At the Hog Island Oyster Company in Marshall, Calif., diners eat at picnic tables overlooking Tomales Bay, where oysters and clams grow just offshore.

But while lunch reaches your plate with virtually no food-miles on it, that is not true of Hog Island’s staff. “We have 57 employees here at the farm,” said Terry Sawyer, the operation’s co-founder. “Maybe a dozen of them live out here.”

“Out here” is the westernmost reaches of West Marin, in Marin County about 40 miles north of San Francisco. Federal parkland, Point Reyes National Seashore, constitutes much of the region. A further 47,000 acres of agricultural land is protected in perpetuity through conservation easements purchased by the Marin Agricultural Land Trust Association, a local nonprofit.

Surrounded by stunning coastal landscapes and organic farms, rural outposts like Marshall and Point Reyes Station have become such popular recreation spots that many local working people can no longer afford to live here.

Flush urbanites snap up 900-square-foot cabins with appliances dating from the Carter administration for $800,000. Places that once served as long-term rentals now compete for tourist dollars on Airbnb.com.

“There is such a spectrum of need here, a lack of options at all different income levels,” said Kim Thompson, executive director of Community Land Trust Association of West Marin, a nonprofit in Point Reyes Station called CLAM for short.

As rising housing costs increase economic segregation throughout Marin County and the Bay Area, communities are turning to land trusts, local nonprofits that acquire properties to create permanently affordable housing.

In 2000, there were around 90 community land trusts in the United States. Now, there are around 250, according to the National Community Land Trust Network.

Residents created West Marin’s community land trust in 2001. “Because of the immense cost of housing here, a lot of people were very skeptical of us in the beginning,” says Christa Burgoyne, a longtime volunteer and donor.
The group aspired to produce affordable housing in a highly sustainable, almost artisanal fashion. “Instead of consolidating permanently affordable housing in one development,” said a trust board member, Marshall Livingston, “we wanted to sprinkle it throughout the community.”

If the land trust model gives local residents significant control over the way affordable housing is integrated into their villages, it also obligates them to provide direct financial support and other hands-on involvement.

“Historically, CLAM has been able to purchase properties before they go on the market because of the relationships in our community,” Ms. Thompson said.

Even when a seller is disposed to support the land trust, it still helps to have enough money to close a deal quickly. In 2014, a supporter made a zero-interest $300,000 bridge loan so the trust could buy a property outright. Then, it raised an additional $140,000, mostly from individuals, for renovations. Fourteen years into its existence, the organization provides permanently affordable housing for nine households. In most cases, it retains ownership of the property and rents to tenants at below-market rates.

In its most recent project, it sold the home to the family that occupies it while maintaining ownership of the land beneath. This shared-equity approach helps ensure affordability.

In the standard approach to affordable homeownership, the subsidy that makes the home affordable often takes the form of a zero-interest loan that does not have to be repaid unless the homeowner sells the property. At that point, the entity that provided the subsidy recaptures it and reinvests it, subsidizing another home buyer.

But rising prices in a desirable real estate market can be a problem. “When this continues over two generations, it gets too expensive to keep resubsidizing the house,” said Dev Goetschius, executive director of the Housing Land Trust of Sonoma County in California. “So that unit goes out of the affordable housing stock. It gets lost to the open market.”

In the community land trust model, permanent affordability is achieved in part by taking the land out of the equation. The buyer purchases only the house, so the price is lower. Owners who participate in these programs also agree to sell at a price pegged to average median income.

“One on every one of our resales, people have left with more money than they bought their house for,” Ms. Goetschius said. “It wasn’t a windfall, but we were able to get the next families in without any additional subsidies.”

“That’s why a land trust is a good place for a philanthropist,” said Susan Scott, a CLAM board member. “If you want to make an investment in property that is really going to be permanently affordable, it needs to be owned by the community.”

Now, the trust has its sights set on a 30-acre site on the outskirts of Point Reyes Station. For 42 years, it served as residential housing for the Coast Guard, but its 10 boxy townhomes and a 21-room dormitory now stand empty and unused. While legislation requires the Coast Guard to sell the complex at fair market value, the trust is leading efforts to obtain it and convert it into affordable housing.

Making this deal work will most likely require support from Marin County and other outside sources. But it will also demand a new level of commitment from local residents.
For a region that has spent much of the last 50 years promoting ecosystem diversity, though, a lot is at stake. For many residents, a monocrop of million-dollar homes is nearly as awful a nightmare as suburban sprawl.

“We know in our bones that we need more affordable housing,” says Mark Switzer, a trust fund-raising committee member. “It’s an issue of community health.”