program this year was the launch of the [African American Equity Impact Scorecard](#) with the [African American Alliance of CDFI CEOs](#) (The Alliance).

The Scorecard serves as a critical lens for mission-driven lenders and investors, helping them to assess the effectiveness of their loans and grants in furthering Black liberation.

### ● Catalyzing Community Projects

Catalytic Capital is our integrated capital fund that facilitates unrestricted grants, recoverable grants, forgivable loans, no-to-low-cost loans and credit enhancements. Each of these can be part of crucial early stage “possibility capital” that helps to move community-driven projects from concept to reality.

We are able to use our positional power and access to responsibly direct resources to community-led organizations for impactful projects. This includes our grantmaking work to support affordable housing and community facilities.

### Some examples include:

- Through our membership in the cooperatively owned Federal Home Loan Bank of SF, we sponsored a \$1,040,000 Affordable Housing Program (AHP) grant to Chinatown Community Development Corporation (CCDC) for Maceo May apartments on San Francisco’s Treasure Island. Named after a Black Vietnam veteran who dedicated his life to addressing the need of housing for homeless veterans, Maceo May will provide 89 housing units for homeless vets, and another 16 for low-income veterans.

- Another AHP grant we sponsored was \$435,000 to Satellite Affordable Housing Associates' to help complete construction on their Veterans Square project in Pittsburg, CA. Veterans Square will provide 30 units of permanent supportive housing for low-income veterans.
- One of the unique elements of our Catalytic Capital work this year was that we awarded multiple grants to directly support community projects within the same neighborhoods: San Francisco's Chinatown and South of Market areas.

### San Francisco's Chinatown

- A \$1 million acquisition grant funded by the San Francisco Office of Economic and Workforce Development (OEWD) and administered by Community Vision helped CCDC purchase a building at 1615 Grant Avenue, allowing the organization to improve its services by consolidating staff programs from seven spread out locations into one facility.
- A \$1 million grant supported Chinatown Arts and Media Collaborative's acquisition of a three-story building at 800 Grant Avenue. After renovations, 800 Grant Avenue will provide space for permanent programming, including an immersive theater space with flexible seating, a dynamic exhibition and meeting space and multimedia open offices. This grant was another opportunity for Community Vision to work with OEWD to administer their funds.

### South of Market (SoMa) Neighborhood

- A \$535,000 acquisition grant helped the community-led violence prevention and youth development nonprofit United Playaz to acquire a building at 1044 Howard, two doors down from their original facility. There, United Playaz will create their new clubhouse, which will include a community hall, meeting rooms and offices to expand their programs. This grant was also funded by the OEWD and administered by Community Vision.
- A \$1.25 million AHP grant to South Park Scattered Sites for the rehabilitation of two historic hotels, a historic boarding house and a community gathering center built in the early 1900s. This project provides 108 affordable housing units, with 83 reserved for those experiencing homelessness. Residents will also have access to a services coordinator, onsite mental health and substance abuse services and intensive case management.





Top: CalCORE convening in Fresno, Ernesto Vilchis  
 Center: CalCORE participant, Yesenia Cruz of Pacoima Beautiful  
 Bottom: CalCORE participant, Roshawn Davis of Unseen Heros for Creative Community Development

### ③ Real Estate Solutions: Advising and Support

#### ● Central Valley Communities

This year, our consulting team actively focused on building the capacity of local partners across the Central Valley. Our consulting and training programs—like CalCORE—supported partners on their real estate journeys. This increased work is a part of our strategic commitment to the growing, diverse communities of the San Joaquin Valley.

● **Tulare County:** We partnered with The California Endowment to support emerging community organizations on their land control projects. This included the Central Valley Empowerment Alliance, a grassroots community group that is exploring affordable housing development.

● **Stockton:** We worked with the Embers Project in Stockton to support a group of community nonprofits with plans to develop social purpose real estate projects. These included the HATCH project, New Joaquin CDC, NAACP Stockton, Healing Harvest and Little Manila Rising (LMR).

We supported Little Manila in completing their acquisition of the Legionarios del Trabajo building, formerly owned by a historic Filipino benevolent association that houses LMR's health equity, environmental justice and cultural history programs.

## ● Community Ownership

We launched the third California Community-Owned Real Estate (CalCORE) cohort, in partnership with Genesis LA, a Los Angeles-based CDFI. CalCORE is a program designed to advance locally owned and controlled real estate by creating a community of practice; providing advising and training; and access to capital for small community-based developers.

The organizations in our third cohort are focusing on small site affordable housing preservation and preparation for the state-run Foreclosure Intervention Housing Preservation Program (FIHPP). Over the next few years, FIHPP will provide approximately \$388 million in grants and loans to nonprofits to acquire, rehabilitate and preserve affordable housing in foreclosure or at risk of foreclosure.

To date, eight of Community Vision's CalCORE clients have succeeded in bringing land into community ownership. This year, the Dishgamu Humboldt Community Land Trust is creating housing on ancestral land for former foster youth. Dishgamu Humboldt Community Land Trust (CLT) is a project of the Wiyot tribe and the first CLT organized under tribal law in the United States.



*Arizmendi Bakery, East Bay*

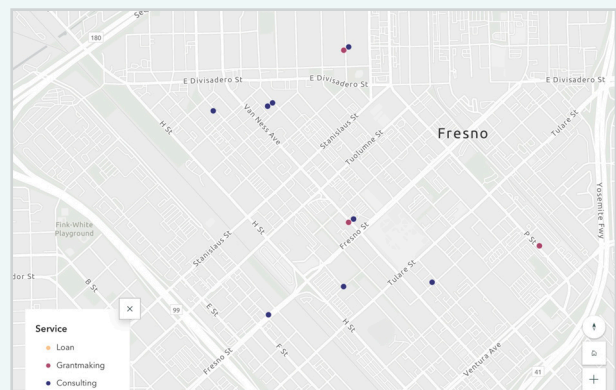
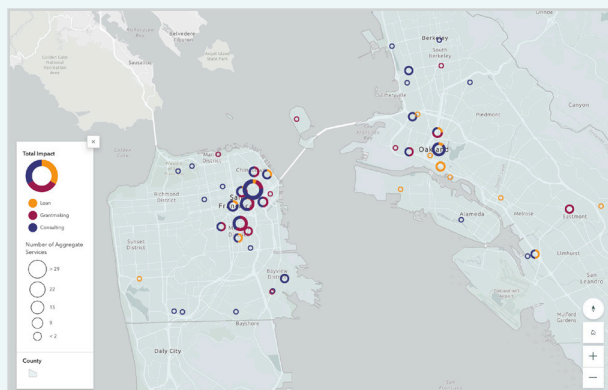
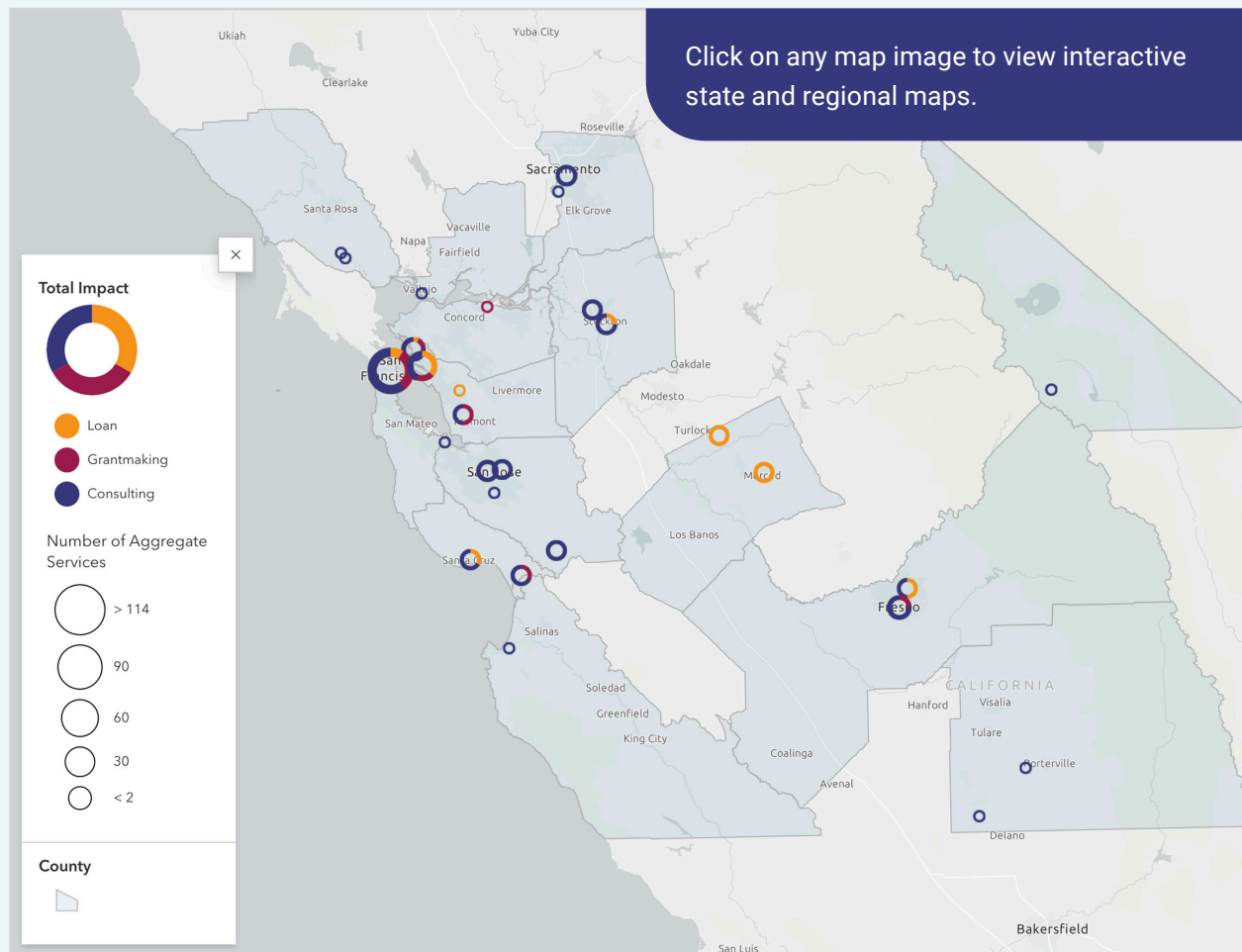
## ● Inclusive Small Business

In 2023 we piloted real estate consulting services to small business owners as part of the Entrepreneurs of Color Fund, a cohort of Bay Area CDFIs serving BIPOC-owned small businesses. This enabled us to extend our field-leading community real estate consulting services—previously available only to nonprofit clients—to small businesses in Contra Costa and Alameda counties. We look forward to deepening our efforts to support the stabilization and growth of inclusive small businesses.



# Interactive Maps of Partners and Projects

Our work spans Northern and Central California. To view interactive maps of the state and regions visit [communityvisionca.org/impactfy23maps](https://communityvisionca.org/impactfy23maps) The maps provide an overview and by clicking on the individual dots you can see the name of the partner, the type of engagement, and the value of loans or grants provided.



# By the Numbers: Overview of Impacts and Outcomes

## ● Capital Solutions: Responsive Lending



Dollar value of loans closed



Percent of total dollars lent to BIPOC-led borrowers

30 Number of loans closed

\$86.2M Portfolio outstanding at fiscal year end

70% Percent of total number of loans made to BIPOC-led borrowers

72% Percent of total number of loans and total dollars lent to women or non-cisgender-led borrowers

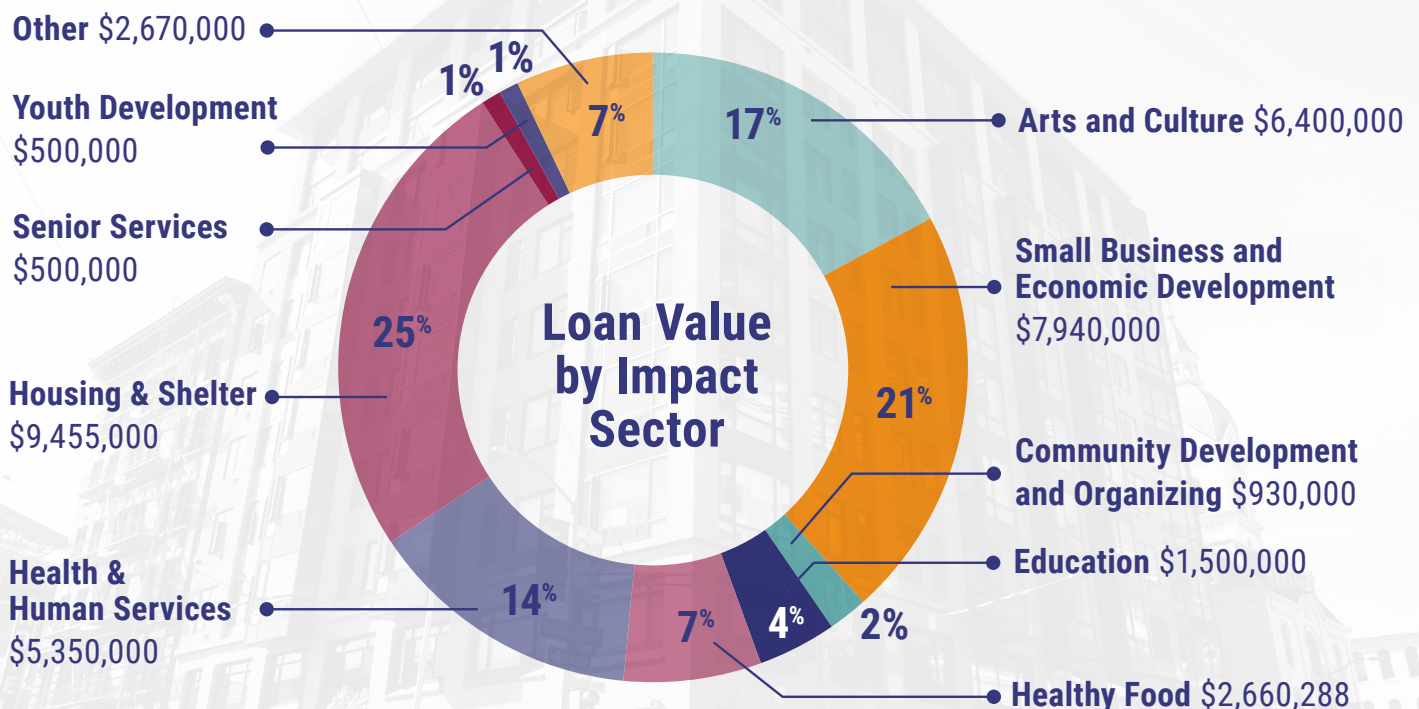
30,172 People served by our borrowers

120,400+ Square feet of social purpose real estate space created or preserved

201 Affordable housing units created or preserved

322 Permanent jobs created

448 Permanent jobs preserved





## ● Catalytic Capital



Dollar value of  
Catalytic Capital  
grants and  
loans closed



Square feet  
of social purpose  
real estate space  
created or preserved

**22** Number of Catalytic Capital **grants and loans**

**73%** Percent of total number of Catalytic Capital grants and loans made to **BIPOC-led clients**

**82%** Percent of total Catalytic Capital dollars directed to **BIPOC-led clients**

**26,270** People served by Catalytic Capital clients

**689** Permanent **jobs preserved or created**

## ● Real Estate Solutions: Advising and Support\*



Hours of  
consulting provided

**119** Consulting engagements

**93** Rapid Response technical assistance calls

**46%** Known share of consults provided to **BIPOC-led clients\*\***

**46,749** People served by Real Estate Solutions clients

**92,100+** Square feet of **social purpose real estate** space created or preserved

**982** Permanent **jobs preserved or created**

\*We introduced impact data collection for Real Estate Solutions during FY '23, therefore the data reported represents an undercount.

\*\*54% of clients reporting, with 46% unknown

Maritime Child Development Center,  
Richmond





# ● Where We Are Going

*Mount Tamalpais College (formerly Prison University Project)*





In this report, we've been pleased to share our Theory of Change and FY 2023 impact data. We view these as important tools for accountability to our funders, community partners, and the communities we serve.

We also understand that accountability does not end with clarifying objectives and counting visible outputs. Community Vision believes that learning and improvement is an ongoing process and our next steps will focus on introducing new tools to collect qualitative data with and for our clients and their communities to tell a broader story of impact.

Thank you for reading this report, and we look forward to partnering as we continue to deepen our understanding of community development needs and priorities.



*Clockwise from Top Left:  
First Exposures; Planting Justice;  
Mandela Marketplace;  
La Clinica de La Raza, Vallejo*





*Lorenz Hotel resident*



Community Vision  
Capital & Consulting

[CommunityVisionCA.org](http://CommunityVisionCA.org)

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