"We take care of each other"

The power and promise of TLGBQIA+-owned spaces

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Cover: The TransLatin@ Coalition president and chief executive officer Bamby Salcedo at a rally for trans lives in Los Angeles.

PHOTO: PAULO RIVEROS FOR THE TRANSLATIN® COALITION ART: CECILY ANDERSON

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Executive summary

"I don't know any Black trans people that say they own their own building. I don't know any Black trans people that say they own their own home. I don't know any Black trans people that own anything in the Bay Area, and I've been here for 26 years working in this community," said Janetta Johnson, chief executive officer of Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center, reflecting on the significance of her organization's recently acquired permanent home in San Francisco. "I made a commitment that we were going to own a building. Black

"I made a commitment that we were going to own a building. Black trans people deserve ownership, and I'm not talking about being capitalistic. It's important for people to have safe cultural spaces. It's important for people to have ownership so that they can believe in themselves and their abilities."

Janetta Johnson

CHIEF EXECUTIVE OFFICER, MISS MAJOR ALEXANDER L. LEE TGIJP BLACK TRANS CULTURAL CENTER

trans people deserve ownership, and I'm not talking about being capitalistic. It's important for people to have safe cultural spaces. It's important for people to have ownership so that they can believe in themselves and their abilities."

Named for Miss Major Griffin-Gracy (Miss Major), a Black trans freedom fighter and mother and mentor to many, and Alexander L. Lee, founder of the Transgender Intersex Justice Project, the Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center honors a movement for TLGBQIA+* liberation that includes reclaiming public and private spaces to build community, care for each other, and

organize for systems change and liberation. The building's location in San Francisco's Tenderloin district holds deep significance, as the neighborhood has long been home to trans and gender nonconforming (TGNC) people, sex workers and others involved in informal or street economies, and unhoused people. The Tenderloin is also the site of the 1966 Compton Cafeteria uprising, a protest led by TGNC people, drag queens, sex workers, and unhoused youth against criminalization, police brutality, and violence that predated Stonewall by three years.

This space of care, community, and organizing is also reflected in the history of a building at 147 W. 24th St. in the Chelsea neighborhood of New York City, known for a time as the Miss Major–Jay Toole Building for Social Justice. In the late 2000s to mid-2010s, it was home to five organizations focused on organizing Black, Indigenous, and people of color (BIPOC) TGNC and TLGBQIA+ adults and youth: Audre Lorde Project, FIERCE, Queers for Economic Justice, Streetwise and Safe, and Sylvia Rivera Law Project. "We–and by we, I mean people from the street, homeless queers–called it 'The Other Center,'" recalled Jay Toole, a Stonewall survivor and co-founder of Queers for Economic Justice. "You had support for queer youth, people of color, legal support, and more, all on different floors. I used to love to just ride the elevator up and down. You could eat, drink, rest for a while, have someone listen to your story, maybe learn something from them."

^{*}You may notice a reordering of the letters in the LGBTQIA+ initialism throughout this report. TLGBQIA+ communities are always evolving new terms and language to describe ourselves and our identities. Putting the "T" first is one small way to acknowledge the leadership of trans and gender-nonconforming (TGNC) people in movements for TLGBQIA+ liberation even as they are often the least supported and resourced, and to honor the teachings of Black trans freedom fighters Miss Major Griffin-Gracy, Ceyenne Doroshow, and other leaders interviewed for the report. In their words, "The T comes first."



In Los Angeles, The TransLatin[®] Coalition closed on a site for its new community empowerment and wellness center by and for transgender, gender diverse, and intersex (TGI) people in 2022. PHOTO CREDIT: PAULO RIVEROS FOR THE TRANSLATIN[®] COALITION

The five organizations were exploring purchasing the building together and creating a hub for BIPOC TLGBOIA+ organizing in New York City. Despite the organizations securing planning and feasibility grants, they had trouble attracting support for a capital campaign for a down payment, to say nothing of the larger barriers they'd face to secure a mortgage and funding for ongoing maintenance. Then Queers for Economic Justice lost funding and shut down, reflecting larger inequities in TLGBQIA+ philanthropy, and the remaining four groups could not afford to sustain the space, slowly priced out as New York City real estate recovered from the Great Recession. Of the original five organizations, only Sylvia Rivera Project remains in the building and operating as a fully staffed organization.

Of course, the impacts of these organizations extend far beyond their tenure in one building, and their members and leaders have used their wisdom to build and organize with other organizations. But the experience around acquiring the building in Chelsea—and its contrast with the promise of the Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center—illustrates how access to affordable space shapes long-term organizational survival, sustainability, and self-determination.

TLGBQIA+ community ownership as a strategy for building community and economic power

TLGBQIA+ communities have long creatively claimed space to find supportive community, provide essential resources like housing, food, and healthcare, and build power to fight for liberation. Yet more than 50 years after the movement for queer and trans liberation began, TLGBQIA+ ownership of space is still relatively rare, particularly for organizations led by TGNC people of color. A brief increase in funding in the wake of 2020 racial justice uprisings and pandemic relief enabled some TLGBQIA+ organizations throughout the country to realize decades-long dreams of community ownership and purchase their first buildings, an important step toward a future in which all communities can live with dignity and safety. In some cases, this resulted in acquiring the first-ever spaces owned by Black and brown queer and TGNC organizations in their communities. For example, Ceyenne Doroshow, founder and executive director of Gays and Lesbians Living in a Transgender Society (GLITS), created New York City's first housing development owned and operated by Black trans people in 2020, and is leading organizing efforts to preserve longtime TLGBQIA+ haven Riis Beach as a community land trust run by and for TLGBQIA+ people. In Los Angeles, The TransLatin@ Coalition closed on a site for its new community empowerment and wellness center by and for transgender, gender diverse, and

intersex (TGI) people in 2022, with visions of adding social enterprises to build economic power among TGI community members as well as support the organization's long-term sustainability. But a drop-off in funding since 2020 threatens organizations' ability to sustain and grow this work at a time when it is urgently needed.

TLGBQIA+ people are facing an alarming rise in attacks on their lives and rights. At least 500 anti-TLGBQIA+ bills were introduced in 2024, including laws criminalizing drag performances, censoring discussion of TLGBQIA+ topics in schools, and restricting access to affirming healthcare for TGNC adults and youth.² Rooted in a long history of criminalization, violence, and

"I consider myself a conductor along the Underground Railroad, because the Underground Railroad still does exist within our communities."

Milan Sherry co-DIRECTOR, HOUSE OF TULIP policing of TLGBQIA+ communities, these policies have accompanied violent demonstrations and attacks on TLGBQIA+ people and organizations. This onslaught compounds the violence and economic insecurity that TLGBQIA+ people were already more likely to experience. TLGBQIA+ people and especially BIPOC TGNC people are disproportionately likely to experience poverty, housing insecurity, and homelessness, for example,³ and severe funding inequities further challenge the long-term survival of TLGBQIA+ organizations and spaces. The latest

available data indicate that TLGBQIA+ issues received just 25 cents of every \$100 awarded by foundations in the U.S. in 2022, which represented a decline in real dollars from the prior year, and of this already limited funding, less than 5 cents supported TGNC communities.⁴

This report explores TLGBQIA+ community ownership as a strategy for building community and economic power, and the financing and organizing resources needed to expand this work. Findings are drawn from an extensive literature review and interviews with 24 TLGBQIA+ and TGNC practitioners, including 10 case studies of TLGBQIA+ and TGNC community ownership: House of gg, Little Rock, AR; Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center, San Francisco, CA; The TransLatin@ Coalition, Los Angeles, CA; GLITS, New York, NY; House of Tulip, New Orleans, LA; Queer the Land, Seattle, WA; Brave Space Alliance, Chicago, IL; OutFront Kalamazoo, Kalamazoo, MI; Red Emma's, Baltimore, MD; and Esperanza Peace and Justice Center, San Antonio, TX. As one of the first qualitative studies to bring together research on TLGBQIA+ economic inequities and queer and trans placemaking with insights from TLGBQIA+ leaders at the forefront of community ownership efforts, we explore the wealth, asset, and capital disparities for TLGBQIA+ people and organizations; lessons from established and emerging organizations, including how longstanding practices of mutual aid and community care inform TLGBQIA+ community ownership efforts; and short- and long-term grant, capital, and capacity-building needs and opportunities.

Key findings

Health, wealth, and housing injustices as well as funding and capital access inequities pose major barriers to TLGBQIA+ community ownership and organizational sustainability.

TLGBQIA+ communities are twice as likely as the general population to report very low levels of financial well-being.⁵ They report lower incomes, savings, and assets,⁶ and have less credit history and access to credit.⁷ Financial insecurity is not felt evenly across TLGBQIA+ communities, with LBQ cis women and trans people more likely than GBQ cis men to be living

in a low-income household,⁸ and BIPOC, TGNC people, and cis women more likely to live in poverty. Poverty among white LGBT people in 2021 was 13% compared to 7.4% among straight white cis people, whereas 24.7% of BIPOC LGBT people experienced poverty compared to 20.2% of BIPOC straight cis people.9 Financial insecurity and poverty contribute to significant barriers to affordable and dignified housing for TLGBOIA+ people, who have lower rates of homeownership and higher rates of housing instability and homelessness than non-TLGBQIA+ people. Roughly 50% of LGBTQ+ adults own their homes compared to 70% of non-LGBT adults. Just 25% of trans adults own their homes,¹⁰ and BIPOC queer and trans women had the lowest rates of homeownership.¹¹ One survey found that 30% of TGNC people report experiencing homelessness at some point in their lives, and that 35% of Latina trans women, 51% of Black trans women, and 59% of Indigenous trans women have been homeless, compared to 17% of cis LGBQ people and 6.2% of the general population.¹² At the organizational level, nearly half of LGBTQ+ centers have fewer than five paid staff, 13% of LGBTQ+ centers lack dedicated physical space, and just 20% of centers own their space.¹³ Practitioners working at the intersections of TLGBQIA+ communities and economic and housing justice also described a disconnect when trying to engage both LGBTQ+ funders and anti-poverty and community development funders to support their work.

TLGBQIA+ organizations are designing spaces to overcome barriers related to existing services, meet community needs, and envision new models and ways of working, all grounded in a recognition of the need for durable community infrastructure.

The ability to create these unique spaces comes not only from shared identities, but also from a deep understanding of community needs and the inequities that TLGBQIA+ people face trying to access services, employment, and housing, build relationships and community, and simply live their lives with dignity. For example, after decades of dreaming of a permanent space, by 2020 Miss Major had raised enough funds to purchase outright two homes in Little Rock, AR, where she created the House of gg retreat, educational, and historical center. Her hope is that visiting guests will not only be able to relax, reflect, and connect with each other, but also be inspired to create their own spaces in their communities. "When they see that kind of stuff, and they live in it, then they know they have a right to have this stuff, too," said Miss Major.

Overwhelmingly, TLGBQIA+ groups emphasized that affordable space is foundational to balancing intersecting community needs and interconnected program strategies, and building community power.

Affordable space can help groups fulfill many objectives: to maintain sustainable financials and a long-term community presence, provide sufficient space for diverse programming, offer a one-stop shop for TLGBQIA+ and TGNC people to find supportive community and affirming services, provide shared meeting space to build connections across organizations or to help incubate nascent TLGBQIA+- and TGNC-led projects, and to foster more autonomy and control over their space, the latter being especially important given discriminatory evictions, landlord harassment, and other pressure that TLGBQIA+ and especially BIPOC TGNC people continue to face. For example, the House of Trans United Leading Intersectional Progress (Tulip) grew out of Black TGNC-led mutual-aid efforts in New Orleans. Leveraging grants, a successful GoFundMe campaign, and donations from community members in the wake of 2020 racial justice uprisings, House of Tulip opened two long-term housing sites that are home to 11 residents seeking stable housing for six months or longer who are also accessing services or advancing education and careers. "I consider myself a conductor along the Underground Railroad, because the Underground Railroad still does exist within our communities," said Milan Sherry, co-director. "When you get to me as the conductor it will be irresponsible to send you along without the skills, without the things that you need."

Extremely limited overall funding for TLGBQIA+ and especially BIPOC TGNC communities presents additional considerations for organizational sustainability and capital access for real estate acquisition.

Though many grassroots community-based organizations of course encounter similar funding and affordable-space challenges, the high levels of trauma and instability experienced by both staff and community members add to challenges faced by TLGBQIA+ and TGNC groups. Real estate projects require additional resources for ongoing maintenance and sound stewardship, as well as staff to carry out this work. In addition to increased funding, ongoing organizational development and capacity building remain a significant need for organizational sustainability and for supporting TLGBQIA+ community members as they transition into leadership roles that might also offer more economic stability. "If we look at where we are as a trans, gender-nonconforming, and intersex community, there is larger infrastructure development that needs to happen in order for us to get out of the hole," said Bamby Salcedo, president and CEO of The Translatin@ Coalition in Los Angeles, CA. "We continue to be the most poor. We continue to be the most attacked, and a lot of times violently attacked and ultimately murdered. Institutions that have the ability to fund the work need to look into the responsibility that they have or should have with our communities, and find ways to leverage their access, their power, and their resources to make an intentional investment in our community that continues to be one of the most marginalized and oppressed."

Affordable, non-extractive capital paired with technical assistance is a major opportunity.

Ongoing wealth and funding inequities and exclusionary lending practices prevent TLGBQIA+ and especially BIPOC TGNC-led organizations from accessing capital. Of the 10 organizations highlighted in the case studies, six purchased their buildings outright with funds raised through private grants or donations, and four used a combination of equity and debt financing. While affordable capital can be an important tool in property purchases, some groups expressed an understandable skepticism about loans, given the ways that debt has often been used to harm and extract wealth from low-income communities and communities of color. In cases where loans were used, they came from mission-driven financial institutions rather than traditional banks. For example, Red Emma's is a queer and trans worker-owned cooperative café and bookstore in Baltimore, initially founded as a volunteer-run effort in 2004. A combination of pandemic aid (including Paycheck Protection Program loans and Economic Injury Disaster Loans), a Project Restore mortgage abatement for vacant building activations, a sales tax credit, state economic development grants, and a mortgage from the Seed Commons non-extractive national loan fund network made it possible for Red Emma's to buy two adjoining buildings in April 2021.

Recommendations

Setting organizations up for success in stewarding property will require funders, lenders, policymakers, and community-based partners to meet this moment and support TLGBQIA+- and TGNC-led organizations with flexible, long-term grant funding, organizational development and capacity building, and non-extractive capital financing. Such investments should be part of a both/and approach, supporting TLGBQIA+ organizations in stewarding spaces to meet a diverse

Now is the moment to support TLGBQIA+ and TGNC-serving organizations through flexible, long-term grant funding that is paired with capacity building, and nonextractive capital financing. range of community needs while also building the capacity and competence of non-TLGBQIA+ organizations and institutions in sexual orientation, gender identity and expression, and sex characteristics (SOGIESC) as critical dimensions of equitable community investment and development without displacement.

Expand locally rooted grantmaking, engaging TLGBQIA+ and TGNC organizations, intermediaries, and funders for collaboration and direction.

Given longstanding funding inequities, multi-year, general operating support remains a major need for TLGBQIA+ organizations, especially for TGNC- and BIPOC-led organizations. The TransLatin@ Coalition's #InvestInTransLives Coalition Manifesto recommends LGBTQ+ foundations and donors dedicate at least 20% of their funding specifically to TGNC-led organizations, for example.¹⁴ While it is encouraging that general operating support comprised the largest share of philanthropic LGBTQ+ funding in 2022, advocacy-focused strategies and national-level grants each received nearly twice as much funding as direct services and local grants.¹⁵ Because community ownership and community and economic power-building are local by definition, funders should expand locally rooted funding strategies, in partnership with local TLGBQIA+ and TGNC leaders. Case studies in this report also illustrate the long timeline for building genuine community leadership, decision making, and ownership, especially for TLGBOIA+ groups that also provide many varied services to meet urgent community needs; this highlights a need for much longer-term grants. Funders should also recognize the interconnections between meeting community needs via direct services and mutual aid, building community and economic power, and advocating for policy changes, particularly for organizations working with community members who experience high levels of marginalization and trauma. Kate Khatib, co-founding worker-owner of Red Emma's and co-director of the Seed Commons non-extractive loan fund network, put it this way: "We need structures and institutions that can sustain us through both bad times and good times. We need to start prefiguring the world that we want to see in the organizing that we're doing right now."

Pair expanded general operating funding with ongoing organizational development, infrastructure, and capacity building.

Experiencing an unprecedented windfall of relatively unrestricted funding after 2020 brought important insights about the need to pair general operating and program funds with organizational development, including the creation of systems to manage new resources and plan for program expansions. "The worst thing that can happen to a nonprofit is to have too much money too quickly and more program funds than infrastructural investments," said

Stephanie Skora, formerly chief development officer of Brave Space Alliance. "You see a lot of fantastic organizations building houses of cards on the back of very flimsy infrastructure or insufficient financial controls. There really needs to be an infrastructural investment in the basic capacity of CBOs [community-based organizations]. There needs to be more funder collaboration on this at the local level." Similar to multi-year operating funds, organizational development and capacity building should also be long-term investments. These investments should include support for staffing to retain new capacities built (rather than just providing one-time grants or outside consultants and trainings) as well as ongoing support for people in governance and decision-making roles. For groups exploring property ownership for the first time, capacity building and technical assistance focused on real estate purchase and stewardship would also be valuable resources.

Engage policymakers and public funding to help scale projects, while also ensuring needed bridge funding and technical assistance for managing government funds.

In addition to significantly more private funding, public funding to TLGBQIA+-led organizations is another major opportunity, particularly as a source of capital and capacity-building funds. However, many groups reported well-known challenges with using government funding given its reimbursement-based contracts and many hoops to jump through to even apply. Technical assistance to help organizations identify and apply for funding, zero-interest bridge loans, and flexible lines of credit could all help organizations tap into public funds. Government agencies should also build their own competency in understanding TGLBQIA+ communities and the inequities they face, incorporate a sexual orientation, gender identity and expression, and sex characteristics (SOGIESC) analysis into their programs and funding opportunities, and proactively build trust and relationships with local TLGBQIA+ organizations.

Invest in affordable, non-extractive loan capital paired with technical assistance.

Lenders and technical-assistance partners should support potential borrowers in determining whether and when debt is an appropriate tool for advancing their goals and service model, design affordable and flexible loan products that minimize the possibility that borrowers will be left financially worse off than before, and provide ongoing technical assistance to mitigate risk and support long-term borrower success. Credit enhancement and loan guarantees could help create more affordable and flexible loan terms for underserved borrowers in general, including TLGBQIA+ and TGNC people. In addition to hard debt that must be paid back, private and public partners could also contribute soft loans that are forgiven if borrowers maintain mutually agreed-upon affordability and other use terms for the space. Mission-driven lenders like community development financial institutions (CDFIs) often already employ such tools to expand access to capital in low- and moderate-income communities, but could do much more to build their competency and relationships with TLGBQIA+ organizations as part of intentional outreach to underserved borrowers rather than as one-off loans. Given the well-documented history of financial exclusion and capital inequities, lenders could also explore the use of special-purpose credit programs for TLGBQIA+ and TGNC borrowers.

The power and promise

of TLGBQIA+-owned spaces

Red Emma's, a queer and trans worker-owned cooperative cafe and bookstore in Baltimore, MD, bought two adjoining buildings in 2021. PHOTO CREDIT: CASEY MCKEEL

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Introduction

"I don't know any Black trans people that say they own their own building. I don't know any Black trans people that say they own their own home. I don't know any Black trans people that own anything in the Bay Area, and I've been here for 26 years working in this community," said Janetta Johnson, CEO of Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center, reflecting on the significance of her organization's recently acquired permanent home in San Francisco. "I made a commitment that we were going to own a building. Black trans people deserve ownership, and I'm not talking about being capitalistic. It's important for people to have safe cultural spaces. It's important for people to have ownership so that they can believe in themselves and their abilities."

Named for Miss Major Griffin-Gracy (Miss Major), a Black trans freedom fighter and mother and mentor to many, and Alexander L. Lee, founder of the Transgender Intersex Justice Project, the Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center honors a movement for TLGBQIA+* liberation that includes reclaiming public and private spaces to build community, care for each other, and organize for systems change and liberation. The building's location in San Francisco's Tenderloin district holds deep significance, as the neighborhood has long been home to trans and gender nonconforming (TGNC) people, sex workers and others involved in informal or street economies, and unhoused people. The Tenderloin is also the site of the 1966 Compton Cafeteria uprising, a protest led by TGNC people, drag queens, sex workers, and unhoused young people against criminalization, police brutality, and violence that predated Stonewall by three years.

In her memoir, Miss Major recounts her work with TLGBQIA+ and TGNC communities at the height of the HIV/AIDS pandemic in San Francisco in the 1990s. Noticing that her organization's office was too small to serve community members lining up outside even as the adjoining space sat vacant, Miss Major spoke to her director about renting the empty space, but her proposal was denied as too radical. Undeterred, she decided to reclaim the space, taking the first swing with a sledgehammer to literally break down the wall and create GiGi's Place drop-in center.

Janetta Johnson as a first-hand witness recalled, "Right after this first swing, there was a huge hole in the wall, and us girls came and cleaned it up. Mama Major was protecting her cubs, the Black trans women coming in to receive services directly out of prison. She told me to continue the work since she would likely be fired as a result. I am so glad to be able to witness this. Thank you God because seeing this started my activism in making sure to always make space for Black trans people to feel safe and receive services especially coming out of prison."

But GiGi's Place was temporary, and it took another quarter-century for Miss Major to raise the funds to fulfill her longtime dream of owning a permanent space by and for TGNC people. In 2020, she purchased two homes in Little Rock, AR, creating the House of gg retreat and historical center for TGNC people to connect with each other, build community, and fortify themselves to keep fighting another day.



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Speaking over Zoom from one of House of gg's living rooms, which she had painted in bright colors and decorated for maximum comfort, relaxation, and accessibility, Miss Major reflected, "I always wanted to have someplace that would be catered to relaxing and giving them a chance to think about why they joined this fight, why they in this battle, what they want to get out of it, and then go back where they came from and give them mother****ers total f***ing hell. That was the premise of it, and now years later, I have it." Referring to GiGi's Place, she said, "I started slowly in the beginning. In San Francisco, I started a little group in an abandoned building. And it didn't fly then. But I stuck to my guns and started this place here."

House of gg, the Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center, and other organizations we spoke with for this report illustrate what futures are possible when TLGBQIA+ and TGNC communities have permanent spaces to dream and build together across generations, and the resources to fight back and fight forward to carry out these visions. "If we're going to be historic and if we're going to create change, here's the way: by creating a hub that will employ and take care of our community where our community has not been taken care of before," said Ceyenne Doroshow, founder and executive director of Gays and Lesbians Living in a Transgender Society (GLITS). Doroshow created the first Black trans-owned and

"If we're going to be historic and if we're going to create change, here's the way: by creating a hub that will employ and take care of our community where our community has not been taken care of before." -operated housing development in New York City in 2020 and is leading organizing efforts to preserve longtime TLGBQIA+ haven Riis Beach as a community land trust run by and for TLGBQIA+ people.

Stories shared for this report also reflect resilience and resolve despite the loss of beloved leaders to anti-TLGBQIA+ violence, poverty, and illness; describe projects undermined by institutional indifference and discrimination; and highlight treasured community spaces closed because of rising rents, funding cuts, and loan applications

Ceyenne Doroshow FOUNDER AND EXECUTIVE DIRECTOR, GLITS

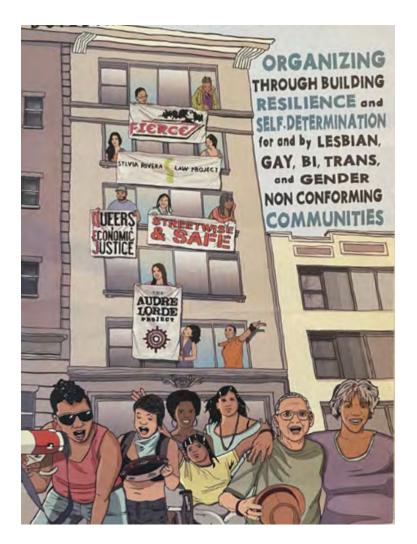
denied. One such example is 147 W. 24th St. in New York City's Chelsea neighborhood, known for a time as the Miss Major–Jay Toole Building for Social Justice. In the late 2000s to mid-2010s, it was home to five organizations focused on organizing Black, Indigenous, and people of color (BIPOC) TGNC and TLGBQIA+ adults and youth: Audre Lorde Project, FIERCE, Queers for Economic Justice, Streetwise and Safe, and Sylvia Rivera Law Project.

"We—and by we, I mean people from the street, homeless queers—called it 'The Other Center," recalled Jay Toole, a Stonewall survivor and co-founder of Queers for Economic Justice who lived for many years on New York City streets and in the shelter system, and who served as the organization's shelter organizing director. Her face lit up describing the feel of the building: "You had support for queer youth, people of color, legal support, and more, all on different floors. I used to love to just ride the elevator up and down. You could eat, drink, rest for a while, have someone listen to your story, maybe learn something from them."

The five organizations were exploring purchasing the building together and creating a hub for BIPOC TLGBQIA+ organizing in New York City. They imagined open spaces for staff and community members to flow between floors, socialize, and build community as they accessed affirming services provided by TLGBQIA+ organizations housed within one building. They wanted to build the ground floor commercial space out into a café as a workforce-development and income-generating strategy. Krystal Portalatin-Gauthier, a founding member of the queer and

"When they see that kind of stuff, and they live in it, then they know they have a right to have this stuff, too. Then maybe through that we can get enough girls together to do it all over, so you can have places where you can just drop into."

MISS MAJOR PHOTO CREDIT: HOUSE OF GG



trans youth base-building organization FIERCE, reflected, "For the years that we were there, it was awesome. Folks were able to leverage relationships, even if they didn't have formal programming together, because they saw each other constantly. There was a real sense of community and care and that this is a resource for us."

Despite the organizations securing planning and feasibility grants, they had trouble attracting support for a capital campaign for a down payment, to say nothing of the larger barriers they'd face to secure a mortgage and funds for ongoing maintenance. Then Queers for Economic Justice lost funding and shut down, reflecting larger inequities in TLGBQIA+ philanthropy, and the remaining four groups could not afford to sustain the space. They were slowly priced out as New York City real estate recovered from the Great Recession. Of the five original organizations, only Sylvia Rivera Project remains in the building and operating as a fully staffed organization. The impacts of these organizations, of course, extend far beyond their tenure in one building, and their members and leaders have used their wisdom to build and organize with other organizations. But the story of the Chelsea building illustrates how access to affordable

A poster celebrating the Miss Major-Jay Toole Building for Social Justice grand opening in 2012. Artist: Roan Boucher, Pollinator Press.

PHOTO CREDIT: JAY TOOLE

space shapes long-term organizational survival, sustainability, and self-determination, and spotlights a missed opportunity to strengthen TLGBQIA+ movement-building through community ownership.

TLGBQIA+ spaces serve as essential movement infrastructure and hubs for community resources and organizing-places for everything from safer, more inclusive housing to welcoming support groups, from growing healthy food to sustain community members to providing access to information in the face of rising censorship and reductions in essential public services like libraries. One of their most critical functions is to simply offer a quiet place to rest for people often turned away from other public spaces. This report explores TLGBQIA+ community ownership as a strategy for building community and economic power, and examines the financing and organizing resources needed to expand this work. In focusing on community ownership, we are not suggesting that it is the only or necessarily always the best choice for every group to promote long-term stability, nor that property ownership in and of itself is inherently liberatory. A range of creative strategies and tools can help promote thriving TLGBQIA+ spaces, each with different funding and organizing considerations. But for many groups, collectively owning a building is both the culmination of decades of work and an important step in realizing a long-term vision for a future in which all communities can live with dignity and safety. Such a step also holds significant capacity and capital implications that have not received nearly enough attention from either TLGBQIA+ or community development funders, lenders, and policymakers.

Continuing long traditions of community care and multi-issue organizing, TLGBQIA+ communities mobilized quickly when COVID-19 hit (the second pandemic that TLGBQIA+ communities have survived in recent history, after HIV/AIDS); they coordinated mutual-aid efforts and advocated for urgently needed resources. Buoyed by a brief influx of funding in the wake of 2020 racial justice uprisings and pandemic relief, groups we spoke with in Baltimore, Chicago, Kalamazoo, Little Rock, Los Angeles, New Orleans, New York City, San Antonio, San Francisco, and Seattle rapidly expanded their programs and physical spaces. In some cases, this resulted in acquiring the first spaces owned by Black and brown queer and TGNC organizations in their communities. But a drop-off in funding since 2020 poses a threat to groups' ability to sustain and grow this work at time when it is urgently needed.

The last few years have been marked by an alarming rise in assaults on TLGBQIA+ lives and rights. At least 500 anti-TLGBQIA+ bills were introduced in 2024, including laws criminalizing drag performances, censoring discussion of TLGBQIA+ topics in schools, and restricting access to affirming healthcare for trans adults and youth.¹⁷ Rooted in a long history of criminalization, violence, and policing of TLGBQIA+ communities, these policies have accompanied violent demonstrations and attacks on TLGBQIA+ people and the organizations that support them, with a record number of trans people killed in 2021 and 2022, the majority of whom were Black and Latine trans women,¹⁸ and 73% of TLGBQIA+ centers reporting threats in the last two years.¹⁹ This onslaught compounds the direct and structural violence that TLGBQIA+ people were already more likely to experience. TLGBQIA+ people and especially BIPOC TGNC people are disproportionately likely to experience poverty, housing insecurity, and homelessness, for example.²⁰ And severe funding inequities further challenge the long-term survival of TLGBQIA+ organizations and spaces. TLGBQIA+ issues received just 25 cents of every \$100 awarded by foundations in the U.S. in 2022, which represented a decline in real dollars from 2021, and of this already limited funding, less than 5 cents supported TGNC issues and communities.²¹

Rising attacks paired with declining funding creates a perfect storm for organizations working to support community members as they also welcome newly arrived TLGBQIA+ people and their families, whether they are moving from other U.S. states or as international asylum seekers. As Stephanie Skora, former chief development officer at Brave Space Alliance in Chicago, put it, "Half the country is passing laws that make it illegal to be trans in those states. We do not have the resources to serve the people that already live here. What are we going to do when half the population of another state shows up on our doorstep and needs services to rebuild their lives? Funders need to find a way to make that money get here and realize the national is local now. If they want to make an impact on a national level, they got to start investing in local."

"The increased threat that physical spaces are under is a really present thought right now," said Jeffrey Klein, chief operating officer at The Lesbian, Gay, Bisexual & Transgender (LGBT) Community Center in New York City, which has owned its space since 1983 when founders successfully pressured the City of New York to sell them a vacant school building that TLGBQIA+ activists had used as a meeting space for years.²² "Often there's capital funding available for hardening the building or physical infrastructure, but nothing further, like staffing that's required to keep a community organization safe in this environment, with the increased amounts of bomb threats, physical violence, verbal attacks, and racism directed at our staff and community members, and also to do that in a way that is community centered and not overly reliant on police."

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25¢/ \$100

Ratio of funding granted to TLGBQIA+ issues by foundations in the U.S. in 2022. This represented a decline in real dollars from 2021, and of this already limited funding, less than 5 cents supported TGNC issues and communities.

Research questions and methods

Given this context, this report explores the following urgent questions:

- What are the wealth, asset, and capital disparities for TLGBQIA+ and TGNC people and organizations, and how do they differ for different subpopulations?
- How do queer and TGNC movement histories and practices of mutual aid and community care inform TLGBQIA+ community ownership efforts? What lessons can be learned from emerging and established organizations, and what opportunities and challenges are they facing?
- Given interrelated efforts to attack and eradicate TLGBQIA+ people, places, and histories, what short- and long-term resources are needed to support groups in fighting back and fighting forward, including through securing permanent spaces? Where are opportunities for patient, non-extractive capital to support TLGBQIA+ community ownership, and how can these investments be structured to maximize impact?
- How can a queering of community development and community ownership contribute to more equitable and inclusive spaces for everyone?

Our findings are drawn from interviews with 24 TLGBOIA+ and TGNC practitioners and researchers and two mission-driven lenders, an extensive literature review, and archival research in the Lesbian Herstory Archives in Brooklyn. Conversations over bowls of homemade gumbo after the 2024 National LGBTQ+ Task Force Creating Change conference in New Orleans, weeding the community garden with Queer the Land collective members in Seattle, touring The LGBT Community Center in New York, and walking Greenwich Village with Jay Toole as part of one of her oral history tours on the fifty-fifth anniversary of the Stonewall uprising provided additional inspiration and insights. As a qualitative study, this report is not a comprehensive survey of all TLGBOIA+- and TGNC-led community development efforts, but an opportunity to share grounded insights from a small sample of organizations with a range of goals across diverse community contexts. Interviewees were identified through LISC's network of local and national partners, snowball sampling, and news searches and literature reviews, which we acknowledge presents some limitations. We hope future action research will include insights from other TLGBQIA+- and TGNC-led groups pursuing community ownership throughout the country-such as South Tower Community Land Trust in Fresno, CA, and the Beverly-Vermont Community Land Trust in Los Angeles, CA, to give just two examples.

Queering community development

TLGBOIA+ liberation is intertwined with racial and economic justice, gender justice, disability justice, immigrant and language justice, and other liberation struggles. Cathy Cohen's nowclassic critique of single-issue queer politics emphasizes attention to differences within TLGBQIA+ communities and the multiple forms of marginalization that queer and TGNC people of color, cis and trans women, and poor TLGBOIA+ people face. Her intersectional analysis also highlights the need to build solidarity and coalitions between TLGBQIA+ people and cis straight people whose lives have been "queered" insofar as they've been rendered non-normative by dominant institutions and therefore subject to control, surveillance, and violence-for example, poor people of color receiving public assistance, straight cis women engaged in economic survival activities like sex work, and unhoused people.²⁴ Similarly, movements for racial, economic, and gender justice need to challenge heterosexism and heteronormativity and build solidarity with TLGBQIA+ and TGNC people.²⁵ Many of the 2020 racial justice uprisings explicitly made these connections and emphasized Black trans lives. This long-overdue recognition and the money moved to BIPOC TGNC organizations as a result were possible only because of ongoing organizing led by Black and brown TGNC people and queer feminists, particularly young people and people of color.

An intersectional approach also allows for a more expansive understanding of TLGBQIA+ spaces and histories. The spaces featured in this report are all TLGBQIA+ owned, but while some are cultivating culturally-specific spaces by and for TLGBQIA+ community members and may additionally emphasize particular communities within that umbrella—such as TGNC people or queer and trans BIPOC (QTBIPOC) people—others operate as neighborhood or citywide hubs for cross-movement, cross-community organizing that name TLGBQIA+ people as a core part of their base and leadership even as they are open to the broader public. A focus only on spaces

"How do we learn from oral histories? How do we bring back those good values of the past that are about communities being centered and talking to each other and working with each other?" that identify exclusively as TLGBQIA+ or as LGBTQ+ centers would miss these important community spaces and the incredible amount of work that queer and TGNC people are doing to organize and support broader communities where they live and work, including through spaces they own and operate.

Often, this work draws on histories of mutual aid and cooperation among queer and TGNC communities and BIPOC and immigrant communities, recovering cultural

practices and values that have been intentionally weakened by dominant institutions. Said Graciela Sanchez, executive director of Esperanza Peace and Justice Center in San Antonio, TX, "How do we learn from oral histories? How do we bring back those good values of the past that are about communities being centered and talking to each other and working with each other? We read about *mutualista* societies, but we weren't around, so how do we incorporate that? It's that interconnection and the concepts that don't come from the Alinsky form of organizing. We talk about *abuelita*'s rules of order, *Panchita*'s rules of order, and that means being *buena gente*,

Graciela Sanchez EXECUTIVE DIRECTOR OF ESPERANZA PEACE AND JUSTICE CENTER talking to your neighbor, all those sorts of things, on a day-to-day basis." Yet while Esperanza's work in San Antonio's historically Mexican and Mexican-American Westside has always been queer-led and emphasized queer and trans liberation, new LGBTQ+ placemaking efforts nearby have not included Esperanza, focusing instead on commercial corridor development of gay bars patronized mainly by cis gay men. "They're going to do a gay corridor, and they're not including us—historically, the only nonprofit that's been doing this in this space, right here, for 37 years," said Sanchez.

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Graciela Sanchez EXECUTIVE DIRECTOR OF ESPERANZA PEACE AND JUSTICE CENTER Although this report focuses on community ownership, queer and trans people have always engaged in creative strategies to claim public and private spaces they do not own, in large part because of the capital inequities that continue to pose barriers to TLGBQIA+ ownership especially by LBQ women, BIPOC, and TGNC people. A significant body of research uplifts such community-building and placemaking practices: for example, Adeyemi's research

on Black queer women's nightlife and right to the city in Chicago,²⁶ Ghaziani's concept of queer cultural archipelagos and the importance of pop-ups and temporary space activations,²⁷ Gieseking's notion of "constellations" created by LBQ women and TGNC people lacking access to permanent spaces in New York City,²⁸ Goh's analysis of organizing efforts to preserve queer and trans public spaces and promote safer spaces without policing,²⁹ and Greene's work on how queer "vicarious citizens" claim identification with TLGBQIA+ spaces and neighborhoods and continually reshape and reactivate them.³⁰

TLGBQIA+-owned spaces are critical infrastructure for community resources and care that reflect a more capacious understanding of community safety, in line with the roots of both the **TLGBQIA+** liberation and community development movements, and with the kind of strong, community-controlled institutions needed to protect democracy.

These ephemeral placemaking strategies are a response not only to capital inequities and exclusion from mainstream heteronormative spaces, but also to uneven acceptance within TLGBQIA+ spaces. Celebrated "gayborhoods" and LGBTQ+ organizations have not always felt safe or welcoming for people of color, TGNC people, undocumented immigrants, poor people, unhoused people, and people with disabilities. To the extent safety remains a core priority and expectation within TLGBQIA+ spaces, it is always important to ask, safety from what and for whom?³¹ In the immediate term, rising authoritarianism and anti-TLGBQIA+ violence present an urgent need for protective measures such as creating community safety plans, fortifying buildings, and implementing security measures that do not depend only on policing and surveillance, all of which require significant resources that few funders currently provide. In the longer term, TLGBQIA+-owned spaces are critical infrastructure for community resources and care that reflect a more capacious understanding of community safety, in line with the roots of both the TLGBQIA+ liberation and community development movements, and with the kind of strong, community-controlled institutions needed to protect democracy.

Lastly, Queers for Economic Justice's groundbreaking work on queer and trans poverty, public assistance programs, and economic justice draws attention to how many U.S. strategies for wealth building, family care, and affordable housing are still grounded in an assumption of straight, two-parent nuclear families with children, particularly in an era of cuts to federal social safety nets and declining wages relative to housing costs. Such approaches shift care responsibilities away from public institutions and collectives onto individuals and families of origin, and exclude not only TLGBQIA+ and TGNC people, who have always had broader understandings of family and community, but also multigenerational families, single-parent

families, families without children, and more.³² Furthermore, relying on homeownership and business ownership as the only meaningful paths for asset building is often in tension with community affordability goals. A queering of economic justice and wealth building can illuminate examples of collective care and mutual aid-including community ownership, which seeks to balance the tensions between individual and community wealth building-that could be scaled with meaningful support. "What was really fabulous about queer social life, cultural life, and organizing was always the ability to think about family and community in ways that were much broader than mainstream heterosexual society," reflected Queers for Economic Justice co-founder Joseph DeFilippis. "The ones who survived the AIDS epidemic did so because they were cared for by non-bio family. The ones who died were taken care of while they were dying by non-bio family because bio family had rejected people. Public land trusts and this kind of [community ownership] work conceptually feels similar to queer organizing, so why not bring in the masters who've been doing this work in their own lives for decades and decades? One of the things that these groups have in common with each other is a real commitment to leadership by people with lived experience of the issues, which is not very common in the nonprofit world as much as it should be. That feels like a model that should be replicated in all kinds of social change work."

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Joseph DeFilippis co-founder, queers for economic justice

"Christopher Street belongs to the queens!"

Histories of TLGBQIA+ liberation and placemaking

TLGBQIA+ and TGNC people have always existed, but traditional historians rarely read historical people as queer or TGNC unless explicitly documented as such.³³ Understandings of gender and sexuality have changed over time, and historical terms encompassed what we would now recognize as gender, gender identity, gender expression, and sexual orientation, with acceptance of nonconforming individuals differing based on their race and social class, the degree of nonconformity, and the perceived permanence of these gendered performances.³⁴ While there are limited accounts by TLGBQIA+ people of their own lives in the U.S. before the late nineteenth century, industrialization and urbanization made it easier for TLGBQIA+ people to find each other, form community spaces, and start to understand shared and differing identities.³⁵

In the late nineteenth century, criminalization, exclusion, and policing of nonconforming people intensified, as sexuality studies developed an understanding of heterosexual and homosexual identities as distinct from gender.³⁶ The eugenics movement of the early twentieth century targeted BIPOC people, poor people, immigrants, people with disabilities, "deviants," and homosexuals as a threat to the "white race." Laws targeting disorderly conduct, obscenity, sodomy, sex work, lewdness, and other behaviors criminalized TLGBQIA+ people, along with poor cis straight women engaged in economic survival activities, and channeled them into prisons, workhouses, and other reform institutions.³⁷ In the face of this social control, bars, cabarets, automats, cafeterias, and public spaces like beaches, parks, and bathhouses became gathering places for TLGBQIA+ people. Often located in vice or red-light districts, these spaces were generally owned by and shared with straight people and frequented by a variety of people considered unconventional or cast out of mainstream society at the time, such as sex workers, artists, and people in interracial relationships.³⁸

As TLGBQIA+ identities became increasingly stigmatized and criminalized in the mid-twentieth century, small businesses like bars and nightclubs played an especially significant role as hubs for building families and communities, exchanging information and resources, and eventually organizing to build community power.³⁹ After World War II, bars became some of the most visible gay and lesbian social institutions, though among Black and brown queer and TGNC communities, who not only faced racism and transphobia in white gay and lesbian spaces but also had less income to spend out at bars, alternatives like rent parties, buffet flats, and house parties were more popular ways of building community and claiming space.

Mid-century housing and urban planning policies expanded homeownership and wealth building for white, straight, cis married couples at the expense of poor and working-class communities of color and urban neighborhoods. Urban renewal and slum clearance efforts that targeted poor neighborhoods and vice districts destroyed earlier generations of bars and small businesses that had served queer and TGNC people,⁴⁰ and public housing built theoretically to house displaced people had moral codes that effectively excluded TLGBQIA+ people. New York City Housing Authority's moral code, for example, prohibited residents with "any court contact in the last five years (such as an arrest for cross-dressing or disorderly conduct); any other than honorable discharge from military service (such as a blue discharge for sexuality); and any

TLGBQIA+ communities have long creatively claimed space to find supportive community, provide essential resources like housing, food, and healthcare, and build power to fight for liberation. Yet more than 50 years after the movement for queer and trans liberation began, **TLGBQIA+** ownership of space is still relatively rare, particularly for organizations led by TGNC people of color.

history of mental illness that required hospitalization (an increasingly popular option for dealing with homosexuality after it was added to the psychiatric diagnostic manual in 1952)."⁴¹ Housing policies that incentivized white homeownership and wealth building in the suburbs imposed a married, straight, two-parent nuclear family ideal that excluded queer and TGNC people as well as others whose family and living arrangements did not match this structure: GI Bill mortgages named "unsatisfactory domestic relationships" as a valid reason for denying mortgage applications, and the 1946 Emergency Housing Act prioritized construction loans and building materials for homes for white married veterans.⁴²

The Lavender Scare of the 1950s brought tremendous repression, surveillance, and violence against TLGBQIA+ communities, in part as McCarthyism and Cold War politics construed homosexuality as a threat to U.S. life⁴³ and in part as a backlash to integration and civil rights.⁴⁴ As TLGBQIA+ spaces became increasingly targeted by raids and police violence, organizing by early homophile groups like the Mattachine Society and Daughters of Bilitis focused on the right to publicly assemble and be served liquor, and the right to distribute gay and lesbian literature.⁴⁵ Uprisings like those at Compton Cafeteria in San Francisco, the Black Cat Café in Los Angeles, and the Stonewall Inn in New York City were led by TGNC people, unhoused queer people, sex workers, and young people, and Stonewall in particular drew support from diverse TLGBQIA+ people across race, class, and gender identities. Protestors fought back against police brutality and raids and asserted broader claims to public space: at Stonewall, one protestor cried, "Christopher Street belongs to the queens!"—emphasizing not the bar, but the surrounding streets that had become home to many of the most marginalized members of TLGBQIA+ communities who were often only grudgingly accepted if not outright excluded from gay and lesbian bars and other commercial establishments.⁴⁶

With the rise of the gay liberation movement in the late 1960s, gay enclaves and nascent gayborhoods took on increased visibility and significance as distinct places rather than outcast or vice districts, and as expressions of pride and community.⁴⁷ While gayborhoods were liberatory for some individuals and collectives excluded from other communities and seeking safer spaces,⁴⁸ homeownership and small businesses mostly catered to cis gay white men and often were not inclusive of lesbian, bi, and queer women, people of color, and TGNC people. Some gayborhoods were also later held up as "neighborhood improvement" that signaled increased desirability for real estate developers, and for capital already seeking rent gaps in disinvested urban neighborhoods of color.⁴⁹

Because of gendered pay and wealth inequities, lesbian spaces were much more fragmented than those of gay men.⁵⁰ Many LBQ women's spaces were initially part of feminist organizing and women's groups in the 1970s and '80s, when a range of radical strategies-from building takeovers to community theaters and arts spaces to health clinics focused on reproductive justice to the feminist credit union movement, which focused on the exclusion of women from the financial system-attempted to build solidarity between women of color, single and unmarried women, lesbians and queer women, and women on welfare, and promote women's organizations and spaces. Few of these efforts survived in durable spaces over the long term and their histories are rarely acknowledged. It was only through archival research in the Lesbian Herstory Archives that we learned about efforts like the 1971 takeover of a building on East Fifth Street in New York City, in which a group of mostly lesbian women occupied a vacant city-owned former public-assistance building and began rehabbing it to create a women's center, day care, free school, reproductive health clinic, lesbian rights center, and food cooperative. Despite support from the Young Lords, community development and housing organizations like Cooper Square Committee and Met Council on Housing, and nearly every women's group in the city, the group was violently evicted by the police after two weeks of attempting to negotiate with the city.⁵¹

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In a context where safety and stability have been conflated with protecting property values, rising rents and increased policing and enforcement actions threaten the stability of the very TLGBQIA+ people and spaces that contributed to neighborhood and community formation in the first place Early multiracial, multi-issue organizing for TLGBQIA+ liberation was grounded in an understanding of community safety that included freedom from both direct violence and structural violence like poverty, housing insecurity, and police brutality, recognizing the ways that such violence affected TLGBQIA+ people, people of color, poor people, and people at the nexus of those identities most of all. These efforts were mostly locally rooted, while ascendant national gay and lesbian organizations instead emphasized freedom from interpersonal violence enforced by the criminal legal system, pairing an emphasis on this dimension of safety with a focus on TLGBQIA+ acceptance and assimilation.⁵² By the 1980s and 1990s, these mainstream TLGBQIA+ organizational priorities intersected with a national focus on crime and quality-of-life policing in urban neighborhoods, and some of the first major grants to TLGBQIA+ organizations went to violence prevention rather than anti-poverty efforts.⁵³

Alongside this national focus on visibility and interpersonal safety, TLGBQIA+ organizing in the 1980s and '90s overwhelmingly focused on responding to the devastation of HIV/AIDS and demanding responses in the face of institutional neglect and abandonment. Groups like ACT UP! led radical direct action and organizing efforts and in the process dramatically changed healthcare, public-health policy and programs, and society. But some organizers perceived a shift toward less radical tactics and strategies in the decades after the immediate crisis, in part because of the destruction of a generation of organizers and deliberate refusal by public institutions to preserve historical memory that could have transferred lessons across generations.⁵⁴ HIV/AIDS also coincided with an era of aggressive financialization and gentrification of urban neighborhoods of color and TLGBQIA+ communities. Mass deaths and lack of transferability of rent-controlled apartments and other assets because relationships were not legally recognized contributed to a loss of affordable housing in cities like San Francisco and New York, for example.⁵⁵ In response to institutional abandonment and rejection by families of origin, TLGBQIA+ people drew on longstanding practices of mutual aid and collective care to meet community needs through ballroom culture and house formation, chosen families, community fundraisers, and rent parties.

In recent decades, as TLGBQIA+ neighborhoods have further gentrified and some middle-class gay men and lesbians gained economic and political power, they have also mobilized their own "safe street" patrols and leveraged policing to exclude Black and brown queer and trans people, especially young people they perceived as bringing crime and disruption to their neighborhoods.⁵⁶ In a context where safety and stability have been conflated with protecting property values,⁵⁷rising rents and increased policing and enforcement actions threaten the stability of the very TLGBQIA+ people and spaces that contributed to neighborhood and community formation in the first place.⁵⁸ As Doan and Higgens write, "Integration of LGBTQ neighborhoods into the real estate market has enhanced the exchange value of neighborhoods for the benefit of a few while denigrating the use value for LGBTQ people and families."⁵⁹

Even this brief history shows that TLGBQIA+ placemaking and community building have necessarily been creative and more expansive than durable spaces and the iconic bars and neighborhoods of the mid-twentieth century, and also illustrates some of the tensions that arise with property ownership. But the displacement of TLGBQIA+ people and spaces destabilizes communities, erases important histories, and puts much more pressure on the remaining few spaces to meet diverse and sometimes competing community visions and needs. Both TLGBQIA+ community organizations and commercial establishments like bars and bookstores are critical community assets, as queer and trans small businesses often operate as "not-quite-for-profits" that take on significant community-building work, fundraising, public-health initiatives, and mutual aid, in addition to being places for socializing.⁶⁰ Community ownership is an important and underutilized tool to help preserve TLGBQIA+ spaces and histories, with the potential to cultivate a more expansive and "queerer" approach to community assets given its focus on community care and benefit rather than individual wealth building and exclusivity.

"Gatekeeping resources is violent. What's vital to our community survival is access across the board"

Population and organizational inequities

The history of criminalization, violence, and exclusion has created well-documented health, wealth, and housing injustices for TLGBQIA+ communities, as well as funding and capital-access inequities that pose major barriers to TLGBQIA+ community ownership and organizational sustainability.

Health and mental health

TLBQIA+ people continue to face policing, violence, and harassment in public spaces and in accessing services. One-third of LGBTQ+ people report experiencing physical violence, with more than half experiencing threats, and three-quarters have experienced verbal abuse.⁶¹ The minority stress theory explains how stigma, discrimination, and violence take a significant toll on TLGBQIA+ health.⁶² TLGBQIA+ and particularly TGNC people experience major health disparities and worse mental health outcomes, exacerbated by the fact that a higher proportion of TGNC people do not have health insurance compared to cisgender people. The rates of severe psychological distress, anxiety, and depression among TGNC people are more than double those for cisgender people.⁶³ Janetta Johnson observed, "You and friends could be walking down the street and y'all just happy, having fun, telling jokes, being silly. And then someone would step in and interrupt that fun by being very disrespectful, verbally violent, physically violent, throwing eggs. Sometimes things happen in people's life, particularly trans people, that cause mental and emotional harm. You believe in yourself, and you love yourself, but the behaviors that you receive from society impacts you in a way that begin to leave you feeling like you're not good enough."

Financial well-being and poverty

TLGBQIA+ communities are twice as likely as the general population to report low or very low levels of financial well-being.⁶⁴ They report lower incomes, savings, and assets,⁶⁵ and have less credit history and access to credit.⁶⁶ TLGBQIA+ individuals are more likely to receive public assistance, including housing, SNAP (food benefits), and Medicaid.⁶⁷And TLGBQIA+ people over 50 have lower incomes compared to straight, cisgender people over 50 and are more likely to rely on alternative forms of income such as credit cards, loans, savings, retirement accounts, borrowing money from family and friends, and government assistance.⁶⁸ Speaking to the intersections between healthcare and financial wellness, Li Peterson, community resource navigator at Loving Beyond Understanding in Grand Junction, CO, said, "A lot of people who are queer and trans look at their lives like, I'm never going to own anything. I've already been set up in this kind of way. I've already amassed [debt]. Especially if you pile on any kind of medical stuff on top of a medical transition, they may have massive amounts of medical debt."

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Li Peterson

COMMUNITY RESOURCE NAVIGATOR, LOVING BEYOND UNDERSTANDING

Financial insecurity is not felt evenly across TLGBQIA+ communities, with LBQ cis women and trans people more likely than GBQ cis men to be living in a low-income household,69 and BIPOC, TGNC people, and women more likely to live in poverty. Poverty among white LGBT people in 2021 was 13% compared to 7.4% among straight white cis people, whereas 24.7% of BIPOC LGBT people experienced poverty compared to 20.2% of BIPOC straight cis people. These figures reflect dramatic declines in national poverty rates from 2020 to 2021 because of pandemic relief programs and especially the expanded child care tax credit, and the largest declines in LGBT poverty were

for households with children headed by bisexual cis women (where poverty fell from 42% to 27%) and trans people (whose poverty rates halved from 52% to 26%).⁷⁰ Significant reductions in poverty highlight the importance of comprehensive anti-poverty and economic justice strategies for TLGBQIA+ communities.

More data disaggregated by sexual orientation and incorporating inclusive gender identification protocols in data collection could contribute to more nuanced understandings of TLGBQIA+ financial well-being and capital access. But as of 2023, no information is collected on sexual orientation for the Equal Credit Opportunity Act, Fair Housing Act, Home Mortgage Disclosure Act, Small Business Act, or Community Reinvestment Act, which makes it challenging to develop a more complete understanding of TLGBQIA+ capital access and disparities.

Housing and homelessness

Financial insecurity and poverty contribute to significant barriers to affordable and dignified housing for TLGBQIA+ people, who have lower rates of homeownership and higher rates of housing instability and homelessness than non-TLGBOIA+ people. Roughly 50% of LGBTO+ adults own their homes compared to 70% of non-LGBT adults. Just 25% of trans adults own their homes,⁷¹ and BIPOC queer and trans women have the lowest rates of homeownership.⁷² One survey found that 30% of TGNC people report experiencing homelessness at some point in their lives, and that 35% of trans Latina women, 51% of Black trans women, and 59% of Indigenous trans women have been homeless, compared to 17% of cis LGBQ people and 6.2% of the general population.⁷³ Research focused on youth has consistently found that the proportion of unhoused young people who are TLGBQIA+ is much larger than their share of the general population, and that TLGBQIA+ young people (ages 18 to 25) are more than twice as likely as non-TLGBQIA+ young people to experience homelessness, with TGNC youth in particular facing barriers to accessing homeless shelters and services.⁷⁴ Several practitioners we interviewed emphasized these barriers, describing hostility and a lack of TLGBQIA+ competency among local shelter operators, to the point where some queer and TGNC people opt to sleep outside on the streets rather than in shelters that feel unsafe. Strict eligibility requirements for housing programs designed for specific populations, such as youth or seniors, people living with HIV/AIDS, people experiencing chronic homelessness, or people with severe mental illness, effectively exclude significant numbers of TLGBQIA+ adults, who may not meet any of those criteria but still experience housing insecurity and homelessness.

In other cases, program rules fail to account for the unique challenges that TGNC people face. As The TransLatin@ Coalition president and CEO Bamby Salcedo described, "Transitional housing programs, for instance, or drug rehab programs, have a specific set of rules that you need to follow. One example is at the six-months mark you need to have a job in order for you to move to the next phase. But the reality is that even in 2024 we continue to be discriminated against when getting jobs. So those rules are for everybody, but it makes it impossible for us to thrive and overcome

"We're not asking for special treatment, but we are asking for people to consider the challenges that are unique to us, our livelihood, and our existence in the world and society."

Bamby Salcedo PRESIDENT AND CEO, THE TRANSLATIN® COALITION and be successful in that program. We're not asking for special treatment, but we are asking for people to consider the challenges that are unique to us, our livelihood, and our existence in the world and society."

Despite laws prohibiting housing discrimination based on sexual orientation and gender identity in 22 states, such discrimination remains common. One large-scale paired-testing study found that rental housing providers favored straight

couples over same-sex couples by 16%, responding to inquiries about available apartments from same-sex couples less often than those from straight couples.⁷⁵ Nearly one-fifth of trans people report discrimination when looking for housing, and 10% have been evicted because of their gender identity.⁷⁶ In mortgage lending, paired testing similarly found that same-sex couples generally paid higher closing costs and interest rates, and were denied loans at higher rates than straight cis couples.⁷⁷ In 2023, the Fair and Equal Housing Act was introduced in the House of Representatives, federally banning sexual orientation discrimination, but this legislation has yet to pass.

Renters of color were much more likely to be behind on rent and experience housing insecurity during COVID, which also held true among TLGBQIA+ renters. Black and Latine TLGBQIA+ people were more likely to be behind on rent than white TLGBQIA+ renters and non-TLGBQIA+ Black and Latine households, and gender-nonconforming people were more likely to experience housing insecurity during the pandemic than both LGBTQ+ and non-LGBTQ+ people.⁷⁸ Though COVIDera eviction moratoria and rental assistance were a lifeline for many tenants, the local rollout of these programs was uneven, especially in states that lacked both strong tenant protections and strong TLGBQIA+ protections. Milan Sherry, co-director of House of Trans United Leading Intersectional Progress (House of Tulip) recalled, "Unfortunately, here in New Orleans, landlords were still demanding folks pay rent. That caused a huge housing disparity and larger housing insecurity, because New Orleans has always had issues with housing, but landlords were illegally evicting folks for not being able to pay rent. Landlords even went as far as illegally cutting off people's electricity and water access to their units. Driving down the streets or neighborhoods, you literally saw everyone's life on the side of the road ... everything people worked hard for, from the living room sets to bedroom sets, to people's clothing, to people's personal items to kids' things. And it's so many of our community members."

Small businesses and employment

Nearly half of TLGBQIA+ workers have experienced mistreatment or discrimination in the workplace based on sexual orientation or gender identity, with one-third experiencing discrimination or harassment within the past five years. Queer and trans workers of color have been more likely than white TLGBQIA+ workers to report verbal harassment and being fired from or denied jobs. Trans workers were also much more likely than LGBQ workers to have

30%

One survey found that 30% of TGNC people report experiencing homelessness at some point in their lives, and that 35% of trans Latina women, 51% of Black trans women, and 59% of Indigenous trans women have been homeless, compared to 17% of cis LGBQ people and 6.2% of the general population. experienced being fired or not hired because of their gender identity. Roughly one-third of TLGBQIA+ workers have left jobs because of harassment and mistreatment, which can include being denied promotions and raises. This treatment persists despite the 2020 Bostock v. Clayton decision and ensuing Biden administration guidance, which held that federal civil rights law prohibits workplace discrimination based on sexual orientation and gender identity.⁷⁹

"The level of trauma that people have experienced in our communities is pretty high, and people need to have supports in place knowing that lots of people don't have kin support."

Kerith Conron RESEARCH DIRECTOR, UCLA WILLIAMS INSTITUTE

"There need to be employment pipelines that help ready workers, but also ready employers to receive them," explained Kerith Conron, research director at the UCLA Williams Institute. "Some LGBTQ youth organizations try to vet workplaces before they send youth to those places to try to ensure that there is readiness to receive somebody whose gender presentation may not look binary, who may need some accommodations around like locker rooms or traditional sex-segregated facilities, or attire, or information about

the use of appropriate pronouns. There's work to be done preparing and supporting employees. That also includes mentoring [workers] in how you navigate frustrating job situations with grace and dignity, and mental health supports. The level of trauma that people have experienced in our communities is pretty high, and people need to have supports in place knowing that lots of people don't have kin support. Young, queer people of color are also disproportionately growing up in lower-opportunity areas where school quality may not be as good, and employment opportunities themselves may be more limited. So there need to be extra steps taken to support people in building networks, finding opportunities, and being successful in them."

The incredible barriers that TLGBQIA+ and especially TGNC people face to dignified employment and respectful workplaces limit wealth-building opportunities and can also drive people to informal or economic survival activities like sex work, where expanded anti-discrimination laws provide no meaningful protection. "Applying for jobs, [some TGNC] people just stop trying, because how many times can you deal with that disappointment, when you're already feeling not good enough?" said Janetta Johnson. "Sometimes it feels like it's safer to stick with sex work, even though it's dangerous, but at least people use or try to use the right pronouns. They show some interest in your importance, even though it's an exploitive situation." On the other hand, supporting TLGBQIA+ small businesses, worker organizing, and worker ownership, including through cooperatives like Red Emma's (featured later in this report), offer promising opportunities to improve job quality and foster dignified workplaces for TLGBQIA+ people.

Financial inequities pose barriers to small business ownership, and TLGBQIA+ businesses are more likely to be younger and smaller and to struggle financially. Nearly three-quarters of TLBGQIA+ small businesses have annual revenues under \$500,000, roughly two-thirds have four or fewer employees, and 28% are in poor financial health. Despite being concentrated in retail, hospitality, and professional service industries, which were all hard hit by the pandemic, LGBTQ+-owned businesses were less likely to receive pandemic relief.⁸⁰ Paycheck Protection Program (PPP) applications were denied 17% of the time for LGBTQ-owned businesses, compared to 10% denied for all applicants. Additionally, LGBTQ+ businesses were not only less likely to receive loans but also less likely to receive full forgiveness, with 78% of LGBTQ+ loans forgiven versus 88% of general loans forgiven. Beyond PPP loans, one-third of LGBTQ+ businesses like theirs.⁸¹ The struggles TLGBQIA+ small businesses face are especially concerning given their long history as important community spaces and "not-quite-for-profit" community assets.⁸²

Nearly half of TLGBQIA+ workers have experienced mistreatment or discrimination in the workplace based on sexual orientation or gender identity, with one-third experiencing discrimination or harassment within the past five years.

Community-based organizations and funding disparities

In addition to these population-level inequities, TLGBQIA+ organizations face significant funding disparities that threaten the long-term survival of these critically needed organizations and spaces. Funders for LGBTQ Issues found that just \$258 million in U.S. foundation funding went to support TLGBQIA+ communities in 2022, which translates to just 25 cents of every \$100–0.25% of philanthropic dollars for communities that comprise roughly 5.5% of the adult population, or 14 million people⁸³—and less than 5 cents of every \$100 went to support TGNC communities specifically.⁸⁴ The largest share of funding went to advocacy strategies, which received 35% of grant dollars, with direct services and healthcare receiving the next-largest share at 19%. Funding for TLGBQIA+ issues is also very top-heavy, with just 10 funders accounting for more than half of all funds awarded, which suggests opportunities for philanthropic organizations to significantly increase their investments, particularly given urgent needs. In contrast to 2021, when grants were fairly evenly distributed between national and local work, in 2022 grants focused on national-level work comprised 29% of total funds, compared to just 16% for local grants.⁸⁵ Despite escalating attacks on queer and trans communities, funding to TLGBQIA+ issues and to TLGBQIA+ communities of color effectively decreased from 2021 to 2022, which is especially concerning given disproportionately low overall funding.86

This decline was reflected in our conversations with practitioners, who described receiving a major influx of funding in 2020 only to see those funds already drying up just a few years later, alongside most pandemic emergency assistance programs. Said Stephanie Skora, "We're seeing philanthropy course-correct back to what it was before the pandemic, and organizations like ours are seeing our support disappear, because people are getting some emotional space between the reality of our work today and the reality of our work in 2020. But the community's needs haven't changed."

"We're seeing philanthropy course-correct back to what it was before the pandemic, and organizations like ours are seeing our support disappear." Together, these findings suggest a moment in which community-based TLGBQIA+ organizations finally received resources to support their work after years and in some cases decades of struggling to break through to funders primarily focused on national-level organizations and advocacy. "Not until George Floyd was murdered did any national funders turn around and say, we want to give you money directly,"

Stephanie Skora

CO-FOUNDER AND FORMER CHIEF DEVELOPMENT OFFICER, BRAVE SPACE ALLIANCE

reflected Graciela Sanchez. "And that was a major surprise to us, because by that time, we were already 30-plus years old." A decline in overall funding and shift back to national-level and advocacy-focused strategies put these community services and spaces at risk. In some cases, this decrease has already prompted groups that moved quickly to expand needed programs, sign leases on new spaces, and buy properties in 2020 and 2021 to scale back their efforts. Said Milan Sherry, "For us to thrive and continue to be around to provide the things that the community needs, there has to be a shift with the things that we offer. With having a zero-barrier model, we realized financially how much it takes, and as a small organization we can't afford to continue with that model."

This temporary boost in funds in 2020 was also woefully insufficient to redress historic inequities in funding for BIPOC- and TGNC-led organizations and TLGBQIA+ organizations focused on poverty, economic justice, housing, and other community development concerns. Said Stephanie Skora, "There are a number of LGBTQ organizations that are designed for

Funding to TLGBQIA+ issues and to TLGBQIA+ communities of color effectively *decreased* from 2021 to 2022. and serving predominantly Black people in Chicago. Some of them have been around for 40 years, and they've never sniffed the level of success that the white organizations have." One Black TGNC leader's experience during the early days of the COVID pandemic sums up these inequities succinctly: "During the pandemic, the executive director and my housing director, we were all in the street serving clients. We had this [citywide] executive director meeting in the morning. We really don't have time to be there, but we're there, and we see all the non-Black, non-brown executive directors sitting there in their nice beautiful fluffy white robes and house shoes on Zoom, like, 'We have \$150,000 and because of the pandemic, we don't know what to do with it. Maybe we'll build a wall and put a bunch of names on it of people in the community.'

"They'd say, 'We don't do LGBT people,' and we'd say, 'But you fund poverty issues, right? We're talking about LGBT people and issues that are related to poverty.' They'd say, 'That's just not our thing.'"

M.V. Lee Badgett CHIEF ECONOMIST, KOPPA-THE LGBTI+ ECONOMIC POWER LAB I'm like, we're struggling. I don't know where the money's coming from for us to continue to house our clients. But I had to sit through that."

Practitioners also reflected how social capital and networks, collateral and matching-fund requirements, racialized ideas about risk and money, and other institutional gatekeeping mediate and limit access to funding for TLGBQIA+ organizations of color. "They ask you, 'What do you have set aside for this?'" said Miss Major. "What? I've nothing set aside;

I'm counting on you. They laugh and say, 'We'll get back to you.' They never do." Milan Sherry reflected, "They don't trust Black and brown folks with money already, and it has been hard for a lot of Black and brown leaders, whether they've been trans or MSM [men who have sex with men], when it comes down to securing financial resources. And of course, when we do have the resources secure, they're watching us."

Practitioners working at the intersections of TLGBQIA+ communities and economic and housing justice also described a disconnect when trying to engage both LGBTQIA+ funders and antipoverty and community development funders to support their work. M.V. Lee Badgett, chief economist at Koppa–The LGBTI+ Economic Power Lab and professor emeritx of economics at the University of Massachusetts Amherst, reflected on these challenges: "They'd say, 'We don't do LGBT people,' and we'd say, 'But you fund poverty issues, right? We're talking about LGBT people and issues that are related to poverty.' They'd say, 'That's just not our thing.' We were constantly having to educate people in a way that some of us hadn't had to do for a long time." Trevon Mayers, senior director of advocacy and community engagement at The LGBT Community Center in New York, said, "The community is deeply intersectional and not monolithic, and it means that we've had to do more to think about our issue areas. Most folks ask, what does the LGBTQ community care about? When things like housing are the top issues, but don't get framed as an LGBTQ issue. Part of the calculus is thinking about how we can build coalitional spaces that center around the unique needs of the LGBTQ community but are also echoed within the broader conversation."

Describing a similar experience of siloing and lack of attention to intersections between issues and communities, Joseph DeFilippis said, "The queer groups weren't viewing welfare as a queer issue, and the welfare rights groups weren't thinking about queer people in their analysis. We started a coalition that worked together bringing together the anti-poverty groups in New York with the queer groups in New York, and the connections to homelessness came up pretty soon." Queers for Economic Justice did innovative work organizing queer and trans people in New York City's shelter system, but struggled to fundraise after the 2008 financial crisis and shut down in 2012 after ten years of operating as a staffed organization. "QEJ were the first people to come into the shelter system and run queer support groups in New York," said Jay Toole. "No one was organizing in the shelters before, and no queer groups have really organized there since."

The loss of TLGBQIA+ organizations like this stands to have devastating impacts on TLGBQIA+ people and surrounding communities. According to a biannual survey of LGBTQ+ centers by the Movement Advancement Project and CenterLink, these centers collectively serve over 3 million people each year and refer another 770,000 people to other service providers.⁸⁷ The majority of centers serve low-income people, young adults and youth under 30 years old, and people of color, suggesting that these spaces are an important first point of contact for people and communities long denied resources and services. "We've historically viewed ourselves as community infrastructure," said Jeffrey Klein, chief operating officer of The LGBT Community Center in New York. "We have our own programming, we have our own voice, we have our own action activities that organize, and we also host over 400 different community groups, large and small, to do whatever it is that they want to do."

The overwhelming majority of TLGBQIA+ community centers offer information and educational programs, social and community groups, arts and cultural programming, basic needs support, and legal services, with a substantial majority also providing mental and physical healthcare and anti-violence services. In addition to this significant programmatic work, many organizations also engage in local and state policy advocacy. TLGBQIA+ organizations often take on this incredibly challenging and varied work with limited staff and space: nearly half of LGBTQ+ centers have fewer than five paid staff, 13% of LGBTQ+ centers lack dedicated physical space, and just 20% of centers own their space.⁸⁸



48%

of LGBTQ+ centers have fewer than five paid staff

13%

of LGBTQ+ centers lack dedicated physical space

20%

of LGBTQ+ centers own their space

Right: Queer The Land, in Seattle, Washington. CREDIT: QUEER THE LAND

"We need structures and institutions that can sustain us through both bad times and good times"

TLGBQIA+ spaces as community infrastructure

TLGBQIA+ organizations are designing spaces to overcome barriers related to existing services, meet community needs, and envision new models and ways of working. This work is grounded in a recognition of the need for durable community infrastructure to withstand times of both crisis and prosperity. As Kate Khatib, co-founding worker-owner of Red Emma's and co-director of the Seed Commons non-extractive loan fund network, put it, "We need structures and institutions that can sustain us through both bad times and good times. We need to start prefiguring the world that we want to see in the organizing that we're doing right now." Leaders invoked resilience and community care as important queer and trans community assets. "The beauty about queer and trans communities is that we're resourceful," said Krystal Portalatin-Gauthier. "We take care of each other. We can create uniquely safe spaces."

"The best way to do this work is to do it with community. They know best how they want to live. They know best what they need. What they know more than anything is how all these other programs have failed them." Especially given the institutional feel of many service providers, organizations emphasized the importance of owning brick-and-mortar spaces for building community and for joy and relaxation. House of gg is an example of an entire retreat center dedicated to just that, and other groups intentionally design their spaces to feel like comfortable homes and community spaces where people are genuinely welcome to spend time without necessarily receiving a service. Li Peterson spoke to the value

Ceyenne Doroshow FOUNDER AND EXECUTIVE DIRECTOR, GLITS

of that welcome: "I grew up in rural Wyoming. My graduating class was 21 people, and there were no other trans and queer kids, and so the only place I had was the Internet to go and find other people like myself. Being able to have a brick-and-mortar space where you can go is just incredibly healing. We threw a party in December for our grand opening, and we got so much feedback like, this felt like family, this felt like home, this felt like being able to be myself in a space. [There's something about] having an actual physical space where people can go and take that breath of fresh air. There's something to be said about being able to close the door on all of the outside noise and naysayers."

The ability to create these unique spaces comes not only from shared identities, but also from a deep understanding of community needs and the inequities that TLGBQIA+ people face trying to access services, employment, and housing, to build relationships and community, and

to simply live their lives with dignity. "The best way to do this work is to do it with community," said Ceyenne Doroshow. "Find out what their needs are and assess them and create in the likeness of them, because they know best and how they want to live. They know best what they need. What they know more than anything is how all these other programs have failed them." Similarly, Stephanie Skora reflected, "We are rooted in our community. We've taken the needs of our community through objective measures, like data and assessment and feedback, and also because our staff are members of our community. We've designed a program to meet those needs, and that's what our job is. Our mission is to meet the needs of our community. We are genuinely a nonprofit that wants to put ourselves out of business one day."

In designing programs to meet community needs, leaders stressed the importance of meeting TLGBQIA+ community members where they are. "We were very intentional in meeting our community members where they are because most of us that volunteer and everyone who worked for our organization all come from a survival background," explained Milan Sherry. "We know what it feels like to come from survival sex work, we will know what it feels like to be experiencing homelessness, we know what it feels like to not have X, Y, and Z. So we knew that our office hours are open between these times, but between 10 p.m. and 3 a.m., I'm going to be doing outreach, meaning I am going to go back to that block that I once worked on myself and engage with those girls. I never lost relationship with those girls even still to this day, because the reality is, I came from that block. A lot of those girls that I know are still out there." This kind

"People come to The Center with the expectation that no matter what is happening in the building, they are going to be safe... but it is no small effort to really ensure that happens." of intentional outreach requires significant resources to sustain, especially for staff and volunteers who are supporting community members experiencing trauma and challenges that they have also experienced.

Creating spaces that feel affirming and comfortable for TLGBQIA+ communities also presents unique considerations. For example, many traditional emergency or transitional housing programs place people in congregate shelters or dorm-

Trevon Mayers SENIOR DIRECTOR OF ADVOCACY & COMMUNITY ENGAGEMENT, THE LGBT COMMUNITY CENTER IN NEW YORK

style shared rooms, which may not be appropriate for TGNC people with body dysphoria or people suffering from complex trauma that may be triggered by living in such close proximity with others. Though most leaders acknowledged there's no such thing as a truly "safe" neighborhood especially for Black and brown TGNC people, they stressed the importance of identifying neighborhoods that feel relatively secure and where TLGBQIA+ people in the neighborhood will not attract too much negative attention. Groups also emphasized the importance of safety plans to address any threats or security issues, which have increased in recent years with anti-TLGBQIA+ violence and legislation, as well as the need to have technology and emergency contacts on call in case of any issues. "It's a huge responsibility," said Trevon Mayers of The LGBT Community Center in New York. "Last year we had a Drag Story Hour at The Center, and given the national conversation around trans folks just existing, we literally had to shore up an entire building-wide safety plan that included mobilizing volunteers to protect the front of our buildings and staff. That's a lot. I think people come to The Center with the expectation that no matter what is happening in the building, they are going to be safe, because that's what we have said that we offer folks, but it is no small effort to really ensure that happens."

These security measures, as well as wraparound services with the flexibility to adapt to meet emerging needs, all add to program design considerations and budgets. OutFront Kalamazoo

executive director Tracy Hall's description of the organization's Legacy House program and supporting infrastructure helps illustrate how this adds up, even for organizations that own their spaces outright with no debt: "We always have somebody on call, so if something comes up they can come in right away. Plus we have cameras and security system as a double check. Some of our clients that are residents that we've had over the last year and a half have been more high-need. And that's okay, we just had to adjust how we provide the best services for them, making sure that they had the therapy needed, making sure that they have the other life skills so they can cook themselves dinner, financial literacy, things like that. Even with six residents, we have six staff plus a housing operations manager. The labor alone is nearly \$600,000. And then we think about the cost of the Welcome Home Care Packages. Then you have repairs on the house. There's life skills programming for the residents, wraparound services, and the training for staff, whether that's something basic like CPR, First Aid, or a trauma-informed training for how we work with our clients. So those add up."

Managing the different funding streams to support, for example, affordable housing and direct services itself requires significant organizational infrastructure and staffing. Stephanie Skora elaborated on these funding complexities as they relate to Brave Space Alliance's Jasmine Alexander Housing program, strategically designed as a housing readiness program paired with wraparound services rather than a core supportive housing service. Said Skora, "Wraparound services need flexibility, they need mobility, they need the ability to adapt with changing funding landscapes, and they need the ability to be heavily privately funded, so they can stick to the fidelity of their mission. Core services rely on government funding, and rely on institutional infrastructure, because they're things like healthcare, housing, and mental health care. Those funding mechanisms require different operational and financial practices in order to be optimized and successful." Additionally, multiple groups named language justice and disability justice as considerations for creating truly accessible, inclusive, multigenerational, and multicultural spaces, but funders rarely provide sufficient program funding to support ongoing interpretation and translation costs, or capital funds that could support building retrofits for Americans with Disabilities Act (ADA) compliance and other accessibility needs.

"I can remember we would house one person once every three months. We would squeeze a person in somewhere... I would cry to Miss Major, how do we do this? And she'd say, one person at a time." Given these design considerations, the challenge of moving with intention in the face of overwhelming community needs and accompanying pressure to scale quickly was another theme. Community development practitioners are often trained to evaluate real estate projects through the lens of "scale," which is generally understood as a model that can be expanded to a point where it is at least closer to financially self-sustaining through

Janetta Johnson

CHIEF EXECUTIVE OFFICER, MISS MAJOR ALEXANDER L. LEE TGIJP BLACK TRANS CULTURAL CENTER

rents or other income, even if some level of subsidy will always be required to sustain operations. While this approach can facilitate necessary growth, it can also miss efforts that play an important role as networked community infrastructure that may grow and strengthen over time. Recalling her work to find Black and brown TGNC people transitional housing in San Francisco in the 1990s, Janetta Johnson said, "I can remember we would house one person once every three months. We would squeeze a person in somewhere, and probably did a lot of sh** talking to even make that happen. I would cry to Miss Major, how do we do this? And she'd say, one person at a time." Today, the organizations that Miss Major and Janetta Johnson lead both own properties, and many more organizations have been inspired by them to do the same.





Programming by Esperanza Peace and Justice Center in San Antonio, TX.

PHOTO CREDIT: ESPERANZA PEACE AND JUSTICE CENTER Although groups were able to move quickly to acquire properties without debt because of the unprecedented windfall of 2020 funding, many had long dreamed of owning their own spaces and several had already undertaken planning processes or feasibility studies, motivated not by a desire to become a large operator of multifamily rental housing or commercial real estate, but to house and sustain community. Reflecting adrienne maree brown's emergent strategy principle of "small is all,"⁸⁹ many organizations do not necessarily have imminent plans for expansion even as they continue to advocate for policy changes and investments to meaningfully address housing and economic insecurity. Said Skora, "There is a point at which growing additionally means you either go away from your mission, or what you're doing becomes unsustainable at the scale it's at. And it is better to make a deeper impact with fewer people than it is to make a shallower impact with as many people as possible."



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House of gg, Little Rock, AR

As a young adult in New York City already serving as a mother and mentor to other young TGNC and queer people, Miss Major dreamed of creating a permanent space for TLGBQIA+ people to gather in community. Her first effort to create such a space was in San Francisco in the 1990s, when she reclaimed a vacant office adjoining the space where she worked to create GiGi's Place, a drop-in center for TGNC people. Her decision to break down the wall to the adjoining space was a response to tremendous community need at the height of the HIV/ AIDS pandemic and went against her director's refusal to explore renting additional space to expand programs and services.

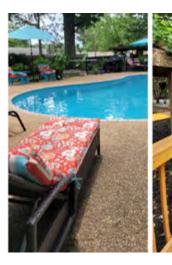
Emphasizing the importance of listening to community members and designing to their needs, Miss Major said, "It starts at the bottom, because you gotta listen to those girls. Listen to what they want, what they desire, and then help them get it. They [funders and service providers] spend so much time saying, here, I have sweaters. Well, we don't want sweaters, we need underwear. Oh, no. Sweaters are the thing, it's bunches of sweaters. Well f*** that s***, send them underwear. Get them stuff they need. The thing to do is always start at the bottom and work your way up."

After decades of dreaming of a permanent space, by 2020 Miss Major had raised enough funds to purchase two homes in Little Rock, AR, outright, and created the House of gg retreat, educational, and historical center. From details like a saltwater pool, lush plants, and a yellow brick road and merry-go-round in the garden to every aspect of the space being fully accessible, the home is designed for rest and relaxation. Her hope is that visiting guests will not only be able to relax, reflect, and connect with each other, but also be inspired to create their own spaces in their communities. "When they see that kind of stuff, and they live in it, then they know they have a right to have this stuff, too. And that's important, you want to continue this, so you go home, and you try to do it there. Then maybe through that we can get enough girls together to do it all over, so you can have places where you can just drop into," said Miss Major.

Miss Major is among the first Black trans leaders to break down barriers to ownership, and she considers House of gg to belong to the community. "It's not really mine. It belongs to the girls. I'm living in the space, but I'm only here temporarily. And the girls have this to use and

Below: Grounds at House of gg, which Miss Major designed for rest and relaxation.

PHOTO CREDIT: MURIEL TARVER





take over and to use as they see fit," she said. "Ownership of space is so important. You gotta finagle it and do a little bit at a time. Even getting it, a lot of times you have money set aside, but keep it set aside to do that, and it may be enough to convince somebody to donate towards what you're doing, and then secure it and go for it. Do a little at a time. It don't have to be all glamorous when you get it. But a little at a time, and they can have something like this." C

Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center, San Francisco, CA

"Trans people have no safe spaces, no environment where we can go and convene and feel comfortable and safe, and share cultural food, and share cultural experiences about our life," said Janetta Johnson, chief executive officer of Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center. The organization was founded in 2004 by Alexander L. Lee and Miss Major as the Transgender, Gender-Variant & Intersex Justice Project (TGIJP), and initially focused on legal support and community organizing with TGNC people in jails, prisons, and detention centers.

Over the years, the organization added peer legal advocacy programs, housing and supportive services, leadership development, and a socioeconomic justice fellowship reentry program to support TGNC people coming out of incarceration. "A lot of that is based on my experience of being in incarceration and spending 13 months in the county jail seeing trans people come in and out, in and out," said Johnson. "I realized that it's gonna take a little bit more work to support trans people coming directly out of jails and prison to lift themselves up and not just fall through the crack. There's this huge gap that people fall in, and I was trying to close that gap so all they got to do is just step over the gap." The fellowship program pays TGNC fellows \$35 an hour to work 20 hours a week at the organization, paired with leadership development, professional development, and housing support and other services.

To complement this work and create safer cultural spaces by and for Black and brown TGNC people, TGIJP was part of efforts to create the nation's first Transgender Cultural District in 2017

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She just taught me a lot of things on how to love again. The voice of Miss Major led me for many, many years to ensure Black trans community safety. I'm a firm believer that Black trans people will take care of others in a way that others won't take care of us."

Janetta Johnson CEO, MISS MAJOR ALEXANDER L. LEE TGIJP BLACK TRANS CULTURAL CENTER and began exploring purchasing a building so the organization could have a permanent home in the Tenderloin. By 2019 the group had raised \$2.5 million to support a building purchase, but between the demands of its direct service, organizing, and advocacy work, found it difficult to carve out time to search for potential properties. One space that funders offered to purchase on the organization's behalf proved too small, and TGIJP continued an intensive search for a new home through the pandemic. Even after TGIJP identified a space that fit its vision, negotiating the purchase took the better part



After witnessing Miss Major (right) break down walls to create GiGi's Place, Janetta Johnson (center) was inspired to fight for a permanent community space and political home for Black trans people in San Francisco, and led the Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center through its first building purchase in 2023.

PHOTO CREDIT: MISS MAJOR ALEXANDER L. LEE TGIJP BLACK TRANS CULTURAL CENTER of a year and almost fell through when the owner demanded a higher price and threatened to sell to a cash buyer. Eventually, TGIJP prevailed and closed on the \$6.5 million building in 2023, with the mortgage provided by Beneficial State Bank.

Looking ahead, Johnson hopes to add a café or similar income-generating program to the cultural center's services, as another quality job and training program for Black and brown TGNC people. "To me, it's Miss Major and Alex Lee's legacy, because Miss Major is the one that inspired me to do all the things in the community, for the community, with the community," said Johnson. "She's my mom, she raised me, and she just taught me a lot of things on how to love again. The voice of Miss Major led me for many, many years to ensure Black trans community safety. I'm a firm believer that Black trans people will take care of others in a way that others won't take care of us."

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The TransLatin@ Coalition, Los Angeles, CA

The TransLatin@ Coalition began as a grassroots collective in 2009, founded by transgender, gender diverse, and intersex (TGI) Latine immigrant women to organize and advocate for the specific needs of Latine TGI communities. Some of the organization's early wins include publishing research on the ongoing challenges and violence faced by TGI community members, organizing major local and national actions in support of trans lives, and holding regular events to celebrate and build community. Current president and CEO Bamby Salcedo came aboard as the organization's first full-time staff person in 2015, with the goal of expanding direct service offerings in addition to the organizing and advocacy already underway. The TransLatin@ Coalition received its first grant in January 2016 and opened its first office that same year. Since then, The TransLatin@ Coalition has grown to become one of the largest TGI-led organizations in the country, combining direct services, research, policy advocacy, training, and cultural transformation and capacity building for other entities and organizations.

Throughout, The TransLatin@ Coalition members had always dreamed of owning their space to ensure meaningful programs designed specifically for TGI community members and to secure the organization's long-term sustainability, especially after putting significant effort into advocating for a new trans wellness center in Los Angeles in the early 2010s, only to see funds awarded to non-trans-led organizations. "Around 2005 or 2006, we submitted recommendations, and we said that we wanted a trans-led space—a space that was specifically led by trans people," recalled Salcedo. "At that time there were only two organizations that were trans-led in Los Angeles, but neither one had the infrastructure to receive a large amount of money from the county. There were several convenings and consultations, and eventually the county made an investment of one million dollars to create a trans wellness center, but the money ended up going to non-trans-led organizations. We were always reminded that the vision and the dream of the community, our collective dream, was for us to have our own space, our own center. The way we think about that is having the ability to be a sustainable organization, that we would not be an organization that would just come and go like many others."

As The TransLatin@ Coalition members began planning their new community wellness and empowerment center that would serve as the organization's office space, service hub, and home for various social enterprises specifically designed for TGI people and immigrants, a friend

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Our collective dream was for us to have our own space, our own center. The way we think about that is having the ability to be a sustainable organization, that we would not be an organization that would just come and go like many others."

Bamby Salcedo PRESIDENT AND CEO, THE TRANSLATIN@ COALITION connected them with LISC Los Angeles to explore financing options to buy a space. The TransLatin@ Coalition's powerful local and state advocacy efforts also helped create the conditions for the property purchase: in 2020, California passed AB 2218, which dedicates grant funding for transgender wellness and equity in the state budget. Additionally, in 2021, the California Department of Behavioral Health launched a new Behavioral Health Continuum Infrastructure Program with an initial \$2.2 billion investment. The





The TransLatin@ Coalition's new community wellness and empowerment center will open in winter 2027.

PHOTO CREDIT: PAULO RIVEROS FOR THE TRANSLATIN@ COALITION TransLatin@ Coalition had applied for \$17.1 million of these state funds to cover predevelopment and construction of the new center when the group was working through the acquisitionloan closing. The likelihood of receiving state grant funding strengthened its loan application, highlighting the importance of public policies and investments in TGI communities in helping expand access to affordable capital. In March 2023, The Translatin@ Coalition closed on a three-year \$4.4 million acquisition loan from LISC, securing the site for its new empowerment center: 5314 W. Sunset Blvd. in East Hollywood. The location holds special significance as it has long been home to TLGBQIA+ community members and a hub for TGI young people experiencing housing insecurity and homelessness. As of fall 2024, The TransLatin@ Coalition had paid off the acquisition loan early and is working with its development team on construction of the center, which the organization expects will open in the winter of 2027.

Inspired by the success of Homeboy Industries, a social enterprise-supported reentry and employment organization that began in East Los Angeles and has since become an international model, The TransLatin@ Coalition plans to incorporate several social enterprises to support its own long-term sustainability. Noting that TGI communities received just 4.6 cents of every \$100 in philanthropic funding awarded in the U.S in 2020,⁹⁰ Salcedo explained, "A social enterprise model will generate resources for the organization. That's why we're going to have a restaurant, that's why we're going to have a beauty salon and a boutique and a rooftop and an electronic billboard. All of that is going to generate revenue for our organization to be sustainable."

Reflecting on The TransLatin@ Coalition's path to owning and stewarding a new community space—one of few Latine- and TGI-owned spaces in the country—Salcedo emphasized the importance of intentional investments in TGI-led organizations in order to build their capacity to tap into resources like government capital funding and community development financial institution (CDFI) loans that can contribute to sustainability. She also stressed that it's critical to never lose sight of the community's vision for the space. "It is important for us as organizations to have our ducks in a row," Salcedo noted. "It is important that we have that infrastructure. It is important that we have those elements that are going to make our organizations be sustainable. A lot of times, we don't want to conform to the system, and we aren't a conventional organization, but there are some things that need to be in place for us to be able to access the resources we need. We also need to think of not just ourselves, but the bigger picture and what the future of our community is going to look like, and work towards that. What are the bigger dreams of our people? As an organization, we believe that we are the reflection of the possibilities of our people. We are stewards of change, building a better future for our community."

GLITS, New York, NY

Building on decades of work as a community leader, Ceyenne Doroshow founded Gays and Lesbians Living in a Transgender Society (GLITS) in 2016 to meet the urgent and emergent needs of TLGBQIA+ community members in New York City, particularly asylum seekers. As she was doing this work with her own resources and out of her own home, she imagined a space that could combine permanent housing with leadership and educational development to support Black and brown TLGBQIA+ people on a path to long-term sustainability. Her vision for the GLITS house is grounded in a deep understanding of the ways in which service providers fail to provide safer and supportive spaces to TLGBOIA+ community members, whether that failure involves mistreatment, poor service quality, an emphasis on short-term needs rather than long-term sustainability, or overconcentration of services in particular neighborhoods that may not feel welcoming to TLGBOIA+ people. "Programs that don't get people to sustainability, then what is that? It's a money pit. That's feeding itself, not feeding the community, not helping the community," said Doroshow. "A house, an apartment, should feel like your home, not another extension of a program that feels like jail. Whereas I thought out of the box, I thought of safety, I thought of transportation. But I also thought about the overall view day and night of what cohabitating in these areas could look like."

With support from Queer Art, Trans Equity Consulting, and the Queens Borough President's Office and state governor's office, GLITS raised \$1 million and closed on a 12-unit apartment building



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Ceyenne Doroshow FOUNDER AND EXECUTIVE DIRECTOR, GLITS

Left: Ceyenne Doroshow at the grand opening of GLITS 1 South.

PHOTO CREDIT: GLITS



Ceyenne Doroshow with community members at the grand opening of GLITS 1 South.

PHOTO CREDIT; GLITS

in Woodhaven, Queens, in December 2020, becoming the first Black trans-owned multifamily apartment building in New York City. The GLITS House is home to a multigenerational group of residents, most of whom are Black trans people. "It's a dream come true," said Doroshow. "I get emotional when I see or hear from our seniors that the super of the building is the best we've ever had—that people feel like they're being heard and their needs are being taken care of, that they're warm and housed and just happy."

In addition to establishing the GLITS House, GLITS is leading a community planning effort to preserve The People's Beach at Jacob Riis Park in Queens, NY, as a historic TLGBQIA+ haven, and create a land trust and community health and wellness center there to promote community healing and care. "By creating a health and wellness center, we would be able to employ 50 community members to work that land, to be the therapists, to be the onsite staff," said Doroshow. Speaking about the current lack of investment on the TLGBQIA+ side of Riis Park, she said, "We need concessions. We need a bathroom that we don't have. At the same time, they're building a multimillion-dollar hotel by the bathhouse that's a historical site. But y'all didn't think that we need resources?"

Echoing Miss Major and other TGNC leaders, Doroshow stressed the importance of designing to community needs and grounding in genuine care and love for community. "Listen to your community," she said. "Listen and have real intention, real focus. The ambition shouldn't be to get rich, because you'll never get rich from this. But have that love for your community and be proactive in hearing community's cry."

House of Tulip, New Orleans, LA

House of Trans United Leading Intersectional Progress (Tulip) grew out of Black TGNC-led mutual-aid efforts in New Orleans in 2020. The COVID pandemic exacerbated the housing and economic insecurity that low-income and especially TLGBQIA+ people of color face; House of Tulip co-director Milan Sherry recounted that most mutual-aid requests named rent assistance and housing support as a top need. With co-director Mariah Moore and other co-founders—all TGNC people with years of experience in local and national TLGBQIA+ organizing and advocacy who themselves have experienced housing insecurity at some point in their lives—House of Tulip set out to address the root causes of housing insecurity by creating TGNC-owned, zero-barrier housing paired with supportive and wraparound services.

Leveraging grants, a successful GoFundMe campaign, and donations from community members in the wake of 2020 racial justice uprisings, House of Tulip opened two long-term housing sites that are home to 11 residents. One house is owned by House of Tulip, while the other is owned by Habitat for Humanity. Ownership was especially important to House of Tulip because, as Sherry explained, "We didn't want to just rent a space. As a person who has been a part of nonprofits and seen a lot of different organizations come and go for both good and bad reasons, the reality is, I've seen people be well established, and then the owner of the building comes along and says, we're selling the building, or we're raising the rent on y'all, and sometimes that forces really amazing people that had facilities or spaces to be back at the drawing board trying to figure things out. And we just thought that it was important for Black and brown trans folks to own property here in the city of New Orleans, especially where there's a lot of gentrification."

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I consider myself a conductor along the Underground Railroad, because the Underground Railroad still does exist within our communities. When you get to me as the conductor it will be irresponsible to send you along without the skills, without the things that you need." House of Tulip emphasizes that its zero-barrier housing is not an emergency shelter, but rather housing for individuals seeking stable housing for six months or longer who are also interested in accessing services to advance their education and careers, and as such is a critical piece of movement infrastructure. "I consider myself a conductor along the Underground Railroad, because the Underground Railroad still does exist within our communities," said Sherry.

"When you get to me as the conductor it will be irresponsible to send you along without the skills, without the things that you need. Sometimes that comes with encouraging folks to either get

Milan Sherry CO-DIRECTOR, HOUSE OF TULIP 66 We didn't want to just rent a space... I've seen people be well established, and the owner of the building comes along and says, we're selling the building, or we're raising the rent on y'all... And we thought that it was important for Black and brown trans folks to own property here in New Orleans, where there's a lot of gentrification."

Milan Sherry co-DIRECTOR, HOUSE OF TULIP

back in school, work, volunteer at other organizations, help build your skill set, whether it's with financial literacy or leadership development. Whatever it is, we come up with a plan with them and help them get to and reach that goal."

Residents are not required to pay rent while they live at House of Tulip, which makes ongoing fundraising crucial to support operations even without any debt on the home that House of Tulip owns. The decline in funding to TLGBQIA+ issues since 2020 has forced difficult decisions. In 2022, House of Tulip had opened a stabilization center for TGNC people to access gender-affirming services, including meals, showers, rest, and mental health care. But because of funding decreases, House of Tulip had to close the stabilization center just two years after it opened in order to to continue operating the two zero-barrier housing sites in addition to leading local community-building activities, organizing, and advocacy.

Reflecting on lessons from House of Tulip's first real estate purchase and housing program, Sherry said, "Providing the zero-barrier housing model was ahead of its time. It was a great idea, but self-sustaining is not it. People putting back into the property and back into the organization would help it become self-sustainable. Maybe moving into a more self-sustainable model then a zero-barrier model will be healthier for organizations such as ours who are small. I would encourage folks that if you and your city don't have that, start coming together, mobilizing and organizing, and seeing if you can secure resources to start bringing this resource to your community. I would love to see a House of Tulip in every city, where folks are able to own their properties and provide those safe spaces and resources that their folks need, but also have the long-term support."

Queer the Land, Seattle, WA

Queer the Land was founded in 2016 by two queer, trans, Two-Spirit, Black, Indigenous, and people of color (QT2BIPOC) organizations—Building Autonomy and Safety for Everybody, and the Queer & Trans Pan-African Exchange. Its founding was a response to the displacement of low-income and working-class QT2BIPOC people by gentrification in Seattle. Queer the Land's vision is grounded in self-determination and collective ownership of land, housing, and labor, as a response to many of the inequities embedded in existing services. Explained Linda Chastine, lead operations and development coordinator, "Community folks working in nonprofits or who are either from Seattle or lived in Seattle most of their lives, and were now being displaced from places like Beacon Hill and the Central District . . . were just really tired of the nonprofit industrial complex in the way that it was creating competition and friction between organizations doing the same thing and preventing actual change. They came together and created Queer the Land to have a place for us to have land and then steward that land, own our labor, and create a hub and community spaces specifically for QT2BIPOC organizers."

With this goal of developing a self-sustaining cooperative hub, Queer the Land began searching for a potential home to purchase in 2016, focusing on the Beacon Hill neighborhood as a historically Black and then Asian American and Pacific Islander (AAPI) neighborhood where many Queer the Land collective members had ties. After three years of fundraising and searching, in December 2019 Queer the Land was contacted by the owners of the Emma Goldman Finishing School, a 12-bedroom intentional community in Beacon Hill, who were interested in selling the home at a significantly discounted price of \$225,000 because of significant rehab needs. With



We want to be inclusive and multigenerational, have a space for kids. We just had our first kids' summer camp, and we did a family day... Queer and trans kids deserve a place to come where they feel safe and they're...learning skills and building relationships."

Linda Chastine Lead operations and development coordinator, queer the land

PHOTO CREDIT: QUEER THE LAND



Queer the Land was able to purchase this 12 bedroom house in 2021 using a \$200,000 grant from the City of Seattle's Equitable Development Initiative and \$25,000 raised from other sources.

PHOTO CREDIT: EVANA ENABULELE support from attorneys, Queer the Land took on a lengthy negotiation process with the seller and closed on the home in January 2021, using a \$200,000 grant from the City of Seattle's Equitable Development Initiative and \$25,000 of funds raised from other sources.

In a reflection of the power imbalances and discrimination that QT2BIPOC-led and emerging organizations face, even though Queer the Land had an established nonprofit fiscal sponsor and enough funds on hand to purchase the home in cash, and despite its commitment to permanently affordable, cooperative housing as part of its mission, the seller drew out negotiations and imposed a restrictive covenant (a tool long used to uphold racial segregation and exclusion). The seller ultimately conditioned the sale on a partnership with a community land trust. In order to close on the property, Queer the Land eventually selected

Evergreen State Land Trust as its project partner and land steward. Describing a lengthy and racist negotiation process with the seller, Evana Enabulele, Queer the Land program manager, recalled, "She had preconceived notions about us, and wasn't respectful in realizing that this is the first time we ever did this process, so we don't have all the answers, or the social capital, or the clout. Now people do take us seriously enough to not question what it looks like to give us money. But there are organizations who are newer, and because people don't know them, they think they can't really trust that we'll do what we say with the money. I felt like we weren't a huge enough project, we weren't a big enough name for her to feel we were somebody."

Queer the Land's rehab plans for the house include not only bringing the building up to code, but also making it fully accessible to people of all ages and people with disabilities and creating community meeting and kitchen space in addition to bedrooms that will serve as long-term transitional housing primarily for QT2BIPOC people. Because construction costs increased dramatically over the last few years, Queer the Land now needs to raise \$3 million to cover the updated rehab scope. As the group continues to fundraise for this next step, Queer the Land runs an active community garden program and uses the house as a meeting space.

Linda Chastine described Queer the Land's new home as a community hub that is already providing essential resources and support to QT2BIPOC people: "Even though it's not finished, we have this flourishing garden program that has literally produced food, not just cute things, but food for the past two summers. We're able to have more programming here in the backyard and do more collaborations. I think it contributes to people taking this more seriously or wanting to contribute to the cause, whether that's labor or ideas or money. We want it to be an organizing hub, so we want it to be fully autonomous and self-functioning within our interdependent, collective community. Having a recording studio to produce our own media, having technology and computers, maybe even have some kind of magazine or something, for people who need access to those things for free. [Many cities are] cutting funding to libraries, literally closing them down, and you never know what will happen in any city in this climate moving forward. We should have a space to have our radical political education, books, or even just places to build and dream and commune. We want to be inclusive and multigenerational, have a space for kids. We just had our first kids' summer camp, and we did a family day and it was really, really nice. Queer and trans kids deserve a place to come where they feel safe and they're learning things and learning skills and building relationships."

Brave Space Alliance, Chicago, IL

Brave Space Alliance is a Black trans-led LGBTQ+ center founded in 2017 to fill a severe gap in services for TLGBQIA+ people, particularly Black and brown TGNC people, on Chicago's South Side. Historically, the majority of TLGBQIA+ services have concentrated on the city's north side and in white neighborhoods, and Black TLGBQIA+ organizations have not received nearly the same level of resources. Explained Stephanie Skora, former chief development officer, "There were no resources available for our community if they wanted to be served in their own communities. They had to travel across the city, sometimes for multiple hours, to get services that weren't designed for them, then travel all the way back home. The purpose of this organization was to cut that journey in half and provide a more dignified, culturally competent experience to the people who are traveling up north for those services."

Since its launch, Brave Space Alliance has offered community services and programs through a mutual-aid framework. This framework recognizes the ways that many institutions and service providers have harmed or excluded Black and brown TGNC people, and emphasizes the strengths and abilities already present in communities that they can use to sustain themselves when provided with supportive resources and tools. "A lot of what people are learning are not sustainable practices to actually build lives for themselves. They're ways to survive," said Skora. "We want to help them take those survival practices that they're very well versed in and translate them into long-term sustainable living." Brave Space Alliance's mutual-aid orientation to service provision attracted attention from funders in 2020. The organization received an unprecedented influx of grant funds that enabled it to expand programming and for the first time consider purchasing properties. Ultimately, Brave Space Alliance purchased four properties on the South Side all in cash, including a commercial building that serves as the organization's office and community space, and a six-unit residential building now home to the Jasmine Alexander Housing program.

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A lot of what people are learning are not sustainable practices to actually build lives for themselves. They're ways to survive. We want to help them take those survival practices that they're very well versed in and translate them into longterm sustainable living." In launching its first-ever housing program, Brave Space Alliance was careful to design a housing readiness program that aligns with the organization's own skills and resources and addresses a major gap the group identified in local housing programs—a lack of options for housinginsecure TLGBQIA+ people who aren't struggling with severe health or mental health conditions, for example, or who aren't considered "homeless enough" to qualify for programs designed for those

Stephanie Skora

CO-FOUNDER AND FORMER CHIEF DEVELOPMENT OFFICER, BRAVE SPACE ALLIANCE

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Stephanie Skora co-founder and former chief development officer, brave space alliance

> experiencing chronic homelessness. These and other population-specific criteria often pose barriers to entry. As Skora put it, "They're literally and figuratively left out in the cold because there's no program that really suits their needs. What they need is housing readiness. They are ready to be housed, they just don't have the resources and the tools and the skills they need to sustainably house themselves. It's not Housing First, because Housing First requires long-term housing, and it is not long-term housing. This is intermediate-term housing, with intensive wraparound interventions. You live there at extremely discounted rent, and you use the wraparound programs. The point of the intervention is to take people from streets to stability in 18 months, not take people from extreme instability to stability over a long period of time, because we don't have the resources to run a housing program, we have the resources to run a housing readiness program."

Highlighting how community ownership can support Black and brown TGNC organizations in innovating, Skora also emphasized the importance of affordable capital. "Community investment is crucial," she said. "I think we really could have benefited from it. We wound up having a financial situation where we were able to do without it. But I think for most grassroots organizations, it's the only way they're going to be able to attain sustainability in a core service project. You need to own your own space, you need to own your own building, you need that capital investment, without all the programmatic and governmental strings attached to it, to really be able to innovate in a model that has fidelity with the organization's mission."

OutFront Kalamazoo, Kalamazoo, MI

OutFront Kalamazoo began as the Kalamazoo Gay Lesbian Resource Center in 1987, offering a newsletter and resource hotline to TLGBQIA+ people. Since then, the organization has expanded to become southwestern Michigan's premiere TLGBQIA+ community center, providing a variety of community programming, health and wellness support, housing navigation, support groups, gender-affirming products and clothing, a library and cyber center, and resource referrals, in addition to local and statewide policy and budget advocacy.

Estimating that about a third of the calls OutFront receives are housing-related, executive director Tracy Hall said the organization's journey to owning and managing its Legacy House, a transitional housing program for queer and trans people ages 18 to 24, began in 2014 with conversations between former OutFront executive director Zac Bauer and an unhoused queer person who slept in the organization's parking lot. Recognizing that existing local shelters and housing programs often lacked TLGBQIA+ competencies, OutFront set out to develop its own transitional housing program; the group convened local funders, TLGBQIA+ service providers, and community-based partners to complete a needs assessment and feasibility study.

After four years of local research, relationship building, and advocacy, in 2018 the Kalamazoo County Public Housing Commission took up TLGBQIA+ housing as a priority and purchased and rehabbed a six-bedroom home on behalf of OutFront Kalamazoo. The commission then resold the house to OutFront, and the Legacy House officially opened in 2022. Reflecting on the time

Figure out what your identity is ahead of time. Don't operate in that space of, are we an emergency shelter? Are we a transitional home? How long does that transitional home last?"

Tracy Hall EXECUTIVE DIRECTOR, OUTFRONT KALAMAZOO



OUTFRONT KALAMAZOO

and partnerships needed to get the project across the finish line, Hall said, "It took a long time for us to get from those initial conversations to be able to get the Legacy House. There was so much investment from some of our big institutions, like our foundations and our county and city governments, and some of our smaller organizations, like human service organizations that really partnered and put a lot of time and investment on this project."

OutFront Kalamazoo engaged two housing consultants to help design the Legacy House program. According to Hall, the consultants were critical in helping identify the program's focus population and scope—especially important because setting realistic, manageable parameters for an organization new to housing can be challenging when groups are motivated to respond to overwhelming need. "I would remind people to be nimble and to know that how you might envision something is not necessarily how it will unfold," Hall said. "Figure out what your identity is ahead of time. Don't operate in that space of, are we an emergency shelter? Are we a transitional home? How long does that transitional home last? Maybe we'll never be an emergency service provider. We just don't have the capacity or the funding or the resources, even in our own town to do that. That one's hard to grapple with. But [we're] finding a way to be okay with that." In addition to Legacy House, OutFront offers a youth-driven Host Homes program that provides temporary housing for TLGBQIA+ youth ages 13 to 18, who select host families to live with for up to a year from a list of screened, trained community members.

Based on OutFront's first housing experience, Hall emphasized the need for both/and strategies to create TLGBQIA+-led housing programs while also building TLGBQIA+ competence among other service providers and community partners. "We know what the need is, we know what the community is saying and how they're feeling, because we're on the ground," she said. "With others, let's complement each other, because hopefully they're empathetic enough that they see that this is a big need, not just here at Kalamazoo, but across the U.S. That's what can make a beautiful partnership."

Red Emma's, Baltimore, MD

Red Emma's is a queer and trans worker-owned cooperative café and bookstore, initially founded as a volunteer-run effort in 2004. Many of the founders had extensive experience organizing with different communities throughout the country and were drawn to creating a community space in Baltimore. They envisioned Red Emma's not only as a bookstore with a café to provide a stronger financial foundation to the bookstore operations, but also as a welcoming community space where Baltimore organizers, activists, and artists can gather for learning and collaboration. "The idea behind Red Emma's was, let's figure out how we can build something that is a piece of community infrastructure that can provide a place for people to come together and be a safe, welcoming space for learning," recalled Kate Khatib, Red Emma's co-founder and worker-owner. "Maybe someday it will be a space that can sustain workers as well, because a lot of us also had some experiences as labor organizers. We created that first space with the intention of, let's create something that can be a laboratory for putting some of these principles into practice in everyday life."

Creating quality, dignified jobs in the service industry and for BIPOC and queer and trans workers became a reality as Red Emma's grew its project and then formally incorporated as a worker cooperative, after nearly a decade operating as a collective. These years of working together gave the organization time to develop a financially sustainable model that allows worker-owners to be paid living wages, and gave worker-owners time to develop practice in cooperation and making decisions together. Said Khatib, "Folks came to us with these stories like, 'I'm a Latina woman, and I have been working in the service industry for 10 years, and the only job that has ever been available to me is dishwasher.' Or, 'I have been a service worker for the last decade, and I have never had a job where I have been able to be referred to by my chosen name.' We

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All of the people who have passed through Red Emma's over the years taking the things that they're learning, going out to form other organizations... other businesses, going out to [put those principals] into practice in their everyday life... that's transformative." started to really carve out space and say, we need to transform the way the service industry looks in this city, and we need to figure out how we can create structures that are going to support workers who are excluded from dignity, who are excluded from economic security in other businesses in the industry."

Red Emma's helped co-found three other cooperatives when it was still a volunteer collective, and has since helped to support several others, in addition to co-founding the Baltimore Roundtable on Economic

Kate Khatib CO-FOUNDER AND WORKER-OWNER, RED EMMA'S



Democracy, which is a co-founder and member of the Seed Commons national network of nonextractive loan funds.

Red Emma's had three different locations before purchasing the Waverly building that is now the cooperative's permanent home. The cooperative outgrew its first space, and the landlord of a second space pushed Red Emma's out. After moving again, the group had its most successful month ever in February 2020, only to then have to close its third location during the pandemic. Finally, a combination of pandemic aid (including PPP loans and Economic Injury Disaster Loans), a Project Restore mortgage abatement, a sales tax credit, state economic development grants, and a mortgage from Seed Commons made it possible for Red Emma's to buy two adjoining buildings in April 2021. The Central Baltimore Partnership acted as project partner, receiving economic development grants from the State of Maryland and buying the buildings on Red

Emma's behalf, then reselling them to the cooperative. Red Emma's remodeled the space into an expanded café and bookstore with community meeting space and the Baltimore Free School.

Khatib highlighted the importance of the Central Baltimore Partnership's support for the project, particularly since many public and private grant programs exclude worker cooperatives from eligibility because they are not incorporated as nonprofits. The purchase also provides a success story of deploying public economic-development incentives to grow community-led economic sustainability by and for queer and trans workers in the service sector from within, rather than trying to attract a large corporation from outside to provide jobs. Similarly, Red Emma's also played a key role in launching Seed Commons to address the capital gaps for worker cooperatives that Red Emma's had itself encountered when trying to grow its business. Said Khatib, "At every turn, when Red Emma's saw a need in the community, or we felt a need as a business, we started to think about, rather than going outside, is there a way that we can use what we've already built to create opportunities for workers to start projects that are going to meet the needs that they're seeing?"

Reflecting on the potential impact of worker cooperatives as a community wealth-building strategy for queer and trans BIPOC communities, and on how these spaces function as community movement infrastructure, Khatib said, "There just has been this sense that businesses can't be transformative for communities. I think what we have found in Baltimore is that businesses can't be transformative for communities in isolation. Red Emma's might change the experience of one individual, by giving them a place to work that has dignity, that treats them with respect, and gives them a pathway to economic self-sufficiency. But it's not going to change the city as a whole. A Red Emma's and all of the people who have passed through Red Emma's over the years taking the things that they're learning, going out to form other organizations, going out to form other businesses, going out to think about how to take those principles and put them into practice in their everyday life, in collaboration with all of the other people trying to do the same thing in the city, that's transformative. That's what gives us the ability to actually demand attention, and to be able to say, no, what we're doing is not irrelevant. What we're doing deserves and requires a seat at the table. "

Red Emma's had three different locations before purchasing the Waverly building that is now the cooperative's permanent home.

PHOTO CREDIT: CASEY MCKEEL

Esperanza Peace and Justice Center, San Antonio, TX

Esperanza Peace and Justice Center was created in 1987 by mostly queer Chicana organizers as a multigenerational, multicultural community hub for local and international social justice and solidarity movements. The center's work has always been rooted in an understanding of the intersections between systems of oppression, and in recognizing the strength that comes from shared community histories and cultural practices. "The essence of Esperanza when we were created was [a space where] social, economic, environmental, and gender justice organizations would come together and feed off of each other's energies and learn from each other," said Graciela Sanchez, executive director of Esperanza. This intentional cross-movement organizing also allows people with multiple intersecting identities to share space with people from all of the communities they identify with, rather than feeling they have to pick one. "Because of the mixing of our communities," Sanchez said, "it allowed me to be in the same space with my mother and my family members and all my queer friends. And then other folks came around, and straight elders or straight younger people were in contact daily, especially at special events with each other, and saw each other, and people weren't afraid."

Creating spaces to engage across differences has helped build solidarity among queer, trans, and straight community members that is reflected in policy wins. Sanchez recalled how a recent anti-LGBTQ+ bill at the state level received a higher percentage of no votes in San Antonio than in neighboring Austin, which she feels is at least in part due to the kind of cross-movement and relationship-building work that Esperanza leads. This approach stands in contrast to single-issue legislative advocacy, as it's tied to cultural organizing as well as material community concerns around housing, economic development, and gentrification, and cultivates a more expansive

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For us, it's being proud of <u>all</u> of our different identities and saying, we're all one, but doing it with everybody else, so that the straight community folks become allies."

Graciela Sanchez

EXECUTIVE DIRECTOR, ESPERANZA PEACE AND JUSTICE CENTER

understanding of community pride. As Sanchez explained, "For us, it's being proud of *all* of our different identities and saying, we're all one, but doing it with everybody else, so that the straight community folks become allies. We break all those stereotypes for these people, and they become our allies in an easier and more normal way— rather than, here comes an issue, now we want you to help us organize around this state policy, or this national policy, that's going to hurt the queer community."



After a discriminatory eviction in the early 1990's, Esperanza bought its first building on San Antonio's Westside with donations from community members and a loan from Common Good 2000.

PHOTO CREDIT: ESPERANZA PEACE AND JUSTICE CENTER Esperanza was evicted from its first office space in the early 1990s, after the faith-based landlord objected to the center's work as an openly queer women-led organization and its queer art exhibits. Facing the potential for similar homophobia and misogyny in other rented spaces, and with an annual budget of just \$75,000 at the time. Esperanza decided it needed to either buy its own space or shut down operations. The organization set out to raise the \$200,000 needed to buy a 10,000-square-foot building on San Antonio's Westside, and successfully raised \$40,000 in donations from community members for a down payment. After conventional banks refused to consider lending to Esperanza, Common Good 2000, a faith-based microlending initiative led by Catholic nuns and priests, agreed to make its first U.S-based loan

to support the building's purchase, on the condition that Esperanza pay off the loan by 2000. Esperanza closed on the building in 1996 and paid off the loan in just four years, mainly through tremendous community support and small donations.

Since then, Esperanza has gone on to purchase more properties on San Antonio's Westside, as part of its mission to protect community cultural practices, art spaces, and autonomy through community control. The Rinconcito de Esperanza includes three buildings that house cultural programming, oral histories, a photo history museum, and the MujerArtes Women's Clay Cooperative. Esperanza also raised \$2 million to save the historic conjunto music venue Lerma's Nite Club from demolition and renovate it into a community and cultural center with music classes, concerts, and an all-digital public library (BiblioTech) to promote digital access. About half the funds came from city and county grants. As the Westside faces rising displacement pressures and demolitions disproportionately targeting homes and businesses owned by Mexican and Mexican-American community members, Esperanza is also incubating the Esperanza Community Land Trust; in 2022, as part of this work, the center received \$300,000 from the City of Antonio Housing Trust to renovate three homes to provide deeply, permanently affordable housing in the neighborhood, and create an emergency demolition fund.

Describing Esperanza's approach to cultural organizing and community stewardship, Sanchez explained, "If you're asking people to work for social, economic, environmental, and gender justice, you have to also start with the self, and you have to feel good about who you are and where you come from. If you've dealt with hundreds of years of internalized racism, sexism, homophobia, and transphobia, you're not going to care about the wars in *Centroamerica*, or your neighbor's issues around water. It's just surviving from day to day. So how do we do more in terms of culturally grounding our community? There's that complexity of who we are, but to be able to just feel positive and good. Then once we are grounded, we can start thinking about organizing, but preferably, looking at those cultural values. It's about community, it's about *convivencia*, it's about *respeto*. It's about being truthful and honest. It's caring for the neighbors."

"We want to see a better world be possible, but we want our community to be there"

Direct services, building community and economic power, and access to affordable space are interconnected

These case studies illustrate the ways that direct service provision and mutual aid, building community and economic power, and access to affordable space are interconnected in ways not always acknowledged by funders. TLGBQIA+ organizations are trying to balance meeting urgent needs with embracing transformative visions and building the relationships, trust, and organizational capacity needed for long-term success. Speaking to this tension between shortterm needs and long-term visions, Stephanie Skora reflected, "We want to see a better world be possible, but we want our community to be there. We've got to make sure that they can survive long enough to live in that new better. That's a middle piece of social justice infrastructure and ethos which sometimes is lacking in movement spaces and more politically aligned service organizations, and the most vulnerable individuals in our community die in that middle period. Our job is to make sure that they can survive with dignity, to get to that better world so that they can then re-envision what their life looks like in a system that isn't designed to exploit them." This balancing act of ensuring people's needs are met so they can organize for systems change takes various forms, for example cultivating a more liberatory approach to service provision. focusing on base building and community organizing while working in partnership with service providers, and shifting from volunteer or nonprofit structures to cooperative enterprise to promote economic stability and self-determination for queer and trans workers.

Overwhelmingly, TLGBQIA+ groups emphasized affordable, physical space as foundational to balancing these intersecting community needs and interconnected strategies. Many described insufficient space to accommodate their staff and diverse programming. "I'd say out of 20 years, there's been 13 of those years where we pretty much worked out of a closet. We had like 100 square feet, which was room for four desks for eight staff, and we had to work in shifts," remembered Janetta Johnson of TGIJP's early days. Said Tracy Hall, "We're busting out of the seams of the place that we rent. We need a bigger space where we can continue to do our great work. One of my favorite things that we do is something we call the Out Closet. It's where we transform our lobby into a retail store, in which we take gently used clothing items and give them back to our community for free. It's expensive to buy clothing, and when you're transitioning, that's a whole additional expense. People want to be able to live their authentic self, and if we can provide some clothing we do. But because we're limited in space here at our office, we only do it quarterly."

Many see owning their own space as key not only for securing sufficient space for programs designed to meet diverse community needs, but also for their organizations' financial sustainability and ability to maintain a long-term presence in their communities, however they choose to define them. Some organizations have prioritized locating in neighborhoods with

Overwhelmingly, TLGBQIA+ groups emphasized affordable, physical space as foundational to balancing intersecting community needs and interconnected strategies. strong public transit, parks, and other amenities as well as low rates of crime and violence, while keeping a relatively low profile to protect resident safety—as is the case for House of Tulip, GLITS, and House of gg. Other organizations strive to be a visible presence in historic TLGBQIA+ neighborhoods that continue to draw TLGBQIA+ people from all over their cities and regions, such as the Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center in the Tenderloin in San Francisco, The LGBT Community Center in New York City's West Village, and the former Miss Major–Jay Toole Building for Social Justice in Chelsea, New York. Still others are rooted in neighborhoods of color now facing gentrification pressures, such as Brave Space Alliance on Chicago's South Side, Queer the Land in Seattle's Beacon Hill, or Esperanza in San Antonio's Westside. This range of approaches speaks to the need for investments in TLGBQIA+-owned spaces to support both people- and place-based strategies, as organizations can define their communities and focal areas in a variety of ways.

Groups also spoke to the power of TLGBQIA+-owned community spaces to promote collaboration across organizations and movements. "The reason that Red Emma's caught on was because it was this place for people to come together," said Kate Khatib. "It was this space where suddenly things that were siloed were able to come together, and people were too able to talk to each other and understand what their shared purpose was." For spaces that serve as cross-movement hubs, convening and learning spaces can lead to tangible policy changes and

"Before the house, there was never really a stable place that we could have meetings or to do any kind of programming. It was really difficult. Just being able to have a place that we can come, but then also other folks can come rent space for free or low cost is important."

Linda Chastine

LEAD OPERATIONS AND DEVELOPMENT COORDINATOR, QUEER THE LAND

wins, as seen in Graciela Sanchez's earlier comments about how relationships built between queer and trans people and allies through Esperanza's cultural organizing contributed to stronger defeat of anti-TLGBQIA+ legislation in San Antonio.

As a practical matter, groups need physical space to meet and advance their work. Without such a space, hosting a meeting or event can require considerable time and resources. Said Linda Chastine of Queer the Land, "Before the house, we were always having to find a place to rent. It's great for building relationships with businesses, but we were always having

to look for a location, and there was never really a stable place that we could have meetings or to do any kind of programming. It was really difficult. Just being able to have a place that we can come, but then also other folks can come rent space for free or low cost [is important.]" For organizations that share office space, the arrangement can promote deeper collaboration and connection between staff and members, and reduce competition between nonprofits over scarce resources. Krystal Portalatin-Gauthier named this as one of the benefits of the Miss Major–Jay Toole building in Chelsea, as proximity created opportunities for organizations to connect each other's membership with different programs. It also effectively created a one-stop shop for TLBGBQIA+-affirming organizations, which is especially important for TGNC and BIPOC people who encounter hostility and violence just trying to move around the city on public transit.

Organizations that own their own community space can also help incubate newer TLGBQIA+and TGNC-led projects. The LGBT Community Center plays this role for many organizations, as it provides sliding-scale meeting space to community organizations in addition to fiscal sponsorship and template documents for emerging organizations; by one estimate, at least 20% of TLGBQIA+ nonprofits in New York City at one point had an address at The LGBT Community Center.⁹¹ "So many centers serve in that role, because it is the place that groups first meet and decide whether or not they're going to formalize and become an organization," said Denise Spivak, chief executive officer of CenterLink. "There are centers that actually provide an incubator service and let some of their employees start organizations while they're a part of the center, but then go off on their own. So centers are a great spot for that, and sort of a natural spot for that."

Many groups highlighted that ownership allows them more autonomy in how they operate their space, which is particularly important for organizations that work with BIPOC TGNC people, young people, sex workers, unhoused people, and people coming out of incarceration. Several groups reported discrimination or pressure from landlords and neighbors to curtail their work. One example is Esperanza's homophobic and misogynistic eviction after the group's fifth annual gay and lesbian art exhibit. "Once we were given a 30-day notice, it was like, let's buy a building, or let's close down, because based on our finances and our politics, we will always be pushed out," recalled Graciela Sanchez of Esperanza's decision to purchase its first space in 1996. Krystal Portalatin-Gauthier described pressure from a landlord in FIERCE's early days. "Sometimes we had issues come up with our young people and our landlord, such as complaints as to how young people were moving in and out of the building or hanging out front, or we'd get notices from our landlord around what we can and can't do," she recalled. "We'd get into arguments with the super around putting signs in the elevator. I think there was just that element of just wanting to have control over our space."

Reflecting the long history of criminalization and police brutality against TLGBQIA+ communities, several leaders noted that landlords and neighbors can be especially quick to involve police. "I think it's important that the trans community [own space], especially Black trans people, because people will call the police on a Black trans woman so fast," said Janetta Johnson. "They don't understand what the narrative is, so they just imagine it has something to do with violence. But it's not even like that. Sometimes people judge different ethnic groups because of the way they celebrate or have fun, or how the conversations happen."

Another example is Red Emma's getting pushed out of its second café location, which was in a neighborhood with a high concentration of methadone clinics, as well as dealers who prey on patients in recovery. Unhoused neighbors and clinic patients would often gather at Red Emma's to charge their phones, meet friends, and participate in the café's free food program. Though Red Emma's welcomed them, neighbors objected to their being in the café without a police presence. Red Emma's worker-owners had long requested additional social services and mental health support in the neighborhood, but those requests were ignored, and pressure mounted to accept a permanent police presence, close the café restrooms to the public, and stop providing Narcan on site. Though Red Emma's eventually succeeded in buying its own space in a different neighborhood, community organizations and small businesses open to people facing high levels of social stigma often experience this kind of pushback. For example Bluestockings Cooperative, a queer and trans worker-owned bookstore and café in New York City's Lower East Side, is currently facing similar pressures from its landlord and neighbors.

Many groups highlighted that ownership allows them more autonomy in how they operate their space, which is particularly important for organizations that work with **BIPOC** TGNC people, young people, sex workers. unhoused people, and people coming out of incarceration. Several groups reported discrimination or pressure from landlords and neighbors to curtail their work.

"We're not a very large community, but we are a powerful community"

Leadership development, capacity building, and partnership opportunities

Many grassroots community-based organizations of course encounter funding challenges and institutional barriers similar to those faced by TLGBQIA+ organizations as described in this report. But for the latter groups, the extremely limited overall funding for TLGBQIA+ and especially BIPOC TGNC communities, the intersectional nature of their work, and high levels of trauma and instability experienced by both staff and community members present additional

"Folks are experiencing not just trauma in the LGBTQ world but often at multiple intersections; figuring out how you're going to pay your rent, dealing with those folks' trauma, it's a lot. The level of turnover in those roles is scary." challenges to organizational sustainability and capital access for real estate acquisition. "Folks are experiencing not just trauma in the LGBTQ world but often at multiple intersections," noted Denise Spivak. "Figuring out how you're going to pay your rent, dealing with those folks' trauma, it's a lot. The level of turnover in those roles is scary."

Similarly, Tracy Hall reflected, "Most in our community have some sort of trauma that they dealt with, even if it's holding their identity inside for a long time. Our priority is

Denise Spivak CHIEF EXECUTIVE OFFICER, CENTERLINK

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We're working with the most marginalized communities and working with people that are coming out of the foster care system and the prison industrial complex. You're doing direct services, and then you're also doing this capital campaign. It's a lot and we barely made it."

Janetta Johnson

CHIEF EXECUTIVE OFFICER, MISS MAJOR ALEXANDER L. LEE TGIJP BLACK TRANS CULTURAL CENTER making sure that we become not just trauma-informed as individuals, but trauma-informed as an organization, so from top to bottom, from the board through people who utilize our services to volunteers who facilitate our programs, they're using the same trauma-informed lens that we're all using." Janetta Johnson described the challenge of balancing this substantial existing work with real estate acquisition. "We're working with the most marginalized communities and working with people that are coming out of the foster care system and the prison industrial complex," she said. "You're doing direct services, and then you're also doing this capital campaign. It's a lot and we barely made it. We completely overworked our staff. We did the majority of the moving ourselves to save money, and it was only by the sheer desire to force community members and our staff to understand what it means to provide a political home for trans, GNC, and non-binary people coming out of prison that we made it."

The transition from doing the work in collective, community, and family-based structures to becoming a funded 501(c)3 nonprofit can be uneasy, particularly given the limitations and challenges of nonprofit structures and the lack of sustained capacity-building resources to support ongoing organizational development, leadership development, and property stewardship. "Grassroots movement is really what fueled the LGBT rights movement, and then it became a little more formalized as organizations decided, if we're really going to do this, we need money, and if we need money, we've got to become a 501(c)3," said Denise Spivak. "But it's painfully obvious that the 501(c)3 model is rooted in white supremacy. There are just such

inherent problems with the whole structure. And moving outside of that, the fact that a random group of volunteer [board members] are responsible for the operation and furtherance of a mission and supervising an employee, it's just wrought with difficulty."

Competition over extremely scarce resources can also harm potential collaborations between organizations. Said Milan Sherry, "As organizations continue to grow, as the need for funding continues to be at the forefront of these organizations to keep them thriving, folks went from supporting each other to then competing for funding. A lot of organizations started to kind of silo off and do their own thing, and unfortunately, the community suffered because of that. We're not a very large community, but I believe we are a powerful community. I would love to see organizations pooling their resources together, actually unifying and not just being with strings attached, but building strong, meaningful, loving relationships." Some practitioners emphasized direct donations, member dues, and community crowdfunding as strategies to

"You look at the leadership within nonprofits: do the people in leadership look like me? The answer would be no. We're only thought of as outreach workers, and that's it. What about supervision? What about social work?"

Ceyenne Doroshow

FOUNDER AND EXECUTIVE DIRECTOR, GLITS

reduce dependence on foundation funding and increase organizational autonomy, and some groups successfully used these strategies as part of their capital fundraising efforts to buy their spaces.

Ongoing organizational development and capacity building remains a significant need for long-term sustainability in general, but especially for supporting TLGBQIA+ and TGNC community members as they transition into leadership roles that offer more economic stability. "You look at the leadership within nonprofits, do the people in leadership look

like me?" said Ceyenne Doroshow. "The answer would be no. We're only thought of as outreach workers, and that's it. Just outreach. What about supervision? What about social work? What about paying for that education so they can get to success, so they're independent and thriving? Well, there are no programs that do that." The effort to build out a strong team of staff and volunteers and provide intentional leadership and skill development requires significant time and resources. Reflected Linda Chastine: "Because we come from a place of lack, because we're addressing lack in society, we think three people can do it all. No, focus your energy on these different places and different buckets where you need support and people can have their expertise shine. Build those skills, because it's also steadily evolving leadership development. People can't and don't want to do things for free, so you need to have a stable source to pay people a stipend or something. But also make sure there are other incentives and that there's an exchange. It's not just the love and the passion for the people. That's just not enough. It has to be, I'm learning something. I'm gaining something. I'm building my resume. I'm doing something."

There is a clear opportunity for capacity-building and strategic partnerships, specifically to help organizations navigate real estate acquisition from pre-purchase to post-purchase stewardship. This can include partnerships with community land trusts (CLTs), community development corporations (CDCs) and mission-driven developers, and providers of technical and legal assistance. For partnerships to be a viable option, such partner organizations must exist in the local ecosystem and have relationships with TLGBQIA+ and TGNC groups. Red Emma's bought its building working closely with Central Baltimore Partnership, which applied for state economic development grants, negotiated with the seller, and purchased the property on the organization's behalf before reselling it to the cooperative. The City of Baltimore's investment in

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The land trusts should be talking to the worker coops, and we should be figuring out how to work together."

Kate Khatib

CO-FOUNDER AND WORKER-OWNER, RED EMMA'S the citywide community land trust network, SHARE, helped build the capacity of local CLTs, and Red Emma's plans to partner with these CLTs to promote development without displacement in Baltimore. Rather than reinvent the wheel, Kate Khatib explained, "We decided to bring our building into one of the existing land trusts, and that does a couple of really useful things. It gives that land trust a foothold in this neighborhood in North Baltimore. It gives Baltimore City the first commercial-residential land trust combination. And it makes it clear that we're all going to work on different pieces of the puzzle. Red Emma's and BRED [Baltimore Roundtable for Economic Democracy], we're going to work on the worker coop piece of this. That's what we're good at, what we understand. SHARE and NEHI and the other land trusts are going to work on the land trust component. But those things shouldn't be in isolation. The land trusts should be talking to the worker coops, and we should be figuring out how to work together." Red Emma's provides an example of how investments in community ownership through intentional and thoughtful partnerships—in this case between citywide CLT infrastructure largely developed by unhoused people and allies, and worker-coop infrastructure largely developed by queer and trans people of color—can benefit TLGBQIA+ organizations and their broader communities.

Groups also emphasized the steep learning curve associated with navigating a real estate purchase, development, and financing, and the need for structured support for organizations to fully absorb these new experiences and lessons, particularly for communities long denied access to ownership and resources. "While we're going through that process, we also have to learn, because this is something that we're not even familiar with," said Bamby Salcedo. "I'm learning about permits, I'm learning about engineering, insurance, security, trying to work with our local governments and stakeholders, and all of that. It's a learning curve for many of us, and there are so many intricacies that we need to consider and figure out. We're not asking for a special treatment or anything like that, but our specific needs and issues and hopes and futures are different." Although general trainings in topics related to housing, community development, and finance may provide some grounding, such capacity building cannot be onesize-fits-all, especially given the unique models groups are developing to meet diverse needs. "It's important to assess what specific organizational needs are, and what are the capacities they need to develop, and then work with them on those," Salcedo continued. "It can't be a cookie-cutter thing." Similarly, organizations not led by TGNC and TLGBQIA+ people need tailored capacity building and coaching to build their competencies in working with TLGBQIA+ and TGNC community members and staff.

In addition to a need for more funding for sustainable staffing and for groups to develop the capacities to manage both programmatic work and real estate stewardship, practitioners stressed capacity building as an ongoing investment, and staff as capacity. Support with strategic planning, human resources, fundraising, board development, and operations were all named as important investment areas. "The problem with capacity-building funds is that foundations expect you to build capacity immediately, and then the support goes away," explained Stephanie Skora. "That's completely unhelpful, because small-organization capacity doesn't work that way. Large-organization capacity works that way because they have additional infrastructure to catch the capacity as it's falling and undergird that infrastructure. For a small organization, if you give them \$50,000 to build their capacity, that capacity is going to go away as soon as the funding does. But if you give an organization \$50,000, and they say I want to spend this on a development associate so we can begin to cultivate a donor base, that funder then needs to come back and say, that's not a one-year project. We're going to make sure that you get this funding for two additional years, so that that development professional has time to do their work."

Project partners and funders also need to understand the time it takes to build organizational capacity and cooperative decision-making structures. Queer the Land found a collaborative

partner in Evergreen State Land Trust, which has decades of experience stewarding residential properties. But Queer the Land's commitment to developing cooperative governance as it works through rehabbing its new home requires significant time and effort, whereas funders often emphasize progress toward physical building outcomes without recognizing organizational and cooperative infrastructure as equally important for long-term stewardship. Reflected Evana

"We're trying to get the money to build capacity to implement our ideas, and we need less stipulations, more funds, and less questions. We really want to do this, but there's definitely a disconnect with funders over people doing the work and the time it takes." Enabulele, "Queer the Land is different than the other houses within Evergreen Land Trust because we are going to be a cooperative house, and then there's also our programming. We're relatively new in the process. When it comes to selfdetermination, it's one thing to aspire to have that. It's another thing to actually be able to spread out the work, and COVID really did put a damper on even having those conversations. We aspire to be a certain way. We have partnerships. We have programs that empower people. But I think we're still in the discovery phase of what is actually going to work for us.

Evana Enabulele PROGRAM MANAGER, QUEER THE LAND

Luckily, Queer the Land did start with a bunch of relationships that are already there, and then a lot of us bring people in from those relationships or community groups. But funders really don't understand. I know [funders] think that something will happen in two years, but that's not the reality of the world. We're trying to get the money to build capacity to implement our ideas, and we need less stipulations, more funds, and less questions. We really want to do this, but there's definitely a disconnect with funders over people doing the work and the time it takes."

While calling for more funding and equitable distribution of resources, practitioners also noted the tensions that come with increased foundation support and higher levels of organizational formality. "The more money that you make as an organization, the higher the level of accountability that you have to a funder," said Krystal Portalatin-Gauthier. "At the end of the day, funders can often dictate how and when we do things, because we need them to resource the work." Graciela Sanchez similarly reflected, "People want us to change as an organization and become 'more professional.' It feels very top-down and very siloed into a department of this and a department of that."

Many leaders also described the incredible care work, mentorship, and family support provided among TLGBQIA+ and TGNC people as a powerful community asset, and particularly highlighted the intergenerational support between TLGBQIA+ young people and queer and trans elders like Miss Major, Jay Toole, and Sylvia Rivera. Such community care is both a tremendous resource and can also constitute an additional form of unpaid labor that adds to the heavy load that TLGBQIA+ and particularly TGNC leaders are already carrying—what Hil Malatino, quoting trans activist Ruper Raj, terms "voluntary gender work."⁹² As Janetta Johnson commented, "What does it mean to have Black ownership, even in our own lives? You spend your whole life advocating for people to be safely housed, and then you've worked all your life doing this and you don't have a safe place to land." Li Peterson connected such voluntary gender work and community care back to the issue of material resources for organizations. "Having a cause and a purpose to work for is a resiliency tool," Peterson said. "But we know from scientific studies that that's not enough to sustain you through incredibly hard work, especially if you are a direct service provider. The only way to sustain resiliency as we go is through self-care. That doesn't come out of just taking a bubble bath. That comes out of dollars."

"We had no access to capital whatsoever"

Affordable, non-extractive capital paired with technical assistance is a major opportunity

The case studies reinforce how ongoing wealth and funding inequities and exclusionary lending practices prevent TLGBQIA+-led and especially BIPOC TGNC-led organizations from accessing capital. Highlighting the interconnections between operating funding, organizational development and infrastructure, and capital access, Bamby Salcedo reflected, "Funding we're getting is not sustainable. They're giving grants of \$10,000, \$15,000, or \$25,000, but that doesn't even cover somebody's salary, and because we are also supporting other trans-led organizations, we continue to be in survival mode. We want to build the infrastructure of these organizations, but we can't really focus on the infrastructure, because the little money that people are getting is allocated for services. What really needs to happen is to have meaningful and intentional investment in trans-led organizations. We can't even go to lenders if we don't have that infrastructure, and so it makes it hard for us to get out of the hole in different ways."

Of the 10 organizations profiled in this report's case studies, six purchased their buildings outright with funds raised through private grants or donations. The other four organizations— Esperanza Peace and Justice Center, Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center, Red Emma's, and The TransLatin@ Coalition—used a combination of equity and debt financing. While affordable capital can be an essential tool in property purchases, some groups expressed an understandable reluctance about using debt given how financial institutions and debt have harmed low-income communities and communities of color. In other cases, groups tried applying for loans from conventional lenders, but encountered barriers like minimum credit scores, guarantee requirements, or doubts about their organizational capacity and budget, all criteria that systemically exclude people with less wealth and income, particularly people of color, women, TLGBQIA+ and TGNC people, and immigrants.

Reflecting histories of financial violence in BIPOC and TLGBQIA+ communities, some groups that did not use debt to buy their buildings highlighted grant funding and donations as stronger tools to support community ownership and self-determination. Noting how debt has often undermined ownership for Black and brown communities, Miss Major said, "They have to have it free and clear without anybody else, that's the way to go about it." Others expressed concern that monthly loan payments with interest would siphon resources that could be used for reinvesting in their programs, organizational systems, and membership base. "It really continues the cycle of QTBIPOC folks and people of color being in debt," explained Linda Chastine. "We could probably negotiate low interest or no interest, but if we get interest and we have to pay more, that prevents us from building wealth and putting our effort and money toward other things that are helping our community—not just the physical structure, because we still want to continue the programming that we have, and it's taken a lot of steady work to continue to build the collective and build the people who are invested in doing some work."

These grounded critiques of debt highlight the need for significantly more grant resources for TLGBQIA+ organizations given historic inequities.

Not using debt financing presents tradeoffs. Though owning the building outright provides more autonomy and financial stability at the outset, it also requires substantial up-front fundraising, which may limit potential project size or lead to missed opportunities and ties up significant organizational resources in one asset. For the four organizations that used debt, loans came from mission-driven lenders rather than conventional banks and played a critical role in them being able to secure space, sometimes on short timelines, and buy time to develop successful capital campaigns to pay off the debt. "We learned that [banks] were never going to look at us," recalled Graciela Sanchez of Esperanza's first building purchase in 1996, financed with a \$200,000 acquisition loan from faith-based microlender Common Good 2000. Esperanza raised \$40,000 in community donations for a down payment in three months and had to pay off the remaining \$160,000 plus 7% interest—considered low at the time—in four years, which the organization did successfully through intensive fundraising. "We just didn't have anything. I don't know if we could have done it any other way," Sanchez said of the Common Good 2000 loan.

Red Emma's worker-owners described non-extractive capital as essential for growing their worker-owned business and buying their first space. "We had no access to capital whatsoever," said Kate Khatib. "Despite the fact that we had been in business for 10 years, we could not get banks to give us loans. What capital tells us and what the credit system tells us is that you have

"We had no access to capital whatsoever. Despite the fact that we had been in business for 10 years, we could not get banks to give us loans... You need to have good personal credit. You need to have had the privilege of growing up in an environment where you even understood what credit is." to have access to resources to get access to resources. You need to have good personal credit. You need to have had the privilege of growing up in an environment where you even understood what credit is." As a cooperative business, Red Emma's faced a particular challenge in the issue of personal guarantees. Commonly required by conventional small business lenders. such guarantees mean that business owners put up personal assets to secure the loan. Not only are personal-guarantee requirements exclusionary for lower-income and lower-wealth borrowers, and potentially extractive should the borrower default, but they also do not work well with cooperative structures, which have many owners. "We

Kate Khatib CO-FOUNDER AND WORKER OWNER, RED EMMA'S

> were a widely varied cooperative, few of us had any personal assets, and we were very clear about the fact that we were not going to participate in that kind of undermining of the collective structure that we had built," explained Khatib. Rather than accept conditions that would compromise their vision and long-term sustainability, the worker-owners sought small workingcapital loans and technical assistance from cooperative lenders, and then a \$30,000 loan from New York City-based cooperative lender The Working World. In 2021, 16 years after the coop's founding, Red Emma's closed on its new space, using \$200,000 in COVID relief funds, \$300,000 in state economic development funds, and a \$2 million mortgage at 3% interest from Seed Commons, a national network of non-extractive loan funds focused on cooperatives.

> Such challenges accessing capital are not limited to cooperatives. Lenders noted that some banks can also be reluctant to lend to nonprofits, especially grassroots nonprofits with smaller and fluctuating budgets, and service providers that rely heavily on government contracts as a source of funds—all factors disproportionately likely to impact BIPOC TLGBQIA+ and TGNC organizations given funding inequities and the interconnected, varied services that many provide. "The largest barriers from a lending perspective include the cost of debt, real estate

development experience, and then understanding the stability of the program income, the service income, and the viability of that long term," explained Andrea Rattray, former senior national underwriter at LISC. "And when lenders have equity requirements where organizations are tying up all their cash in owning the property, they have less ability to provide the services."

Some conventional lenders may view government service contracts as risky or unpredictable loan-repayment sources, especially given their slow contracting timelines and the potential for political changes and budget cuts to eliminate funds altogether.

Nonprofit corporations also do not have owners or guarantors, which means banks cannot rely on personal guarantees, and many nonprofits may not have other assets that can serve as collateral in case the organization defaults or closes. Explained Tom Vanderheiden, senior vice president and regional manager at Beneficial State Bank, "Lending to nonprofits requires a deeper dive in understanding nonprofit finance, and some banks aren't willing to do that work." To address these needs, Beneficial State Bank- which is majority-owned by the Beneficial State Foundation and has a triple-bottom-line mandate to invest in people, planet, and prosperity-has tailored some features of its commercial mortgage products for nonprofits, requiring a smaller debt-service coverage ratio for nonprofits compared to for-profits and using special guidance for evaluating fluctuating cash flow during the underwriting process. Beneficial State Bank also typically structures its commercial mortgages to include building improvements and renovation costs, rather than separating acquisition and construction loans, to help guard against organizations acquiring a building and then being unable to secure renovation and permanent financing. Similarly, many CDFIs and government lenders require at least a soft commitment of permanent financing as a condition of loan closing to ensure projects are not left in limbo.

Beneficial State Bank provided a \$4 million mortgage to the Miss Major Alexander L. Lee TGIJP Black Trans Cultural Center, which put \$2.5 million down on its \$6.5 million building purchased in 2022. Though the organization initially connected with Beneficial State Bank in 2016 to explore financing options, it took nearly four more years for the TGIJP to begin pursuing property acquisition in earnest due to the many other demands on the staff's time, and then nearly three more years to identify and close on a property because of challenges negotiating with the seller. Janetta Johnson felt that Beneficial State Bank recognized the value and impacts of Black

credit scores. Tom Vanderheiden referenced California's state loan guarantee program as an

"People should really focus on, what is the goal? What is the vision and what is the mission? Not the surface of the mission, you got to look deep inside and see what's in the purpose, who's benefiting from this opportunity and access, and how it will impact people's lives."

Janetta Johnson

CEO, MISS MAJOR ALEXANDER L. LEE TGIJP BLACK TRANS CULTURAL CENTER

lives. It's not *m*e trying to buy a building. It's the *community* that I've served for many, many years that has an interest in owning and our being in a safe space." Lenders named loan guarantees and credit enhancement as important tools for lowering their capital costs and eliminating exclusionary requirements like personal guarantees and minimum

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trans community ownership in addition to evaluating the organization's financials,

and advised other lenders to take a similar approach: "People should really focus

on, what is the goal?" she said. "What is

the vision and what is the mission? Not the surface of the mission, you got to look

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Lenders named loan guarantees and credit enhancement as important tools for lowering their capital costs and eliminating exclusionary requirements like personal guarantees and minimum credit scores. For example, California's state loan guarantee program enables more equitable lending to a wider range of borrowers and could be replicated in other states.

essential stopgap that enables more equitable lending to a wider range of borrowers in the state, and which could be replicated in other states. LISC's \$4.4 million acquisition loan to The TransLatin@ Coalition supported the organization's purchase of the site for its new Behavioral Health and Community Wellness Center, while the organization secured takeout financing in the form of a \$17.1 million healthcare infrastructure grant from the California Department of Behavioral Health. LISC's loan included credit enhancement that lowered the interest rate to 4.85% and is structured as interest-only payments with a built-in interest reserve for the first 12 months of the loan, so the borrower makes no out-of-pocket payments for the first year. Even so, The TransLatin@ Coalition decided to pay off the loan early, after just 18 months, rather than accumulate interest for three years. Andrea Rattray noted that such loan terms can be further strengthened with down-payment assistance programs like LISC Los Angeles' Asset Building for Communities of Color program, which provides flexible, zero-interest financing for up to 20% of commercial property acquisition costs for nonprofits and small businesses, so that organizations do not have to tie up their own funds with earnest-money deposits toward property purchases.

In another example, Seed Commons' model of non-extractive finance envisions loan capital as a tool to facilitate genuine community wealth building: not only does Seed Commons strive to keep interest rates low by raising capital from patient sources, but borrowers also don't have to start repaying their loans until their businesses are profitable. In addition, Seed Commons does not require personal guarantees or credit scores, which are two major barriers for borrowers with lower starting wealth and income, such as people of color, women, immigrants, and TLGBQIA+ and TGNC people. Seed Commons designed these loan features specifically to address capital access challenges that workers cooperatives like Red Emma's face. Explained Kate Khatib, "We have this amazing provision, which is in all of our Seed Commons loans, including the mortgages, that says in any given quarter, if the total amount that we're supposed to be paying in our mortgage exceeds the net profits of the business, we can request a reduction in our mortgage payments. It has taken us eight months to get to the

In addition to affordable loan products and technical assistance to support borrower success, relational lending requires intersectional attention to borrowers' experience of the loan application process, and a commitment to building trust and managing expectations from the outset. point of having any kind of profit operating in the new location, so we weren't required to make loan payments during that time. We're still accruing interest. But we were able to defer those payments, and we didn't have to go back and beg. It was written into our loan contract."

In addition to affordable loan products and technical assistance to support borrower success, relational lending requires intersectional attention to borrowers' experience of the loan application process, and a commitment to building trust and managing expectations from the outset. Said

Khatib, "When you put people who are already used to having finance be a weapon that's used against them in the position of having to beg, of having to say, I'm so sorry, my business isn't making money, can you please give me a deferment on my payment, of having to demonstrate why they're worthy of a loan despite the fact that they don't have good credit, you are causing further harm and further violence. If funders and CDFIs want to work with communities that have been historically marginalized, they have to think about the way that those applications and the way that those processes are going to impact the people that they're working with." Requests for additional documents and paperwork that lenders may consider a standard part of the loan application process, for example, may feel invasive and extractive for any

"When you put people who are already used to having finance be a weapon that's used against them in the position of having to beg, of having to say, I'm so sorry, my business isn't making money, can you please give me a deferment on my payment, of having to demonstrate why they're worthy of a loan despite the fact that they don't have good credit, you are causing further harm."

Kate Khatib

CO-FOUNDER AND WORKER-OWNER, RED EMMA'S

borrower with negative experiences interacting with financial and government institutions, but especially for those whose very existence is constantly questioned and under attack, or whose documents may include names or gender markers assigned at birth that do not reflect their current identity. Acknowledging these dynamics, said Andrea Rattray, "We need to analyze why we're asking for certain things, and are there things we don't need, especially when at the end of the day it really comes down to strength of the collateral and the project [for real estate purchases]."

Whether or not organizations used debt as leverage to buy time to secure additional financing, outside of the brief windfall of flexible funding that many groups reported in 2020, capital grant fundraising remains a significant challenge for many. Groups noted that many private funders specifically exclude capital campaigns as an eligible use and reported a lack of capable fundraising consultants with specific expertise in capital fundraising. When capital grants do exist, they tend to be reimbursement-based and come with many exclusions and strings attached, especially when sourced from government funds. "We were applying for a big capital grant of over \$1 million, but first of all it was reimbursement-based, so we would need to get a bridge loan, regardless," said Linda Chastine with Queer the Land. "Then they also have a lot of stipulations around what money can go to. It has to go to materials or contractors, but who is doing the project management for those contractors, for those materials, for those ideas? People have to do the work, and we should be compensated for that work. Having the stipulation that it can't be used for any staffing or can't be used for project management, it's like, how do you want it to get done?"

Jeffrey Klein at The LGBT Community Center similarly observed that government capital grants rarely pay for project management to coordinate capital work in general, and especially for capital grants intended to fortify TLGBQIA+ building security and safety: "I've been involved in searching for that funding since at least 2016, after the Pulse [nightclub] murders. Security funding is often capital, and the capital is restricted and can't pay for staffing, and it can't pay for time. It can only pay for physical things. We've received security funding from the state that we've had to give back because it's too problematic. They require it to only be used outside the building. It couldn't be on interior stuff, and it can only be used on physical things in these specific categories, when we don't actually have those things."

In addition to improving capital financing guidelines and term sheets to include staff time and a broader range of eligible uses that trust TLGBQIA+ and TGNC organizations to know and design to community needs, there is a clear opportunity to support groups in accessing and

66 [Capital grants] have a

lot of stipulations around what money can go to. It has to go to materials or contractors, but who is doing the project management for those contractors, for those materials, for those ideas? People have to do the work, and we should be compensated for that work. Having the stipulation that it can't be used for any staffing or can't be used for project management, it's like, how do you want it to get done?"

Linda Chastine

LEAD OPERATIONS AND DEVELOPMENT COORDINATOR, QUEER THE LAND using reimbursement-based grants. Reimbursement-based payment is especially common in government contracts and can be all but prohibitive for small organizations without the cash flow to provide services up front and get paid back later. Multiple people described the experience of securing government funds as like Lucy and Charlie Brown with the football, where funding is approved and organizations are told they can budget accordingly, only to still be waiting for their funds to be disbursed years later. Zero-interest bridge loans secured with the government contract can be an important tool for helping groups access approved contact funds faster. As one example, the Fund for the City of New York provides a zero-interest bridge loan program for nonprofit contractors with the city, which allows nonprofits to receive at least partial payment on approved contracts so they can begin work before the funds are approved for disbursement, which often takes two to three years after the city budget is adopted. Lines of credit can be another option to address nonprofits' cash-flow challenges and can be made even more accessible if foundations put up cash collateral to pay off the line of credit if the nonprofit defaults, as additional security for borrowers who may not otherwise qualify. Beneficial State Bank has provided several such foundation-secured lines of credit to emerging nonprofits in California. As Tom Vanderheiden explained, these tools can help small organizations grow and seek out resources they would not otherwise be able to access, hopefully stabilizing to the point where they no longer need the collateral, which in turn allows foundations to revolve it to other borrowers.



Red Emma's workerowners described non-extractive capital as essential for growing their worker-owned business and buying their first space.

PHOTO CREDIT: CASEY MCKEEL

Conclusion and recommendations

TLGBQIA+ and TGNC communities have long cooperated and claimed space in creative ways, and these spaces have often served multiple purposes, including finding joy, pleasure, and community, providing housing, food, and healthcare, and building community power to fight for liberation. But because of longstanding and interrelated health, housing, wealth, and capital access barriers, queer and trans organizations have rarely owned their spaces. More than 50 years after the TLGBQIA+ liberation movement began, organizations that reflect the movement's leadership and legacy-that is, TGNC people, people of color, poor and working-class people, sex workers, and people who have been incarcerated-finally received funding to make ownership possible for the first time. But these resources are already declining from their brief 2020 peak, putting the longterm survival of these projects at risk and limiting the potential to expand this needed work at an especially dangerous moment for TLGBQIA+ communities. "If we look at where we are as a trans, gender-nonconforming, and intersex community, there is larger infrastructure development that needs to happen in our community in order for us to get out of the hole," said Bamby Salcedo. "We continue to be the most poor. We continue to be the most attacked, and a lot of times violently attacked and ultimately murdered. Institutions that have the ability to fund the work need to look into the responsibility that they have or should have with our communities, and find ways to leverage their access, their power, and their resources to make an intentional investment in this community that continues to be one of the most marginalized and oppressed."

The case studies and insights in this report remind us of the ongoing importance of TLGBQIA+ spaces as community infrastructure, and of the possibilities when TLGBQIA+ people have the resources to implement their visions for inclusive spaces. As Krystal Portalatin-Gauthier put it, "There are so many ways that our community has historically and generationally learned so many things about cooperation, without the formal structures or names, and have been able to resource in scrappy ways. Queer and trans folks are doing the most cutting-edge things. Because of oppression, there's a skill and talent that this community has, and we can offer that. I think that makes our housing spaces think a little bit differently. I think there's more possibility for imagination." Linda Chastine reflected in a similar vein, "When you allow the community to come together and build, lead, and be creative, I think the possibilities are endless. We can be contributing to the fuller economy, but also be self-sustaining where grants and these things aren't necessarily needed in the future. But you have to give people a good start, without barriers."

"Our community has learned about cooperation without the formal structures or names. Queer and trans folks are doing the most cutting-edge things. I think that makes our housing spaces think a little bit differently. I think there's more possibility for imagination." Setting organizations up for success in stewarding property will require funders, lenders, policymakers, and community-based partners to meet this moment and support TLGBQIA+ organizations with long-term funding, organizational development and capacity building, and non-extractive capital financing, as a starting point toward liberation for all. Such investments should be part of a both/and approach, on the one hand supporting TLGBQIA+- and TGNCled organizations in stewarding spaces to meet a diverse range of community needs, and on the other hand building the capacity and competence of non-TLGBQIA+ organizations and institutions in sexual orientation, gender identity and expression, and sex characteristics (SOGIESC).

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When you allow the community to come together and build, lead, and be creative, I think the possibilities are endless. We can be contributing to the fuller economy, but also be self-sustaining where grants and these things aren't necessarily needed in the future. But you have to give people a good start, without barriers."

Linda Chastine

LEAD OPERATIONS AND DEVELOPMENT COORDINATOR, QUEER THE LAND

Expand locally rooted grantmaking, engaging TLGBQIA+ and TGNC organizations, intermediaries, and funders for collaboration and direction

Given longstanding funding inequities, multi-year, general operating support remains a major need for TLGBQIA+ organizations, especially for TGNC- and BIPOC-led organizations. While it is encouraging that general operating support comprised the largest share of philanthropic LGBTQ+ funding in 2022, advocacy-focused strategies and national-level grants each received nearly twice as much funding as direct services and local grants.⁹³ Because community ownership and community and economic power building are local by definition, funders should expand locally rooted funding strategies, in partnership with local TLGBQIA+ and TGNC leaders. The TransLatin@ Coalition's #InvestInTransLives Coalition Manifesto, for example, recommends LGBTQ+ foundations and donors dedicate at least 20% of their funds specifically to TGNC-led organizations.⁹⁴

In expanding local grantmaking, funders should also recognize the interconnections between access to affordable space, meeting community needs via direct services and mutual aid, building community and economic power, and advocating for policy changes, particularly for organizations working with community members who experience high levels of marginalization and trauma. Many TLGBQIA+ organizations in fact take on all these strategies to different degrees but struggle to get the attention of funders focused on just one strategy. Challenging rising authoritarianism and strengthening democracy, for example, depends on strong, community-controlled institutions of the kind that TLGBQIA+ and TGNC organizations are developing, and these efforts must be supported alongside legislative and policy-focused efforts. Similarly, housing programs that provide dignified, culturally competent housing for housing-insecure queer and trans people deserve attention from housing and homelessness funders as networked community infrastructure, even if these programs don't "scale" in the same way as larger service providers. A small but growing number of funders are also exploring community ownership and cooperative strategies and should prioritize TLGBQIA+- and TGNC-led efforts.

Case studies in this report also illustrate the long timeline for building genuine community leadership, decision making, and ownership, especially for TLGBQIA+ groups that also provide many varied services to meet urgent community needs. In some cases, it can take a decade or more to move from initial planning and exploring the feasibility of ownership to closing on a building, to say nothing of the long-term management and stewardship support needed once groups own the property. These insights suggest a need for much longer-term grants and for adjusting funder expectations around expected outcome time frames.

Pair expanded general operating funding with ongoing organizational development, infrastructure, and capacity building

Experiencing an unprecedented windfall of relatively unrestricted funding in 2020 brought important insights about the need to pair general operating and program funds with organizational development, including putting in place systems to manage new resources and plan for program expansions. "The worst thing that can happen to a nonprofit is to have too much money too quickly and more program funds than infrastructural investments," said Stephanie Skora. "You see a lot of fantastic organizations building houses of cards on the back of very flimsy infrastructure or insufficient financial controls. There really needs to be an infrastructural investment in the basic capacity of CBOs [community-based organizations]. There needs to be more funder collaboration on this at the local level." Similar to multi-year operating funds, organizational development and capacity building should also be long-term investments. These investments should include support for staffing to retain the capacities built (rather than just providing one-time grants or outside consultants and trainings) and ongoing support for people in governance and decision-making roles. As Bamby Salcedo put it, "We continue to be in survival mode. We want to build the infrastructure of these organizations, but we can't really focus on the infrastructure, because the little money that people are getting is allocated for services. What really needs to happen is to have meaningful and intentional investment in trans-led organizations. We can't even go to lenders if we don't have that infrastructure, and so it makes it hard for us to get out of the hole in different ways." For groups exploring property ownership for the first time, tailored capacity building and technical assistance focused on real estate purchase and stewardship would also be valuable resources. Similarly, organizations not led by TGNC and TLGBQIA+ people need tailored capacity building and coaching to build their competencies in working with TLGBQIA+ and TGNC community members and staff.

Engage policymakers and public funding to help scale projects, while also ensuring needed bridge funding and technical assistance for managing government funds

3

In addition to significantly more private funding, public funding to TLGBQIA+-led organizations is another major opportunity, particularly as a source of capital and capacity-building funds. However, many groups reported well-known challenges with using government funding given its reimbursement-based contracts and many hoops to jump through to even apply. Technical assistance to help organizations identify and apply for funding, zero-interest bridge loans, and flexible lines of credit could all help organizations tap into public funds. Capital funding programs should update their guidelines and term sheets to include staff time and a broader range of eligible uses that trust TLGBQIA+ and TGNC organizations to know and design to community needs. Government agencies should also build their own competency in understanding TGLBQIA+ communities and the inequities they face, incorporate a sexual orientation, gender identity and expression, and sex characteristics (SOGIESC) analysis into their programs and funding opportunities, and proactively build trust and relationships with local TLGBQIA+- and TGNC-led organizations.

Invest in affordable, non-extractive loan capital paired with technical assistance

Some groups expressed an understandable reluctance about using debt given how financial institutions have harmed low-income communities and communities of color. In other cases, groups tried applying for loans from conventional lenders, but encountered barriers like minimum credit scores, guarantee requirements, or doubts about their organizational capacity and budget, all criteria that systemically exclude people with less wealth and income, particularly people of color, women, TLGBQIA+ and TGNC people, and immigrants. For loan capital to be a tool that contributes to long-term sustainability rather than a drain on organizational finances, lenders and their technical assistance partners should support potential borrowers in determining whether and when debt is an appropriate tool to advance their goals and service model, design affordable and flexible loan products that minimize the possibility that borrowers will be left financially worse off than before, and provide ongoing technical assistance to mitigate risk and support long-term borrower success. Credit enhancement and loan guarantees could both help create more affordable and flexible loan terms for underserved borrowers in general, including TLGBQIA+ and TGNC people. In addition to hard debt that must be paid back, private and public partners could also contribute soft loans that are forgiven if borrowers maintain mutually agreed-upon affordability and other use terms for the space. Mission-driven lenders like CDFIs often already use such tools to expand access to capital in low- and moderate-income communities, but could do much more to build their competency and relationships with TLGBQIA+ organizations as part of intentional outreach to underserved borrowers rather than as one-off loans. Given the well-documented history of financial exclusion and capital inequities, lenders could also explore the use of special-purpose credit programs for TLGBOIA+ and TGNC borrowers.

Notes

- You may notice a reordering of the letters in the LGBTQIA+ initialism throughout this report. TLGBQIA+ communities are always evolving new terms and language to describe ourselves and our identities. Putting the "T" first is one small way to acknowledge the leadership of trans and gender-nonconforming (TGNC) people in movements for TLGBQIA+ liberation even as they are often the least supported and resourced, and to honor the teachings of Black trans freedom fighters Miss Major Griffin-Gracy, Ceyenne Doroshow, and other leaders interviewed for the report. In their words, "The T comes first."
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