

Exploring Community Land Ownership: An Annotated Bibliography

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Executive Summary

This annotated bibliography aims to curate a variety of resources focused on the many aspects of community ownership of land, highlighting its benefits, obstacles, and real-world applications across varied contexts. It includes a mix of materials such as scholarly articles, case studies, and guides. The resources are chosen to shed light on different models and strategies related to collective ownership of land, providing an understanding of its importance and implications.

Sources have been selected from libraries and online platforms to offer a broad view of the topic. While the bibliography is thorough, it is not exhaustive and is anchored in concepts of community wealth building and solidarity economies. It is intended to serve as a practical resource for practitioners from all backgrounds by offering useful information about shared ownership.

The bibliography provides a basis for policy development, academic research, and community projects, acknowledging that community ownership of land is a complex concept, influenced by numerous factors that can impact its outcomes. We hope this bibliography acts as a helpful tool, simplifying the exploration and discussion of the subject matter, and assisting with a grounded and nuanced understanding of this emergent field.

Community Wealth Building

Solidarity and Regenerative Economies

Community Land Trusts

Housing Cooperatives

Resident Owned Communities

Commercial Land Trusts

Community Investment Trust & Neighborhood Investment Trust

Commercial Real Estate Cooperatives & Commercial Models

Mixed Income Neighborhood Trust

Perpetual Purpose Trust

Multi-Stakeholder Real Estate Cooperative

Cooperative and Community Financing

Collaborative Frameworks

Legal and Start-up Support



Community Wealth Building

NATIONAL

Guides

- [A Guide to Transformative Land Strategies: Lessons from the Field](#)

This guide examines how communities throughout the United States have secured democratic control of development through models of collective ownership. The guide synthesizes the strategies of transformative community land organizations (TCLOs): those that share the guiding principles of decommodification of land, racial justice, economic democracy, and transformative politics. Through case studies throughout North America the authors explore practices and tools for participatory planning, land acquisition, and non-extractive finance methods (MIT Community Innovators Lab, 2020).

- [Action Guide for Advancing Community Wealth Building in the United States](#)

This guide presents a pathway to advance a local Community Wealth Building approach. Targeted at economic development practitioners, community activists and organizations, anchor institutions, local government agencies and leaders, and other interested stakeholders, the guide is designed to be a framework to help determine how to implement the Community Wealth Building framework using resources and policy levers already available (The Democracy Collaborative, 2023).

- [Community Ownership as a Pathway to “Build Back Better”](#)

This resource provides a high-level overview of community ownership, sharing key definitions as well as a diagram to visualize community ownership and further allow users of this tool to consider how to make these visions into reality. This resource includes a foundational lit review document to help residents and new leaders understand the basics of community ownership and a research document to identify the leading edge of collaborative efforts among community land trusts (Strong, Prosperous, And Resilient Communities Challenge, 2021).

- [Community Wealth-Building Models Opportunities to Bolster Local Ownership](#)

This brief focuses on new and creative mechanisms that expand community ownership, enable community-led investment decisions, and generate revenues from community-based assets that can further local ownership as well as individual and community wealth building objectives. Specifically, the brief outlines the mechanisms around four community wealth building models and highlights projects that fall into each category. These categories include neighborhood crowdfunding, occupant equity, local institutional equity, and neighborhood nonprofit trust/endowments (Urban Institute, 2021).

- [Community Ownership: Emerging Models and Roles for Philanthropy](#)

In this report, the authors examine community wealth and ownership practices to identify strengths, challenges, and opportunities for practitioners and philanthropists to bring more prosperity to communities that have been historically disadvantaged (Inclusive Capital Collective for the Kresge Foundation, 2023).

- [Towards A New System of Community Wealth](#)

This paper provides an overview of “community wealth,” which is defined as a broad-based effort to build equity for low-income residents of disadvantaged communities. While examining the system changes necessary to achieve community wealth, the authors identify seven strategies for economic developers, philanthropists, national financial institutions, the public sector, and communities to fully realize the goal of community wealth (Drexel University Nowak Metro Finance Lab, 2019).

Case Studies

- [Revisiting Community Control of Land and Housing in the wake of COVID-19](#)

This paper looks at the current state of the U.S. land and housing system, focusing on long-term trends around inequality, inaccessibility, and displacement, as well as the realized and potential effects of the COVID-19 pandemic. It then reviews various mainstream, market-based solutions to the crisis and why they are largely insufficient, concluding with an introduction to a variety of community ownership and control models [CLTs, ROCs, LECs, CDCs, democratized public housing], along with new innovations and interventions that are helping to increase their scope and scale (The Democracy Collaborative, 2021).

Articles and Overviews

- [Community Wealth Building: The Path towards a Democratic and Reparative Political Economic System](#)

In this paper, the authors review the history and practice of community wealth building, including its origins in the tumult of the 1960s and '70s, how it has evolved over time, and how it has spread from the US to the rest of the world. The paper also discusses the opportunities and challenges of contesting for state resources and support and how efforts must be made to embed community control and participation while guarding against co-optation and co-dependence (The Democracy Collaborative, 2021).

- [Community Right to Buy: stay focussed, go further](#)

In this article, the author reflects on the Labour Party’s proposed Community Right to Buy policy and finds that, to truly deliver on its potential to disrupt wealth extraction, deep soul searching about the resources and expertise needed to support the implementation of transformative policies (The Centre for Local Economic Strategies, 2022).

- [Democratic Public Ownership from The Democracy Collaborative](#)

Overview of public ownership resources provided by The Democracy Collaborative (The Democracy Collaborative).

- [The Next System from The Democracy Collaborative](#)

Overview of The Next System project, which functions as a research and development lab for political-economic alternatives. From comprehensive research and policy development for systemic change to targeted interventions in areas like energy democracy and public banking, the project connects designs for a better future with the networks that can make them real (The Democracy Collaborative).

- [How Community Wealth Building Is Practiced by The Democracy Collaborative](#)

This resource provides an overview of how community wealth building, or CWB, is practiced, outlining the five pillars and components practitioners can use to implement CWB in their communities (The Democracy Collaborative, 2022).

- [A new era for community wealth building by The Democracy Collaborative](#)

This executive summary is an overview of The Democracy Collaborative's report around community wealth building (CWB), which states how this philosophy meets the needs of our current era. The report provides a powerful historical context behind its ideas, from the early progressive and cooperative movements to the civil rights movement. The report highlights how the CWB model is already reshaping cities and communities across the globe (The Democracy Collaborative, 2022).

- [Narratives to Build Collective Economic Power](#)

In this roundup of articles, the authors write about their economic justice work and offer new ways of thinking about who can be owners in the economy and what community economic development means in our current system. Topics include indigenous knowledge, ancestral wisdom, preserving heirs' properties in Black communities, and narrative reframing to build economic power (Nonprofit Quarterly, 2023).

Multimedia

- [Practical Radicalism: Community Wealth Building with Neil McInroy | YouTube](#)

In this video, Neil McInroy of The Democracy Collaborative discusses how community wealth building works, what it has accomplished so far, and its potential to lead a "new common sense" movement beyond neoliberal capitalism (The Analysis News, 2023).

LOCAL

Guides

- [Community Wealth Building Initiative Report \(City of Chicago\)](#)

This report details the City of Chicago's efforts to implement a community wealth building (CWB) initiative, with special attention paid to the city's approach and utilization of its \$15 million investment; the growing momentum of CWB in Chicago, Illinois; and lessons learned from the field (City of Chicago, 2022).
- [From the Ground Up: Community Centered Policies to Scale Equitable Development](#)

This report shares lessons learned from nearly a decade of on-the-ground work in Baltimore, Maryland to create an alternative strategy for urban development that directs land and development policy toward building a local economy that increases employment, wealth, and security for all. The report specifically examines community land ownership, community controlled trusts, and public banks (Partners for Dignity and Rights, 2022).

Case Studies

- [From Seed to Root: Early Stage Community Wealth Building in US Cities](#)

Young-Jones and Spear use three land-use community wealth-building case studies in Detroit, Michigan, Nashville, Tennessee, and Lafayette, Louisiana to demonstrate the promise of this model to undo the legacies of racism and displacement. The brief is primarily intended for city leaders to concretize their community wealth-building efforts but can be utilized by anyone interested in community economic development (University of Wisconsin-Madison, Mayors Innovation Project, 2020).
- [Our Land](#)

This is the final report from the Liverpool City Region Land Commission, which reflects the findings of England's first Commission to review the use of land for community wealth building. The report analyzes a range of regulatory and policy instruments available to promote more socially, environmentally and economically beneficial ways to use the land (The Centre for Local Economic Strategies, 2021).
- [Wealth Building Initiatives: Direct and Indirect](#)

This report provides an overview of groups in the United States and around the world that are leading efforts to build community wealth and maintain affordability using a variety of frameworks ranging from cooperatives, real estate investment trusts, community land trusts, local food systems, and shared equity models among others (Community Investment Trust).

Articles and Overviews

- [Chicago, Scotland take a community wealth building approach to economic development](#)

This article reports on community wealth-building efforts that are rebuilding economies and generating greater resiliency and equitable outcomes. The authors touch on Chicago, which is investing in four key institutional models—worker cooperatives, limited equity housing cooperatives, community land trusts, and community investment vehicles—to achieve its goals of community empowerment, neighborhood stabilization, dignified work, and narrowing the wealth gap. Additionally, the author also describes Scotland’s accomplishments with community wealth building by focusing on the North Ayrshire Council, which was the first local authority to embrace this transformative economic development strategy by prioritizing inclusive and democratic enterprise, locally rooted finance, fair work, just use of land and property, and progressive procurement (The Hill, 2022).

Multimedia

- [Community Wealth Building: An Economic Reset | YouTube](#)

This video explores the emergence of community wealth building and its impact on the well-being of individuals and communities. Specifically, it focuses on how these models are working and the failures of other iterations. Panelists include Ted Howard, India Pierce Lee, and Neil McInroy (The Laura Flanders Show, 2022).

Solidarity and Regenerative Economies

NATIONAL

Guides

- [A People’s Orientation to a Regenerative Economy](#)

A People’s Orientation to a Regenerative Economy offers community groups, policy advocates, and policymakers a pathway to solutions that work for frontline communities and workers. The guide contains over 80 ideas for policies and solutions, presented as fourteen planks, for a Regenerative Economy that a Green New Deal could provide. These planks are grouped into four overarching stances: Protect, Repair, Invest, and Transform (United Frontline Table, 2020).

- [Policy Guide on Legal Frameworks for the Social and Solidarity Economy](#)

This guide provides comprehensive and concrete guidance on how to develop legal frameworks for the social and solidarity economy (SSE) as a key element of the enabling environment. It seeks to help policy makers develop a clear understanding of the diversity of entities, practices, and business models that the SSE encompasses. The guide draws on data and good practice examples from over 33 countries (Organisation for Economic Co-operation and Development, 2023).

- [The emerging solidarity economy: A primer on community ownership of real estate](#)

The purpose of this brief is to help readers understand community ownership as a movement, policy choice, and mechanism for achieving resident-led community resilience and revitalization. The authors define and summarize various community ownership models, trace their evolution, present evidence on their benefits, and discuss the structural barriers that prevent these models from being adopted in more places. It concludes with recommendations for how local, state, and federal leaders can support community ownership as an emergent strategy for equitable development (Brookings Institute, 2021).

Articles and Overviews

- [Can solidarity economies fix everything capitalism has broken?](#)

This article contextualizes the idea of solidarity economies by incorporating examples from organizations that are implementing sociocracy, which is described as a series of small circles, each containing a self-governing working group addressing a single sector or area of expertise. The article also compares solidarity economies with mutual aid networks and further explores the feasibility of the solidarity economy framework (Mic, 2021).

- [System Change: A Basic Primer to the Solidarity Economy](#)

This article provides an overview of solidarity economies, sharing key tenets of the philosophy and economic system and comparing it to other economic systems and models like neoliberalism, New Deal capitalism, and social democracy (Nonprofit Quarterly, 2020).

- [Solidarity Economy Building an Economy for People & Planet](#)

In this paper, the author provides an overview of the solidarity economy, which seeks to transform the dominant economic system into one that prioritizes people and the planet. Outlining the vision, principles, narrative, and real-world examples, this resource serves as an overview of how community economic practitioners can recognize the pieces that can lead to greater solidarity and better outcomes for society (The Next System Project, 2018).

- [What is Restorative Economics?](#)

This post provides an overview and primer around the topic of restorative economics, focusing on how this philosophy centers on the healing and restoration of vulnerable communities who have been marginalized and oppressed by a polluting and extractive economy, and how investing in strategies that create shared prosperity and self-determination for a just transition to the next economy is essential for society (Nwamaka Agbo, 2017).

Multimedia

- [Economics for Emancipation Podcasts](#)

Economics for Emancipation is a four-part podcast series produced by the Center for Economic Democracy (CED), featuring conversations between CED Fellows and board members who are helping to build visionary projects in cities across the United States. A helpful tool for those looking to get familiar with the field of economic democracy (Center for Economic Democracy).

- [Solidarity Is This Podcast: Intro to Solidarity Economies](#)

In this episode of Solidarity Is This, host Deepa Iyer is in conversation with Dr. Jessica Gordon Nembhard and Julia Ho discussing solidarity economies, a global movement to build a just and sustainable economy (Solidarity Is This, 2022).

- [Solidarity Economics | YouTube](#)

In this video, Professor Jessica Gordon Nembhard explores the potential of cooperatives and solidarity economics as pathways towards economic democracy and justice. She underlines the importance of communal ownership and shared decision-making as mechanisms for wealth redistribution, arguing that such models can liberate communities from economic exploitation (New Economic Thinking, 2023).

LOCAL

Guides

- [Guidelines for Local Governments on Policies for Social and Solidarity Economy](#)

This report outlines the major principles, values, organizational features and transformative potential of the social and solidarity economy (SSE). The intended target audience includes government officials, SSE practitioners, scholars and other stakeholders with an interest in the promotion of SSE through public policies and institutions, particularly in the local context (United Nations Research Institute for Social Development, January 2021).

Case Studies

- [A Solidarity Economy on the Border: Examining Historical and Contemporary Case Studies in El Paso, Texas as De Facto Contributors to a U.S.-Based Movement](#)

This dissertation examines a contemporary U.S.-based solidarity economy movement, which emphasizes an economic practice and ideology that prioritizes people and the planet over profit. This study examines historical and contemporary examples of solidarity economy-related efforts in the border city of El Paso, Texas (University of Purdue, 2018).

- [Co-ops and Solidarity: Reflections from Barcelona](#)

This article offers a reflection from organizers on how to build regional solidarity economies by drawing on lessons from Barcelona, Spain and the importance of cultural organizing in cooperative development (Nonprofit Quarterly, 2023).

Articles and Overviews

- [Cooperation Humboldt and the Solidarity Economy](#)
This article focuses on the history and impact of Cooperation Humboldt in Humboldt County, California and how its model reflects a true solidarity and a revolutionary ethos based on its commitment to “build a new community within the shell of the old” (Common Dreams, 2020).
- [Meet the Radical Workers’ Cooperative Growing in the Heart of the Deep South](#)
This article provides insight into how Cooperation Jackson in Jackson, Mississippi is trying to build an alternative economy for the city’s majority-Black residents. The article details how Cooperation Jackson strives to be a one-stop-shop for activism and economic development in the city and the different factors influencing their decision-making to use worker-owned companies as an economic alternative for the city’s Black residents (The Nation, 2017).
- [The Healing Work of Returning Stolen Lands](#)
This article shares insights into how the Wiyot Tribe, with support from Cooperation Humboldt, is building a visionary Indigenous-led “restorative economy” within Wiyot ancestral lands rooted in land stewardship, care work, equity, collaboration, and sacredness (Yes! Magazine, 2021).

Multimedia

- [The Imaginal Cells of the Solidarity Economy: Community Ownership](#)
In this webinar series by Nonprofit Quarterly on The Imaginal Cells of the Solidarity Economy, the panelists Amaha Sellassie, Minnie McMahon, and Mindy Barbakoff showcase how solidarity economies are providing models and pathways to build a more cooperative, democratic, equitable, and sustainable world (Nonprofit Quarterly, 2023).



Community Land Trusts

NATIONAL

Guides

- [Community Land Trusts: Combining Scale and Community Control to Advance Mixed-Income Neighborhoods](#)
This essay analyzes the tension between scale and community control when developing community land trusts while presenting a new vision to create more comprehensive community land trust approaches that advance equity and racial justice. This resource is valuable for community economic developers, investors, and community members to build community control and trust (Grounded Solutions Network, 2019).
- [Community Ownership Collaborations for Resilience and Impact](#)
This guide explores community land trusts' efforts to develop "hub" and "spoke" approaches to community land trusts (CLTs) development and maintenance, with the "hub" being an entity that provides centralized support to multiple "spokes," which could be tenant groups, community-based organizations, small or start-up CLTs, cities with inclusionary units, or even small urban farms. This overview provides a summary of three hub-and-spoke approaches that have gained traction in recent years, concluding with guidance for organizations hoping to pursue hub-and-spoke arrangements in their communities (SPARCC, 2021).

Case Studies

- [Extending Community Control over Commercial Development: Community Land Trusts and Community Finance Models](#)
This paper explores how community land trusts (CLTs) can address community development goals, including job creation, affordable housing, and provision of goods and services, all while increasing community control and stewardship of community economic development. The author examines three case studies in Dorchester and Boston, Massachusetts and New York City to demonstrate how CLTs can adapt or partner with broader commercial development efforts such as direct public offerings, community capital funds, and real estate investment cooperatives. (Tufts University, 2018).

Articles and Overviews

- [Critiquing the Black Commons as Reparations](#)
In this essay, the author outlines modern reparations plans for land return in the form of equity-generating community land trusts and invites readers to consider the pursuit of legislative strategies, such as the Justice for Black Farmer's Act, that contribute to positive economic gains for the Black community (New York University Review of Law and Society, 2021).

- [“Real Power is in the Land”: Community Land Trusts—Past, Present, and Future](#)

This post summarizes a panel that brought together leading community land trust (CLT) proponents to discuss the history of community land ownership in America, the rising movement today, and how CLTs are an imperative tool in the fight for economic, racial, and environmental justice and equitable recovery from the pandemic (Local Initiatives Support Corporation, 2021).

- [Understanding Community Land Trusts](#)

This article provides a high-level overview of community land trusts (CLTs), sharing definitions, benefits, and details surrounding the governance of CLTs (Shelterforce, 2021).

- [W\(h\)ither the community in community land trusts?](#)

This article explores the history of the community land trust (CLT) movement, provides evidence of the loss of “community” in CLTs, and discusses why this loss of community from CLTs is important to the potential of the CLT model. Specifically, the authors call attention to the decline of radical politics in the CLT movement and industry to stimulate debate among practitioners, advocates, funders, and academics working on or with CLTs (Journal of Urban Affairs, 2018).

Multimedia

- [Community Land Trusts: creating more sustainable communities | YouTube](#)

In this video, Paul Sander Jackson discusses how community land trusts and other community-led asset-owning organizations make rural communities more sustainable (openDemocracy, 2018).



Guides

- [Community Land Trust Technical Manual](#)

This technical guide created by the National CLT Network is designed for community land trust practitioners and those interested in organizing new community land trusts. The manual provides a comprehensive, practical guide for the ongoing operation of CLTs as well as for future CLT start-ups (Grounded Solutions Network, 2018).

- [Limited-Equity Co-ops by Community Land Trusts](#)

This report explores why practitioners should consider incorporating limited-equity cooperatives (LECs) into their affordable housing portfolios by examining collective ownership models that eliminate the need for households to qualify for individual mortgages. The authors provide a tool for evaluating the feasibility of future CLT-LEC projects as well as five case studies of U.S. CLTs with one or more LECs located in Washington, California, Vermont, and New York (National Community Land Trust Network, 2013).

- [The City-CLT Partnership: Municipal Support for Community Land Trusts](#)

This report is intended to provide guidance to local officials about the most effective ways to invest in CLT startups, projects, and operations to expand the nation's stock of permanently affordable homeownership housing. Findings are based on a review of three dozen municipal programs and in-depth interviews with local officials and CLT practitioners, highlighting the mechanisms and methods that cities across the country are using to structure their investment in CLTs (Lincoln Institute of Land Policy, 2008).

Case Studies

- [Community Land Trusts - Leasing Land for Affordable Housing](#)

This article addresses the impact of community land trusts providing long-term affordable housing; how CLTs contribute to individual asset building; effectiveness of public and nonprofit sector funds when used to produce community land trust housing; and whether CLTs contribute to community building efforts. A case study about the Sawmill Community Land Trust in Albuquerque, New Mexico is examined in this article to contextualize the questions posed about CLTs (Lincoln Institute of Land Policy, 2005).

- [How Have Community Land Trusts Used the Low-Income Housing Tax Credit? Case Studies From Athens, GA, and Park City, UT](#)

This thesis explores the opportunities and challenges that using the Low-Income Housing Tax Credit (LIHTC) may present for community land trusts (CLTs) through case studies with two different types of organizations – a grassroots CLT in Athens, Georgia, and a nonprofit housing developer with a CLT program in Park City, Utah – that have used the LIHTC as a funding source (University of New Orleans, 2012).

Case Studies

- [Keeping “Community” in a Community Land Trust](#)
This case study examines the role of grassroots community organizing in a community land trust (CLT) in Durham, North Carolina. The analysis reveals that community organizing is critical for community building and realizing how CLTs contribute to community change (Social Work Research, 2011).
 - [Resident and Community Engagement in Community Land Trusts](#)
This case study analyzes the practices used by six long-standing and reputable CLTs for resident and community engagement in their organizational development. Additionally, the paper explores the external and evolutionary factors that have affected their approaches and practices for engagement (Lincoln Institute of Land Policy, 2014).
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Articles and Overviews

- [A Worker Cooperative and a Community Land Trust Bought a Building Together](#)
This article describes how worker-owners of the coffee shop Hasta Muerte partnered with the Oakland Community Land Trust to acquire a building, demonstrating how community-based financing models can be leveraged to acquire commercial and cultural spaces on behalf of community groups and worker cooperatives in Oakland, California (Next City, 2019).
 - [Organizing and the Community Land Trust Model](#)
This article explores how activists are organizing around housing equity by looking for effective tools like community land trusts (CLTs) to create inclusive communities. The article touches on how groups that created CLTs navigated the transition from organizing around the issues that a CLT might help solve to actually running one by analyzing six established CLTs (Shelterforce, 2015).
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Multimedia

- [Land Trust + Cooperative for Affordable Housing and Empowerment](#)
In this video, Rhea Miller and Breton Carter of the Lopez Community Land Trust are interviewed about how they combined a land trust and cooperative housing model to make affordable, environmentally sustainable housing for working people (Solarpunk Travel, 2022).
- [Pathways to Tenant and Community Control: Financing Strategies for Community Land Trusts](#)
In this webinar, panelists Cindy Wu, Lorenzo Listana, Saki Bailey, and Steve King discuss the partnerships, local policies, loan terms, and private fundraising strategies that helped tenants win control of their housing, centering on the pivotal role community land trusts play in these acquisitions (Local Initiatives Support Corporation, 2022).

Housing Cooperatives

NATIONAL

Guides

- [Cooperative Housing Toolkit](#)

This guide is designed for housing cooperative boards of directors, resident members and co-op partners. It defines what a cooperative is, highlights the history of the cooperative movement, explains how co-ops are managed and governed, explores what co-op members can do to recognize and weed out problems early on, and provides guidelines that allow the best elements of cooperative living to take root and grow (Northcountry Cooperative Foundation, 2003).

- [Home Base: The Playbook for Cooperative Development](#)

This guide helps those new to the cooperative development sector by providing guidance around converting or constructing a housing cooperative; financing the development of a housing cooperative, including sources of funds; and providing a basic curriculum for training resident owners and their boards of directors (NCB Capital Impact, 2022).

Articles and Overviews

- [A Brief History of Affordable Housing Cooperatives in the United States](#)

In this paper, the author provides an overview of how housing cooperatives can play a role in the future supply of affordable housing. This paper is useful for understanding how the institutional structure of affordable housing cooperatives evolved throughout the course of the twentieth century (University of Connecticut, 1996).

Multimedia

- [How to Start a Housing Cooperative | YouTube](#)

This instructional video takes viewers through the process of starting a housing cooperative, covering the benefits of housing cooperatives, existing legislation, and governance considerations (Cooperative Housing International, 2020).



Guides

- [How to Start A Housing Co-op](#)

This article is an accessible introduction to housing cooperatives, providing a breakdown of the different types of housing cooperatives that exist. Brief examples are included from San Francisco and Los Angeles as well as useful tips on starting a housing cooperative (Shareable, 2021).

Case Studies

- [Case Study Report: Co-operative Housing](#)

This report examines three in-depth empirical studies about the co-operative housing movement, ranging from the Co-operative Housing International, a whole cooperative ecosystem inside the International Cooperative Alliance; El Hogar Obrero (Worker's Home), located in Buenos Aires, Argentina, which is a centenary consumption and housing cooperative founded in 1905; and lastly, the case of the Vauban District located in Freiburg, part of the state of Baden-Württemberg in Germany, which is a special model district of sustainable living and participatory planning in which several co-housing initiatives could be realized (Transformative Social Innovation Theory, 2016).

- [Creating and Sustaining Limited Equity Cooperatives in the District of Columbia](#)

This report provides an overview of recent findings related to the limited equity cooperatives (LECs) in the District of Columbia, which center on LECs being a critical source of community stability for low-income residents. Moreover, the report provides guidance for technical assistance providers to build the long-term sustainability of LECs (Coalition for Nonprofit Housing and Economic Development, 2020).

- [Is Cooperative Housing Still the Answer?: A Case Study of the Cedar-Riverside Neighborhood in Minneapolis](#)

This paper examines whether cooperatives can serve immigrant populations effectively based on a literature review and a survey analysis of the Riverside Cooperatives in Minneapolis, Minnesota. The survey results indicate that while the Cedar-Riverside cooperatives are indeed struggling, the problems are due to a departure from the core operating principles rather than the presence of immigrant residents, which can be a useful finding for practitioners seeking to support cooperative development in diverse neighborhoods (University of North Carolina at Chapel Hill, 2002).

Articles and Overviews

- [Community Ownership in New York City: The Housing Development Fund Corporation](#)
This paper provides a thorough examination of Housing Development Fund Corporations (HDFCs) and how these entities illuminate the potential of community ownership as an alternative to commodified housing and the racial differentiation that underlies it. HDFCs demonstrate the viability of non-market approaches to housing provision, especially in Black and Latinx neighborhoods, while offering lessons for emerging forms of community ownership (NYU Environmental Law Journal, 2022).
 - [Financing the Future of Cooperative Low-Income Housing](#)
This article focuses on financing the future of cooperative low-income housing by drawing upon lessons from New York City during the 1970s and 1980s, when the city created the Housing Development Fund Corporation program, offering reduced property taxes to cooperatively-owned buildings reserved for low- and moderate-income residents, otherwise known as limited-equity cooperatives (Next City, 2018).
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Multimedia

- [Peter Dean, Shares Lessons in Creating Permanent Affordable Housing](#)
This podcast episode features Peter Dean, Director of the National Co-op Community Services, who shares lessons on creating more permanent affordable housing. Dean has developed and managed permanently affordable housing co-ops, grocery and cable television co-ops as well as non-profit and for-profit affordable housing (Everything Co-op with Vernon Oakes, 2023).



Resident Owned Communities

NATIONAL

Guides

- [From Tenant to Owner](#)

This booklet is for homeowners and residents of manufactured housing communities who would like to learn how to purchase their community and form a resident owned community (ROC USA, 2021).

Case Studies

- [Manufactured Housing Resident-Owned Communities](#)

This paper analyzes Manufactured Housing Communities (MHCs) with a special focus on Manufactured Housing Resident-Owned Communities (MHROCs). The authors specifically look at the size of the MHROC market, where MHROCs are most prevalent, the different approaches to converting an MHC to an MHROC, different ownership structures, the costs and fees, and other common aspects of the MHROC market across the United States (Freddie Mac, 2019).

Articles and Overviews

- [Why Do Planners Overlook Manufactured Housing and Resident-Owned Communities as Sources of Affordable Housing and Climate Transformation?](#)

This paper analyzes how residents of manufactured housing communities are disproportionately vulnerable to both hazards and displacement, with special focus on how the networked cooperative model represents a scalable form of transformative adaptation. The paper also offers public policy and programmatic recommendations to enhance and expand this model (Housing Policy Debate, 2022).

Multimedia

- [Elements of the Democratic Economy: Resident-Owned Community](#)

This video explores resident-owned communities, which refers to manufactured housing communities in which the land is community-owned and managed (The Next System Project, 2018).



LOCAL

Guides

- [A Framework for Forming Resident-Controlled Manufactured Housing Communities in Richmond](#)
This framework outlines the steps necessary to form a technical assistance provider program for resident-controlled manufactured housing communities in the Richmond region (Virginia Commonwealth University, 2020).
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Case Studies

- [Lument's Commitment to Resident-Owned Communities Pays Off For Aptos Knoll](#)
This case study examines how Lument, a lender, provided a critical loan to residents of a resident-owned community, allowing for a more favorable financing model and greater financial stability for the community (Lument, December 2022).
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Articles and Overviews

- [Here's What Happens When Residents Want to Buy Their Neighborhood](#)
This article describes how a New Hampshire community development financial institution helped a mobile park community buy its park and become a resident-owned cooperative, thereby preserving affordable housing and keeping it in the hands of the residents (Next City, 2021).
 - [Resident-Owned Communities Intersect Housing and Climate Justice](#)
This article provides an overview of how resident-owned communities are adapting and responding to the challenges posed by climate change, including policy changes that have been implemented in different states such as New Hampshire and Vermont (Public News Service, 2023).
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Multimedia

- [How life – and rent – improved when residents took ownership of a Longmont mobile home park | PBS](#)
This article highlights how residents of Longmont, Colorado mobile home community came together to purchase the park with the help of Boulder-based nonprofit Thistle, which develops and maintains affordable housing, as well as ROC USA, one of the nation's largest nonprofits helping residents finance and run their own communities (Rocky Mountain PBS, 2022).

Commercial Land Trusts

NATIONAL

Guides

- [When Communities Own Spaces for Business](#)
Through this series of articles and case studies, the authors of this e-book share stories of community ownership of commercial real estate as a powerful way for communities to take back agency over their neighborhoods. Models and places highlighted include E.G. Woode in Chicago, EBPREC in the Bay Area, and Cultural Space Agency in Seattle, among others (Next City, 2023).
- [2022 Census of Community Land Trusts and Shared Equity Entities in the United States](#)
In partnership with the University of Toronto, Grounded Solutions Network has completed the largest and most comprehensive national census on community land trusts (CLTs) and nonprofits with shared equity homeownership programs (SEH) to date. The report provides illustrative details and insights into the prevalence, practices, and impacts of Community Land Trusts and Shared Equity Homeownership. Perhaps most significantly, researchers identified a marked increase in CLTs or SEHs, recording 314 CLTs or SEH entities across 46 states, representing a nearly 30% increase since 2011. The report details a vast array of findings, including—but not limited to—variations in board and governance structures, financial wellness comparisons to the broader Community-Based Development Organization field, shared equity program characteristics, and mortgage financing and funding trends (Lincoln Institute of Land Policy, 2023).

Multimedia

- [Basics of a commercial land trust | Partnership in Property Commercial Land Trust \(PIPCLT\) | YouTube](#)
This animated video explains the basics of commercial land trusts for a general audience (Partnership in Property Commercial Land Trust, 2022).

LOCAL

Guides

- [Commercial Community Land Trusts](#)
This resource provides a primer on key terminology related to commercial land trusts, covering topics around what a commercial land trust is; who implements it; and where commercial CLTs have been successful (PolicyLink, 2022).

Case Studies

- [CLTs Still Going Commercial—Nonprofit Offices, Hairdressers, and a Sausage Factory](#)
This article further explores the commercial community land trust model in San Francisco, Denver, New Orleans, and Albuquerque, digging into how each has successfully executed CLTs at the local level (Shelterforce, 2021).
- [Increasing Community Power & Health Through Community Land Trusts](#)
This report was crafted as a resource for California’s grassroots community land trusts and for philanthropic and public sector partners who seek to support movement-driven efforts to create a more just and equitable future through community ownership (Oak CLT, 2020).
- [Lessons from a Commercial Community Land Trust Pilot](#)
This report offers a case study perspective related to the Rondo Community Land Trust in Ramsey County, Minnesota, which has been providing affordable homeownership using a ground-lease community land trust model since 1993. This report is intended to provide insight for nonprofit organizations on the opportunities and challenges of developing affordable commercial space (University of Minnesota, 2017).
- [The Role of Community Land Trusts in Preserving and Creating Commercial Assets: A Dual Case Study of Rondo CLT in St. Paul, Minnesota, and Crescent City CLT in New Orleans, Louisiana](#)
This thesis compares the commercial development efforts underway in St. Paul, Minnesota, and New Orleans, Louisiana, to better understand the potential role of community land trusts in helping communities preserve and create commercial assets under a wide range of market forces (University of New Orleans, 2012).

Articles and Overviews

- [How St. Paul Became Home to Minnesota’s First Commercial Community Land Trust](#)
This article focuses on how a community land trust developed affordable commercial space and senior housing in St. Paul, Minnesota. Examining the twelve funding sources, including low-income housing tax credits with U.S. Bank, philanthropic and private donors, and city and federal funding, the article presents options for organizations to consider when raising funds for replication (Next City, 2022).

Community Investment Trust & Neighborhood Investment Trust

NATIONAL

Guides

- [Nico's Social Impact Framework](#)
This report outlines Nico's social impact framework, which focuses on increased financial inclusion and wealth creation; distributed power and stakeholder engagement; improved environment and quality of life; neighborhood diversity and stability; and a strong local economy (Nico).
- [The Neighborhood Trust: What is a Neighborhood Trust?: A New Economic Development Tool](#)
The Neighborhood Trust is a new economic development tool for community wealth building, community control, and affordability in gentrifying cities and neighborhoods. This resource shares learnings from two Neighborhood Trust models: Kensington Corridor Trust in Philadelphia and Austin Cultural Trust (Yale University, 2022).

Articles and Overviews

- [A Path to Neighborhood Power](#)
The article discusses an innovative model called a neighborhood trust, which could vest ownership and control with neighborhood residents, create local expertise while building social capital and neighborhood wealth, and protect long-term affordability for the community (Boston Review, 2021).
- [Building American Ownership Society](#)
This article explores how neighborhood investment trusts address the racial wealth gap and increase democratic control and ownership throughout the United States. In tandem with an examination of how policy can play a role in expanding opportunities, the author calls for the philanthropic, non-profit, public, and private sectors to support the expansion of this model to rebuild the American middle-class (Stanford Social Innovation Review, 2021).
- [In Defense of Neighborhood Trusts](#)
This opinion piece defends why de-commodifying property and giving local residents ownership and control of community assets offers the best way to revitalize neighborhoods and save residents from displacement (Stanford Social Innovation Review, 2019).
- [Real Estate Investment Trusts \(REITs\)](#)
This primer was created by the U.S. Securities and Exchange Commission to provide a deep dive into REITs, detailing the benefits and risks, types of REITs, how to buy and sell REITs, as well as their tax and financial implications (United States Securities and Exchange Commission, 2011).

Multimedia

- [From Owing to Owning | City of the Future](#)

In this episode, hosts Eric Jaffe and Vanessa Quirk interview associate professor of affordable housing, Marc Norman; Esusu's co-founders Abbey Wemimo and Samir Goel; the organizer of Portland's Community Investment Trust, John W. Haines; and Yonas Kassie, Hawi Muleta, and Sonya Damtew of the Ethiopian and Eritrean Cultural and Resource Center on the topic of new economic models that could help renters become owners – and access multi-generational wealth as a result (City of the Future, 2021).

- [Neighborhood REIT: How it works](#)

This video explains what a neighborhood real estate investment trust (REIT) is and how it operates to help organizations and communities invest in their neighborhoods, detailing the benefits of investing in a REIT (Nico).

LOCAL

Guides

- [CIT Feasibility Workflow](#)

This roadmap provided by the Community Investment Trust offers a feasibility workflow to support organizations and communities establish a localized real estate investment product using patient investment capital to enable residents to invest and build equity (Community Investment Trust).

Case Studies

- [Case Study: Austin Cultural Trust](#)

This case study highlights the Austin Cultural Trust's goal to support the acquisition and preservation of arts, cultural, and music spaces within Austin. Specifically, it provides insights into how the Austin Cultural Trust invited Austin-based arts, music, and cultural organizations facing operating challenges due to increasing real estate costs to submit applications to receive financial and technical support from the Trust (Yale University, 2022).

- [Case Study: Kensington Corridor Trust](#)

This case study outlines the efforts made by the Kensington Corridor Trust and its mission to help the Kensington community reclaim control over a once thriving commercial corridor by reactivating real estate, fostering local entrepreneurship and reinvesting capital in the neighborhood (Yale University, 2022).

Case Studies

- [New Models for Community Shareholding: Equity Investing in Neighborhood Real Estate Investment Trusts and Cooperatives](#)

This brief summarizes a set of emerging approaches that seek to use economic development to close the racial wealth gap through community equity investments. The document provides helpful definitions for community equity investment and highlights case studies of community equity investment, concluding with insightful next steps around what is needed to further develop this field. Five mature examples of community equity investment, including the similarities and differences in their design, implementation differences related to those design choices, as well as local market conditions are discussed: Market Creek Plaza in San Diego, Nico in Los Angeles, Northeast Investment Cooperative in Minneapolis, Community Investment Trust in Portland, Oregon, and the Boston Ujima Project (Urban Institute, 2020).

- [Preliminary learnings from the first Neighborhood REIT](#)

In this article, the authors reflect on key learnings, successes, and challenges experienced in piloting Nico Echo Park, the world's first Neighborhood Real Estate Investment Trust model in Los Angeles (My Nico, 2021).

- [The Community Investment Trust: A New Form of Real Estate Investment Can Help Low-Income People Build Assets and Resilience](#)

This document captures the efforts taken by Mercy Corps to develop the Community Investment Trust (CIT). This case study recounts how Mercy Corps developed the CIT from its vision to launch, highlighting key legal, financial and community engagement challenges and hurdles, and steps for replication (Mercy Corps Northwest, 2019).

- [The Guild](#)

In this report, The Guild shares how they have developed a community-owned real estate model that expands affordable housing and entrepreneurship opportunities in Atlanta, Georgia. By preserving housing in a historically Black neighborhood, The Guild are repairing historic and present inequalities while building power for communities to thrive (Kresge Foundation, 2022).

Articles and Overviews

- [A Community Investment Trust For Portland, Ore. Residents To 'Buy Back The Block'](#)

This brief is focused on the Community Investment Trust (CIT) model, a solution that leverages a wealth-building approach by helping residents grow their wealth via asset ownership. The document traces the steps taken by Mercy Corps to execute the CIT in Portland, Oregon, providing a helpful roadmap for organizations or public sector entities looking to replicate this model (Brookings Institute, 2020).

Articles and Overviews

- [A Missing Piece in Community Wealth Building: The Community Investment Trust - Financial Ownership and Real Equity](#)

In this article, the author describes a new approach to leverage real estate investment by using patient investment capital that enables vulnerable and economically marginal residents to build equity through shared ownership. By exploring a Mercy Corps Community Investment Trust pilot in East Portland, Oregon, the author demonstrates a replicable model to build equity within marginalized communities (Community Investment Trust, 2020).

- [Communities Need Neighborhood Trusts](#)

In this article, the author discusses neighborhood trusts, which vest ownership and control with the neighborhood rather than with outsiders, and protects and maintains long-term affordability. While examining various neighborhood trusts in New York (Harlem Children's Zone) and Boston (Dudley Street Neighborhood Initiative), the author demonstrates how neighborhood trusts can hold assets in a trust for the benefit of the community and insulate them from private profit making and political manipulation (Stanford Social Innovation Review, 2019).

- [Development for Good: Kensington Neighborhood Trust](#)

The article examines the Kensington Corridor Trust, which is an innovative model for community-business development that provides opportunity for current and new residents to thrive in a Philadelphia neighborhood (The Philadelphia Citizen, 2022).

- [Experiments in Community Ownership Taking Charge of Commercial Real Estate](#)

This article describes the efforts of three mission-driven organizations to create a community-owned real estate project to acquire commercial buildings on the Eastside of Los Angeles. The author calls for practitioners to have the courage to change the world without a playbook and without the "experience" needed to get it done (Nonprofit Quarterly, 2023).

- [Transitioning Into Community Stewardship](#)

This report summarizes the Kensington Corridor Trust, a model which seeks to galvanize neighborhood power and support self-determination by transitioning assets directly into the commons under long-term neighborhood stewardship. This report showcases learnings and presents suggestions for the KCT's structure and strategy (Purpose, 2021).

Multimedia

- [Mercy Corps Northwest-Community Investment Trust Program | YouTube](#)

In this video, Mercy Corps Northwest shares how they launched the first community investment trust in the country and provides a way for community members to build community wealth (Mercy Corps Northwest, 2017).

Commercial Real Estate Cooperatives & Commercial Models

NATIONAL

Guides

- [A New Place-Based Federal Initiative for Empowering Local Real Estate Ownership](#)

This brief suggests a different approach to inclusive neighborhood revitalization, proposing that the federal government partner with state and local governments to facilitate the local ownership of real estate in disinvested urban and rural commercial corridors (Brookings Institute, 2020).

- [Community Investment Vehicles](#)

This guide examines the emerging community investment vehicle (CIV) models across the country. This “CIV Playbook” outlines what it might take to successfully build a CIV in any given neighborhood (Community Desk Chicago).

- [Toward Community-Owned Real Estate: How to Assess Models and Capital Sources](#)

In this brief, the authors detail what Kresge has learned about the field of shared ownership by focusing on the model and capital sources utilized for community-owned real estate projects. This tool is beneficial for those that are interested in how impact investors, like foundations, are thinking about shared ownership to better formulate proposals (Kresge Foundation, 2022).

Articles and Overviews

- [From Owing to Owning: How Communities Can Control Commercial Land](#)

This article breaks down key elements of the report published by the Local Initiatives Support Corporation – *Commercial Community Ownership as a Strategy for Just Development: Case Studies and Implementation Lessons* – by elaborating on the examples explored in the report. These examples speak to the potential for community organizing when connected to land acquisition funds to greatly improve prospects for businesses and residents in low-income communities and communities of color (Nonprofit Quarterly, 2023).

Guides

- [Community Ownership Through Real Estate: A guide for finding the right strategy](#)

This guide provides examples of community ownership structures and investment models that involve real estate. For practitioners that lead or support these kinds of projects, the guide aims to help understand how different real estate-focused community ownership models work and the types of initiatives that may align with your goals (Local Initiatives Support Corporation, 2022).
- [The Do-It-Yourselfes Downtown](#)

This guide explores how cities are implementing a new investment cooperative model that lets communities own and develop their commercial spaces by focusing on two examples: the Northeast Investment Cooperative in Minneapolis and the Sangudo Opportunity Development Cooperative in Alberta, Canada (Institute for Local Self-Reliance, 2015).

Case Studies

- [Commercial Community Ownership as a Strategy for Just Development](#)

This report summarizes existing research and provides case studies of five established and emerging commercial community ownership projects preserving community-serving businesses, building community wealth, and promoting community-led economic development. This report summarizes lessons learned from their experiences and considerations for groups interested in pursuing community ownership of commercial space (Local Initiatives Support Corporation, 2022).

Articles and Overviews

- [Community Ownership of Real Estate: A Los Angeles Story](#)

This article shares how Genesis LA, a community development financial institution, has sought to address gaps in financing for community owned projects. Moreover, the article explores the creation of a new entity that would acquire, rehabilitate, and operate commercial real estate to preserve and cultivate small businesses and nonprofit enterprises (Nonprofit Quarterly, 2022).
- [How Neighbors Turned Unused Buildings into a Thriving Community Hub](#)

This article provides an in-depth introduction to the Northeast Investment Cooperative, a first-of-its-kind co-op in the United States that pools members' money to invest in commercial real estate projects (Yes! Magazine, 2017).

Articles and Overviews

- [Introduction to Real Estate Development Co-ops](#)
An overview of real estate development cooperatives by Cooperative Development Services and the Cooperative Development Center - University of Nebraska, with a roadmap, guidelines, and financial analysis for economic developers (Cooperative Development Center - University of Nebraska, 2021).
- [LA Mall Purchase Would Be the Biggest Victory Yet for Community-Driven Development](#)
This article provides context around the Baldwin Hills-Crenshaw Plaza Mall project, which consists of 41 acres of prime commercial real estate in the nation's second-largest metropolitan area. It details how a group of residents decided to shoot for the moon and started organizing to buy the property to enact their vision of solidarity economies: bringing in more locally owned businesses – with a preference for worker-owned cooperatives; adding new mixed-income housing; building a recording studio; and creating new green spaces on the lot (Next City, 2021).
- [Stopping Gentrification in Boyle Heights: Can Retail Co-op Model Help?](#)
This article describes how the East Los Angeles Community-Owned Real Estate (CORE) project uses a cooperative ownership model to keep local small businesses in the community, thereby combatting the pressures of gentrification. CORE is a partnership between Inclusive Action, East LA Community Corporation, Little Tokyo Service Center, and their lender, Genesis LA. The author analyzes how CORE is part of a growing national movement to find new ways to offer small businesses stability (KCRW, 2022).
- [The South Side's New Collective Approach to Commercial Corridors](#)
This article shares a new collective commercial real estate model, created and led by Black businesses in Chicago, Illinois to revitalize communities and challenge the gentrification and displacement trends in the South and West of Chicago (Next City, 2022).

Multimedia

- [Community Ownership Through Real Estate: Propelling A Movement Beyond a Moment](#)
This webinar shares lessons from community-owned real estate initiatives in the Twin Cities working to preserve community-serving businesses, build community wealth, and promote community-led economic development with and for BIPOC and immigrant communities. Panelists reflect on the spectrum of goals and models for community ownership of real estate, with a focus on commercial space; how to determine which path makes sense for your community; and the organizing, policy, financing, and other support needed for long-term stewardship (Local Initiatives Support Corporation, 2023).

Mixed Income Neighborhood Trust

NATIONAL

Guides

- [Building Mixed Income Neighborhoods](#)

In this guide, Common Trust describes how they are testing a new model for intergenerational community asset control that leverages private capital to create stabilized housing and enables local reinvestment in collaboration with a Neighborhood Trust (the MINT model). With a focus on governance and portfolio composition, the guide presents steps for replication (Common Trust, 2023).

Articles and Overviews

- [Purpose Interview: Trust Neighborhoods](#)

In this interview, Kavya Shankar - COO of Trust Neighborhoods - shares how Trust Neighborhoods seeks to apply a concept of steward-ownership to the field of community development and wealth-building through the Mixed-Income Neighborhood Trust (MINT) model, which functions as a neighborhood's ownership entity (Purpose, 2023).

Multimedia

- [Housing Lab 2021 Cohort: Meet Trust Neighborhoods | YouTube](#)

In this interview, Kavya Shankar shares how her organization, Trust Neighborhoods, helps community-based organizations purchase homes and apartments in neighborhoods at risk of gentrification. When purchased, the organization supports the development of a mixed-income perpetual purpose trust, which can mitigate displacement and promote long-term affordability (Housing Lab, 2022).

- [Next-Generation Innovations in Housing Affordability](#)

In this half-day symposium, the Urban Institute and Ivory Innovations share solutions for housing affordability by combining elements of construction and design, finance, and policy as well as regulatory reform that are catalyzing new approaches and driving the housing sector forward (Urban Institute, 2022).

- [Slaying Gentrification](#)

In this podcast, David Kemper shares how his organization, Trust Neighborhoods, has piloted a real-estate investment model that both stabilized existing rents and gave a voice to the community. He shares early learnings from the organization's three pilots in Kansas City, Missouri, Tulsa, Oklahoma and Fresno, California (Rethink Real Estate, 2022).

LOCAL

Guides

- [Why Mixed-Income Neighborhood Trusts Can Help Build Wealth and Opportunity](#)

This resource examines the Mixed-Income Neighborhood Trust (MINT) model, which is designed to protect residents in gentrifying neighborhoods from displacement and create community control over development. This post provides helpful background on the non-profit behind this model as well as case studies from MINT projects in Tulsa and Kansas City showcasing the benefits of this model for communities (Where to Next?, 2022).

Case Studies

- [Building Mixed Income Neighborhoods](#)

This blog post highlights two Mixed Income Neighborhood Trust (MINT) pilots funded and underway in Kansas City and Tulsa, providing a useful and accessible graphic that shows how a MINT is governed and implemented (Purpose Foundation, April 2021).

- [How a Kansas City neighborhood is protecting renters while investing in itself](#)

This explainer serves as an overview of the Mixed-Income Neighborhood Trust (MINT) model, which is described as a mechanism to add mixed-income housing and retail investments to communities while preserving affordable rents and community control. The explainer highlights key elements of the model as well as a case study from a pilot in Kansas City, Missouri (Brookings Institute, 2021).

Articles and Overviews

- [Building Community Power through Real Estate](#)

This article focuses on how social impact investors came together to support the purchasing and financing of the Blue Line Portfolio, highlighting the different stakeholders that contributed to the effort as well as breaking down the formation of the capital stack that combined debt, equity, and grants from public and private investors (Impact Entrepreneur, 2023).

- [New East Boston affordable housing effort would be the first of its kind on East Coast](#)

This article highlights The Blue Line Portfolio, which would be the largest single acquisition of family units in East Boston's history, and the first owned by a Mixed Income Neighborhood Trust in Massachusetts. The article shares details about the different stakeholders involved as well as the history of the project in addition to the benefits the community will gain with this new housing development (WGBH, 2023).

Multimedia

- [Eddie Glaude On James Baldwin | Mixed-Income Neighborhood Trusts](#)

This NPR segment shares further insight into the Mixed-Income Neighborhood Trust (MINT) model by highlighting the MINT pilots from Kansas City, Missouri and Tulsa, Oklahoma. The segment features an interview with David Kemper, chief executive officer of Trust Neighborhoods (NPR, March 2021).

Perpetual Purpose Trust

NATIONAL

Guides

- [Exit to Community: A Community Primer](#)

This guide connects the founders, workers, users, investors, and activists seeking a democratic startup rooted in community wealth building. While examining a variety of community ownership models, the guide demonstrates how to create long-term assets for the community, co-owned and co-governed by those who give it life (University of Colorado Boulder, 2020).

- [Purpose Trusts - Kensington](#)

This blog post provides an explainer of purpose trusts, sharing a definition, key features, benefits, common uses, and an accessible graphic to display how these function and operate (Kensington Trust, 2023).

Multimedia

- [Derek Razo: Patagonia's Purpose Trust](#)

In this podcast, Derek Razo - Co-Founder of Common Trust and the Purpose Foundation - describes how to set up alternative ownership transactions, raise mission-aligned capital, and build infrastructure to enable equitable ownership and governance (Next Economy Now, October 2022).

LOCAL

Articles and Overviews

- [Can Companies Force Themselves to Do Good?](#)

This article details the work of the Purpose Foundation, providing its history, vision, and investments as it has made it its mission to further develop the social enterprise field. The article also spotlights the use of perpetual purpose trusts by featuring the case of Firebrand Artisan Breads, an Oakland bakery (The New Yorker, January 2022).

Multimedia

- [Understanding Patagonia and Perpetual Purpose Trusts](#)

In this Next City webinar, panelists Derek Razo, Adriana Abizadeh, Peter Koehler, and Matt Kreutz discuss perpetual purpose trusts. The panelists share their experience as a business transitioning to a perpetual trust, an organization using a version to ensure community ownership of commercial property, and perpetual trust support organizations (Next City, 2022).

Multi-Stakeholder Real Estate Cooperative

NATIONAL

Guides

- [How to Start a Permanent Real Estate Cooperative](#)
In this guide, the Sustainable Economies Law Center shares some key principles and considerations that have shaped the legal, financial, and governance structures of permanent real estate cooperatives (Sustainable Economies Law Center).
- [East Bay Permanent Real Estate Cooperative](#)
In this case study, Ojan Mobedshahi - Finance Director at East Bay Permanent Real Estate Cooperative - shares key policies and governance structures of the cooperative as well as avenues to replicate this model (Pathway to a People's Economy).

Multimedia

- [Collective Real Estate: Land Without Landlords? | YouTube](#)
In this podcast, panelist Najaah Yasmine Daniels, Jessica Gordon-Nembhard, and Noni Session share how cooperation and shared stewardship can be a route to address the racial wealth gap and build community wealth (The Laura Flanders Show, 2022).
- [Land Without Landlords \(with Noni Session\)](#)
In this podcast, Noni Session, Executive Director of EBPREC, shares a vision for land through shared ownership - without displacement or landlords - by utilizing multi-stakeholder real estate cooperatives (How to Citizen with Baratunde, 2021).

LOCAL

Articles and Overviews

- [A California Cooperative Tackles Inequality by Reimagining the Future of Housing](#)
In this interview, Noni Session, the executive director of East Bay Permanent Real Estate Cooperative, shares how multi-stakeholder real estate cooperatives can re-imagine land and housing by building pathways to collective property ownership (Inequality.com, 2021).
- [This Community-Controlled Real Estate Co-Op Is Proving Its Value](#)
This article analyzes how the East Bay Permanent Real Estate Cooperative was started by, and is democratically controlled by, Oakland's historically redlined communities. The author provides an in-depth overview of the challenges and opportunities the co-op has faced, with key lessons learned for replication in other cities (Next City, 2022).

Articles and Overviews

- [This Real Estate Co-Op is Looking for Investors Who Want to Put Community First](#)

This article highlights the expansion efforts of the East Bay Permanent Real Estate Cooperative, which is a multi-stakeholder real estate cooperative, to acquire a cultural center and jazz club in Oakland (Next City, 2021).

- [Traverse City Real Estate Co-Op Breaks Several Different Molds](#)

This article describes the launch of the Commongrounds Cooperative, a multi-stakeholder real estate cooperative comprising commercial and residential spaces. The cooperative is owned by a combination of commercial tenants, customers, employees, and community members. The article highlights the different partners and collaborators that made this project possible, a useful insight for those that would like to replicate this model in their region (Next City, 2021).

Cooperative and Community Financing

NATIONAL

Articles and Overviews

- [Power Building Meets Impact Investment](#)

In this article, the author describes grassroots community-engaged investment. This strategy redistributes power over community investment processes to foster equitable outcomes. Providing an overview of the report produced by Transform Finance in 2021, the author presents a powerful model of community-driven investment to build racial and economic justice (Nonprofit Quarterly, 2021).

Multimedia

- [Naomi Oreskes, David Gelles and The Myth of Free Markets](#)

In this podcast, panelist Naomi Oreskes, David Gelles, and Kate Khatib dispel the myths of the free market and present a pathway forward to achieve shared prosperity. Kate Khatib describes the history and efforts of Seed Commons, a national network of locally-rooted, non-extractive loan funds that brings the power of big finance under community control (Climate One, 2023).



Guides

- [Grassroots Community Engaged Investment](#)
This report synthesizes details of projects around the United States that are implementing grassroots input and governance in investment processes. It acts as a guide and resource on this budding practice for those engaged in community development and mission-aligned investment work (Transform Finance, 2021).
- [Community Investment Fund Handbook & Toolkit](#)
The National Coalition for Community Capital released this handbook and toolkit to help communities launch Community Investment Funds (CIF). CIFs are professionally-managed investment funds with three essential characteristics: capital is sourced from people in the community (ideally from retail/non-accredited investors); capital is invested into local people, projects, and businesses; and capital is deployed by individuals in the community.

Case Studies

- [A Participatory Model for Restorative Community Wealth Building: A Look Into the Ujima Fund](#)
This case study provides a high-level overview of the Ujima Project in Boston and how the participatory model expands local wealth building and small-dollar investor engagement. This brief is helpful for those looking for a high-level overview of the Ujima Fund, its history, and how it represents a growing trend creating powerful outcomes for those historically excluded from financial decision-making (Federal Reserve Bank of New York, 2021).
- [A Mission-oriented Community Wealth Fund for Camden](#)
This report examines the collaboration between the UCL Institute for Innovation and Public Purpose and Camden Council to create a community wealth fund. The report considers the appropriate mandate, governance, sources of funds, and investment functions to support the council's policy priorities and the local economy (UCL IIPP, 2022).
- [Boston Ujima Project](#)
This interview with Nia Evans, Director of the Boston Ujima Project, provides an overview of the Boston Ujima Project, detailing the project's model, its target community, and its organizing principles (Pathways to a People's Economy).

Case Studies

- [Community-Controlled Capital and Participatory Investing](#)

This article demonstrates how impact investors put investment decision-making power into the hands of community members and includes a growing list of organizations at the forefront of the action. Among these examples, several are specifically dedicated to keeping racial and economic equity at the center of the strategy (Mission Investors, 2020).

Articles and Overviews

- [Building Community Wealth: Shifting Power and Capital in Real Estate Finance](#)

This paper contextualizes the current and historical challenges with Black real estate development. This paper primarily serves as a call to action for investors who have sought to promote social justice through grantmaking or other philanthropic endeavors and are now increasingly seeking investment solutions to accomplish the same goal (Inclusive Capital Collective, 2021).

Collaborative Frameworks

NATIONAL

Articles and Overviews

- [Collaborating for Equity and Justice: Moving Beyond Collective Impact](#)

In this article, the authors present an alternative to the Collective Impact framework by providing six core principles (Collaborating for Equity and Justice Principles) for developing collaborations that will increase the likelihood of systemic and lasting change that ensures equity and justice for all community members (Nonprofit Quarterly, 2017).

LOCAL

Guides

- [Public-Common Partnerships: Democratising Ownership and Urban Development](#)

This report provides a detailed account of how Public-Common Partnerships (PCPs)- an institutional design for collective ownership- can play a foundational role in shaping a commons-led approach to urban development. Through the exploration of two case studies, the report provides key considerations for policy makers, community activists, and social movements to explore in their own localities (Common Wealth UK, 2021).

Case Studies

- [Strategies For A New Municipalism: Public-Common Partnerships Against The New Enclosures](#)
This article considers the potential of public-common partnerships (PCPs) to act as an innovative strategy against the privatization and financialisation of land in the UK. The article draws from research in two contrasting case studies, Wards Corner in Haringey and Union Street in Plymouth. The authors find that by establishing enduring organizational structures where collective decisions can be made about who owns and manages land and assets, PCPs could bolster already existing efforts to democratize urban development in both cities (Urban Studies Journal, 2022).
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Articles and Overviews

- [Can a Foundation Collaborative Advance Economic and Racial Justice?](#)
In this article, the author interviews the leadership of Connecticut Urban Opportunity Collaborative and the New Haven Foundation to discuss how foundations are taking up the task of advancing racial and economic justice through collaborative philanthropic partnerships (Nonprofit Quarterly, 2022).

Legal and Start-up Support

NATIONAL

Legal and Start-up Guides

- [Building Cooperative Community Capital In Northeast Minneapolis](#)
Northeast Investment Cooperative provides communities and economic developers a step-by-step guide to start an investment cooperative (Northeast Investment Cooperative, 2014).
- [Cohousing Legal Toolkit 3.0](#)
This toolkit provides legal guidance for co-housing communities. Not to be substituted for legal advice, this guide provides over 100 pages of information and support from taxes and zoning to bylaws and group process (Sustainable Economies Law Center, 2016).
- [Community Capital Raising Workbook](#)
This workbook is a tool to help raise community investment capital. This workbook will help evaluate and guide the process of raising community investment capital, and ensure organizations can achieve fundraising, inclusion and impact goals (Sustainable Economies Law Center, 2022).
- [Funding for Economic Democracy Toolkit](#)
This guide provides lessons learned and tips for how to fund cooperatives and democratic organizations (Sustainable Economies Law Center, 2022).

Legal and Start-up Guides

- [Guidelines and Sample Bylaw Language for Multi-stakeholder Cooperative Cooperatives](#)
This report shares guidance for those interested in creating multi-stakeholder cooperatives and provides sample bylaws (Cooperative Development Foundation, 2012).
 - [Seeds of Land Return](#)
This legal toolkit was inspired by BIPOC-led land stewardship organizations like Sogorea Te' Land Trust, East Bay Permanent Real Estate Cooperative, and others. The toolkit shares the process of land return to Indigenous and Black people (Sustainable Economies Law Center, 2023).
 - [Thriving Downtowns: An Investment Playbook for Rural Appalachia](#)
This playbook helps various stakeholders speak the same language of investment, identifies key factors that enable investments to be successful, and provides examples of real investments that are leading to downtown revitalization in Central Appalachia (Vision Granted & Partner Community Capital, 2023).
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Sample Legal Documents

- [Articles of Incorporation of Commongrounds Cooperative](#)
Commongrounds Cooperative, a multi-stakeholder real estate cooperative, shares a copy of their articles of incorporation (Commongrounds Cooperative, 2018).
- [Articles of Incorporation of East Bay Permanent Real Estate Cooperative](#)
The East Bay Permanent Real Estate Cooperative, a community-centered development cooperative, shares articles of incorporation with the state of California (East Bay Permanent Real Estate Cooperative, 2017).
- [Articles of Incorporation of the Northeast Investment Cooperative](#)
Northeast Investment Cooperative, a commercial real estate cooperative, shares a copy of their articles of incorporation (Northeast Investment Cooperative, 2011).
- [Bylaws of Commongrounds Cooperative](#)
Commongrounds Cooperative, a multi-stakeholder real estate cooperative, shares a copy of their bylaws (Commongrounds Cooperative, 2022).

Sample Legal Documents

- [Bylaws of East Bay Permanent Real Estate Cooperative](#)
The East Bay Permanent Real Estate Cooperative, a community-centered development cooperative, shares their set of rules or laws established by an organization or community so as to regulate itself (Sustainable Economies Law Center, 2018).
- [Bylaws of Northeast Investment Cooperative](#)
Northeast Investment Cooperative, a commercial real estate cooperative, shares a copy of their bylaws (Northeast Investment Cooperative, 2012).
- [Commongrounds Community Member Application](#)
Commongrounds Cooperative, a multi-stakeholder real estate cooperative, shares a copy of their community member application to join the cooperative (Commongrounds Cooperative, 2022).

