IMPLEMENTATION TOOL

Paths to Viability in Community Ownership: Action Guide

Companion to the report
Redesigning Property Relations: The Paths to Viability in Community Ownership

Recommended interventions for

- Invention Paths
- Coordination Paths
- Integration Paths

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Photo credit: Justice for the People Legal Center

The Paths to Viability: Action Guide

This action guide is the practical companion to *Redesigning Property Relations: The Paths to Viability in Community Ownership* and is part of the COLA Lab's series, *Community Ownership Field Guide: A Multi-City Panorama*. Designed for practitioners, funders, and policymakers, this tool translates the case study's diagnostic insights into tailored, actionable interventions.

We offer a mix of programmatic, ecosystem, and policy recommendations that address the specific challenges of each path: invention, coordination, and integration. We also include deep dives on analog policies and complementary strategies from adjacent fields, showing how successful models can be adapted to support community ownership.

Each recommendation is grounded in the real-world experiences of the organizations featured in the case study, providing a roadmap for turning research into resilient, community-controlled assets.

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How to Use This Guide

A path to viability is determined by a community ownership project's **primary mode of action** at a given time. Because projects often operate across multiple paths simultaneously, this document is not meant to be a linear checklist.

- **For Practitioners:** Identify your current primary path. Use the recommended interventions to seek out and advocate for the specific support you need.
- **For Funders & Policymakers:** Use the "Tensions & Trade-offs" to understand the risks of your support strategies. Match your capital or policies to the current path the project is on.

Introduction: From Insight to Implementation

The Paths to Viability case study revealed the strategic ways community ownership (CO) organizations make their projects viable in the context of their local environments. These choices are intentional, democratic responses to the following questions:

- Are there existing pathways for CO?
- Are the pathways or supports there but operating on mismatched timelines or logics?
- Would embedding into institutions and growing closer to power unlock greater resources and scale?

Where the case study diagnosed *how* organizations are redesigning property relations, this action guide translates those diagnoses into interventions.

An **intervention** is a targeted action — whether a policy change, a funding mechanism, or a strategic partnership — designed to solve the specific friction points identified in the case study. These interventions are categorized by the **path to viability** in which they are most effective:

- **Invention:** Where pathways and supports don't exist. Interventions here focus on stabilizing experimentation and building internal capacity.
- **Coordination:** Where pathways and supports are fragmented and out of sync. Interventions here focus on alignment, bridge-building, and enforcement.
- **Integration:** Where institutions make requirements for inclusion and access. Interventions here focus on category creation, co-governance, and scale.

Interventions Per Path

Path to Viability	Primary Problem	Interventions	Category	Key Actors	Examples
Invention *When pathways and supports don't exist*	Community ownership organizations are forced to internalize ecosystem functions (TA, legal, capital) that could be shared.	Post-acquisition funding	Programmatic	Cities / States Philanthropy Intermediaries	U.S. Department of Agriculture's Rural Community Development Initiative Grants
		Centralized shared-services platforms	Ecosystem	Intermediaries Coalitions Federations	PODER Emma in Asheville, NC
		Conversion strategies	Programmatic Ecosystem Policy	Practitioners Cities	PiHCO in Chicago, IL
Coordination *When systems or pathways exist but operate out of sync / don't fit with each other*	The worlds of law/policy, capital, and community organizing operate on different timelines and logics, causing bottlenecks.	Sequenced legal and regulatory pathways	Programmatic Policy	States / Federal Intermediaries	Cooperative statutes in Minnesota
		Actionable Rights of First Refusal	Policy Ecosystem	Cities Intermediaries Lenders	Community Opportunity to Purchase Act in San Francisco, CA
		Accountability infrastructures	Policy	Cities Intermediaries Community organizers	Rental licensing and permitting systems in Minneapolis, MN
Integration *When large institutions don't recognize community ownership and organizations grow closer to power to unlock resources*	Community ownership is treated as a niche pilot or an "exception" rather than a recognized development strategy, limiting scale.	Co-governance strategies	Programmatic Ecosystem	Practitioners Cities / States Coalitions	Community Wealth Building Initiative in Chicago, IL
		Community ownership as a standing category in public development	Policy	Cities	Barnes Housing Trust Fund in Nashville, TN
		Public land and property transfers	Programmatic Policy	Cities / States	Maggie Walker CLT in Richmond, VA

DEFINING THE CATEGORIES

- **Programmatic:** Direct actions a community ownership (CO) organization takes
- **Ecosystem:** Building infrastructure and networks that support many CO projects
- **Policy:** Changes to laws, regulations, or public funding rules

Invention Path

Key Question

How do we externalize the burdens currently concentrated inside innovative organizations?

Goal

Externalize the labor of experimentation so that community ownership (CO) can move from “outsized individual efforts” to “shared ecosystem support.”

In the invention path, CO organizations internalize functions that are typically distributed across more mature ecosystems. They’re not just building shared ownership pathways and structures from scratch; they’re building the infrastructure that should already exist beneath their feet. They construct novel landscapes of intermediaries, policy frameworks, lenders, and peer networks. This “ecosystem labor” concentrates immense risk and burnout on individual leaders.

These recommendations aim to reduce the burden of ecosystem labor on CO organizations by stabilizing experimentation and institutionalizing support for the models emerging on the ground.

Photo credit: PiHCO

Post-acquisition funding

Intervention Type: Programmatic

Description: Establish dedicated funding streams for the “unseen work” post-acquisition, covering capacity deficits, maintenance surprises, and governance training.

Key Actors: Cities / States; Philanthropy; Intermediaries

Origin: *See La Villita Housing Coop (Chicago) in the case study*. Shortly after closing on its first building, the co-op discovered critical budgeting gaps (e.g., unexpected flooding and HVAC repairs) and confronted the unanticipated work of building relationships with existing tenants. To attain funding, they also had to rapidly develop a new governance training program for members. A dedicated stabilization fund would have covered these unforeseen costs without draining their operating reserves.

Tensions & Trade-offs:

- **Dependency risk:** Long-term operating support can create dependency if not paired with a clear path to financial self-sufficiency.
- **Metric mismatch:** Funders often demand standard metrics such as “units created.” Stabilization funding requires “governance strength” or “retention” metrics, which are harder to quantify.

What This Intervention Looks Like

Most funding stops at acquisition, which is when community ownership (CO) organizations face their steepest learning curve. It's when governance, maintenance, tenant engagement, and other operations become ongoing realities rather than abstract plans. This is especially true for projects that rely heavily on dedicated translators[1] when they finally acquire property.

- **Operating & stabilization funding.** Normalize multi-year operating support for newly formed projects, similar to the U.S. Dept. of Agriculture's Rural Community Development Initiative Grants. In affordable housing, organizations like Enterprise Community Partners, Local Initiatives Support Corporation, and NeighborWorks America already provide funding for organizational stabilization, operating support, and to strengthen portfolios. The strategy is for community ownership projects to also be able to access these funding opportunities.

- **Peer mentoring cohorts.** While philanthropies frequently fund learning cohorts and community of practice initiatives — including for community ownership — many function at the national level. Incorporating local versions of these could support granular learning, including property management, governance, and local regulations. Organizations like Lincoln Land Institute and Center for Community Investment convene cohorts of place-based leaders to cultivate leadership and skills to drive impactful solutions and change.

- **Multi-year governance support for newly launched community ownership projects.** Philanthropy can provide support — potentially through community engagement and capacity-building funds — that helps ensure projects' long-term governance strength. See the following deep dive for governance models that CO organizations can adapt as their structures become more sophisticated.

[1] Within Invention paths, community ownership projects depend on a small number of 'translators,' or trusted stewards who can move between very different worlds such as community organizing, real estate finance, law, and public policy. These bridge-builders make co-op projects recognizable to lenders and funders while keeping them anchored in community priorities.

DEEP DIVE

Federated and bicameral models of governance

Governance is the core feature of community ownership (CO) model design. As organizations' portfolios expand, it becomes more difficult to uphold democratic governance amid increasing administrative and regulatory complexity. Early-stage projects often work well at small scale but may not hold as portfolios grow or different types of stakeholders become involved.

Federated governance structures merge site-level governance, where members (or elected representatives) make decisions specific to each building, with portfolio-level governance, where representatives from each property participate in a central board. This approach balances local control with coordination across the broader portfolio, as seen in the cases of PiHCO and La Villita.

Projects can also consider experimenting with **bicameral governance** structures (modeled after Isabelle Ferreras' bicameral corporation), especially for multi-stakeholder models like mixed-use real estate investment cooperatives. Here, governance bodies comprise two chambers: one chamber represents tenants (residents and commercial occupants), and a second chamber represents other stakeholders (e.g., community members in investment co-ops, or supporters buying preferred shares to build reserves and fund operations across various CO projects).

Both chambers can operate on equal footing, with defined areas of decision-making. These structures allow different stakeholder groups to participate meaningfully without collapsing their interests into a single voting body.


Photo credit: La Villita

Centralized shared-services platforms

Intervention Type: Ecosystem

Description: Support the creation of secondary organizations or "leagues" that provide shared services (e.g., bookkeeping, member training, insurance navigation, legal templates) to multiple community ownership projects while reducing duplication. Facilitated by an intermediary, also referred to as an "ecosystem steward," this backbone would spread supports across the ecosystem; in turn, new community ownership projects would launch or grow faster without the administrative burden.

Key Actors: Intermediaries; Coalitions; Federations

Origin: *See PODER Emma (Asheville, NC) in the case study.* PODER Emma evolved into a self-reinforcing ecosystem for mobile home, worker, and real estate cooperatives. The organization holds the "commons:" back-office support, legal templates, popular education, lending, and home repair services, while facilitating peer learning across the network — effectively internalizing the functions that intermediaries usually provide.

Tensions & Trade-offs:

- **Bureaucracy vs. democracy:** Unless governance design controls for this, intermediary organizations can be disconnected/distant from the democratic roots of a project, causing mission drift due to bureaucratic demands. Governance structures must ensure the facilitating entity is accountable to co-op members.

What This Intervention Looks Like

Across the cases, one of the clearest patterns is that innovative community ownership (CO) organizations repeatedly reinvent the same operational infrastructure: bookkeeping systems, governance training, lender education, reserve management, insurance navigation, legal structuring, and maintenance coordination.

- **An intermediary can launch shared-services programming.** The intermediary would provide core back-office support (providing and standardizing the services listed above) modeled after the centralized stewardship structures of large, trust-based CO projects (e.g., CLTs).

- **Create multi-stakeholder co-ops.** Participating CO projects and their staff can own part of a parent company, with dues scaled to project size covering the costs of shared services. This is akin to a “marketing co-op,” which is common in the agricultural sector, where multiple businesses come together to collectively market their products.

- **Organize to form federated leagues.** Modeled after credit union leagues and mutual housing associations, member dues and grants would fund operations such as education, advocacy, and networking across the field. A league structure like this can also centralize insurance templates, governance training, and capital access, while preserving local community autonomy.

DEEP DIVE

Credit union leagues

Credit union leagues offer a useful model for thinking about ecosystem infrastructure in community ownership, demonstrating how decentralized democratic organizations can build sturdy shared capacity. These leagues emerged as secondary support organizations that coordinated advocacy and political representation, compliance support, training and technical assistance, insurance coordination, and liquidity across its credit union members.

Organizations such as America's Credit Unions — the merger of Credit Union National Association and National Association of Federally-Insured Credit Unions — help normalize cooperative banking nationally, defend favorable tax treatment, coordinate advocacy efforts, and transform isolated local credit unions into a recognized financial sector. The National Federation of Community Development Credit Unions — now Inclusiv — provides technical assistance and secondary capital support specifically for community development credit unions serving low-income communities.

A similar model could address the challenges facing community ownership ecosystems. Here, a league-style structure could provide shared legal support, governance training, acquisition assistance, reserve management systems, lobbying capacity, and political coordination. In Asheville, PODER Emma already demonstrates what this kind of backbone could look like.

The challenge with larger secondary organizations is avoiding the bureaucracy that can arise when an institution's focus on sector stability clashes with on-the-ground democracy. The U.S. Federation of Worker Cooperatives solves for this through weighted, direct democracy, prioritizing member voices to ensure structural deference to the cooperatives within the organization.

The task, then, is to ensure that any community ownership infrastructure (e.g., secondary organizations) builds bottom-up governance structures that center accountability to the grassroots organizations and communities they support.

Photo credit: PODER Emma

Conversion strategies

Intervention Type: Programmatic; Ecosystem; Policy

Description: Systematize the acquisition of small multifamily buildings and mobile home parks from retiring or exiting owners. This targets a critical transition point where community ownership pathways remain viable before consolidation by larger investors accelerates. Strategies include facilitating seller-financed transfers, offering tax incentives, and running public campaigns to normalize the model.

Key Actors: Practitioners; Cities

Origin: *See PiHCO (Chicago, IL) in the case study.* PiHCO engaged a community elder who owned a multifamily building, agreeing to sell with seller-financing and joining the housing cooperative.

Tensions & Trade-offs:

- **Speculative competition:** Modest tax incentives are often not enough to overcome the advantages of speculative capital, which can move faster, close in cash, and absorb lower yields.
- **Uneven impact:** Incentives may appeal to mission-aligned sellers but miss predatory landlords focused on maximizing returns.
- **Capacity requirements:** Incentives are more likely to work when high-capacity organizations are available to close deals quickly.

What This Intervention Looks Like

Small multifamily buildings and mobile home parks are among the few segments of urban housing stock where relationship-based acquisition strategies can still compete against speculative capital. Using PiHCO's first acquisition as a prototype, we borrow from the "silver tsunami" playbook of worker cooperative conversions to engage aging landlords of small buildings and/or mobile home park lots:

- **Mechanism:** Partner with community-based organizations and potentially tax preparers to facilitate seller-financed cooperative transfers.

- **Incentives:** Develop seller-financed or installment-sale templates that allow owners to spread capital-gains taxes under federal law. The City could also offer targeted incentives (such as transfer-tax reductions) for owners who sell to tenant-formed cooperatives.

- **Normalization & risk mitigation:** Run public campaigns (e.g., "Keep Your Building in the Community") to help normalize this model, while City attorneys and legal clinics develop boilerplate agreements to reduce costs and uncertainty.

- **Future advocacy efforts:** At later stages, pilot a "cooperative right of first offer" for small multifamily owners over age 60, giving tenant groups a structured, City-backed opportunity to buy before properties enter the open market.

The deeper **policy accompaniment** to conversion strategies could include public acquisition support tailored to cooperative conversions. Most often, the pace of traditional real estate acquisition moves faster than co-ops can gather the necessary capital; therefore, public acquisition support can level the playing field for community ownership (CO) organizations. The policy angle is to shift public housing and small-property policy so that emerging CO forms become normalized policy objects.

This could include: a local Right of First Refusal giving tenants and community ownership projects the first chance to buy (explored in more depth below); municipal acquisition lines or bridge funds that provide fast financing for small building transfers; or transfer tax relief for sales to tenant or neighborhood cooperatives.

DEEP DIVE

Tax incentives for sales to community ownership organizations

Tax incentives aim to change seller behavior by encouraging owners to sell properties to community ownership (CO) organizations rather than speculative buyers. These policies try to influence the market before speculative acquisition occurs, meant to encourage small landlords or mission-aligned sellers to transfer property into long-term community stewardship. Proposals include transfer tax reductions, capital gains tax relief, property tax abatements, and tax credits tied to permanent affordability.

There is evidence that tax abatements and incentives improve affordable housing feasibility generally (e.g., Minneapolis, Portland, St. Louis and San Antonio). However, these programs are usually designed to stimulate development broadly, not specifically transfer properties into CO models.

Municipal partners could offer targeted incentives in a CO conversion strategy, such as transfer-tax reductions for owners who sell to tenants. At later stages, advocacy efforts could include piloting a "cooperative right of first offer" for small multifamily owners over age 60, giving tenant groups a structured, city-backed opportunity to buy before properties enter the market.

Limitations: Tax incentives are often ineffective as speculative buyers can offer higher prices and close faster, making it hard to outshine the advantages of speculative capital.

Incentives should be viewed as supporting tools to help CO organizations intervene before conventional actors, ideally paired with early acquisition rights and rapid capital deployment. They are **most effective** when high-capacity organizations are ready to close deals quickly.

Photo credit: Taproot

Coordination Path

Key Question

How do we synchronize systems that were not designed to work together — so that legal rights, capital, and organizing capacity actually converge when communities need them?

Goal

Create bridge-building tools and strategies that allow community priorities to flow through institutional gates without getting stalled at bottlenecks.

In Coordination mode, the tools for community ownership (CO) exist (laws, capital, intermediaries), but the systems in which they operate are disconnected and only partially compatible. They can fail because timing is misaligned, institutions do not communicate, legal rights are unenforceable, financing is fragmented, organizational capacity is uneven, and/or intermediaries are underdeveloped.

These recommendations aim to align systems so that CO projects can remove bottlenecks and become viable realities.

Photo credit: Taproot

Sequenced legal and regulatory pathways

Intervention Type: Programmatic; Policy

Description: Early-stage projects often need lightweight legal and financing structures that allow for experimentation, relationship-building, and small acquisitions before taking on more sophisticated compliance burdens. Rather than "one-size-fits-all" structures, support a sequencing approach where projects start with simple legal frameworks and transition to more complex ones as they grow.

Key Actors: States / Federal; Intermediaries

Origin: *See Taproot Investment Cooperative (St. Paul, MN) in the case study*. Taproot incorporated under Minnesota Statute 308A to keep early compliance requirements light. As they scale, they can transition to the more complex 308B structure, which would unlock access to larger capital but be more administratively complex. This exemplifies a sequencing strategy that avoids early regulatory burdens while preserving the option to grow.

Tensions & Trade-offs:

- **Costs and complexity:** Shifting legal structures or adding new entities in response to growth can slow momentum, incur legal and administrative costs, and create internal confusion.
- **Capacity mismatch and resource gaps:** While more complex legal structures (e.g., 308B) allow for outside investment, they can create intensive regulatory burdens that are challenging for smaller organizations without access to the necessary resources.

What This Intervention Looks Like

Community ownership (CO) organizations can expend enormous effort interpreting statutes, structuring securities law (how they sell shares to investors), explaining themselves to lenders, and fitting their models into legal categories that were not designed for them. Rather than treating these as fixed choices, projects can **sequence legal structures** over time — starting simple for experimentation and early acquisitions, then transitioning as capacity and capital needs grow.

This suggests several policy and ecosystem opportunities:

- **Statutory amendments** reducing compliance burdens for small community investment offerings (e.g., simplifying 308B disclosure requirements for small investment cooperatives). This would require significant resources, coordination, and advocacy, perhaps across multiple organizations.

- **Safe-harbor exemptions** allowing locally rooted cooperatives to sell shares to community investors without having to register with the federal government (i.e., the Securities and Exchange Commission (SEC)). By strictly following specified conditions, issuers are legally "safe" from violating federal registration and liability rules.

- **Intermediary organizations supporting legal transitions** as projects mature into multi-stakeholder ownership structures. This could include creating legal hubs that reduce duplicative work across projects, with templates for model governance and securities compliance.

Minnesota Statutes 308A and 308B

A key lesson from the real estate investment cooperatives in the Twin Cities is that legal complexity should evolve alongside organizational complexity.

- **Minnesota Statutes, Chapter 308A** (Cooperative Law) works relatively well for early-stage, smaller, community-driven cooperatives primarily financed through member contributions, grants, and mission-aligned loans. Governance is simple (one-member-one-vote), does not make room for an investor class, and reporting burdens are lower. While easier to manage legally and organizationally, this structure limits flexibility to scale when outside investment is needed.

- **Minnesota Statutes, Chapter 308B** (Cooperative Associations Act), by contrast, is better suited for larger or more capital-intensive projects because it allows outside investment while preserving member control. But it requires more upfront planning: governance documents must separate voting and economic rights, investor dividends must be structured carefully, and heavier compliance obligations can overwhelm smaller organizations.

Cases like these suggest that **legal systems should support phased organizational development** rather than forcing projects into full institutional complexity from the outset.

Actionable Rights of First Refusal

Intervention Type: Policy; Ecosystem

Description: Strengthen Rights of First Refusal (ROFR) with the infrastructure to make them actionable: qualified buyer networks, bridge financing, and interim ownership models Early access policies work when they create time for residents and intermediaries to organize around a transaction before speculative markets close it off.

Key Actors: Cities; Intermediaries; Lenders

Origin: *See Justice for the People Legal Center (Denver, CO) in the case study*. JPLC used litigation to enforce Colorado's Opportunity to Purchase Act (OPA) and partnered with an interim owner (Sharing Connexion) to hold a property while residents organized, buying the necessary time to secure financing.

Tensions & Trade-offs:

- **Capacity gap:** If the community lacks the organizational capacity to negotiate, legal rights become toothless. Success requires pre-aligned legal, financing, and organizing support.
- **Infrastructure needs:** Effective ROFR requires a heavy lift of supporting systems such as tenant associations, legal services, bridge lenders, and dedicated staff. Without this broader infrastructure, first-access laws remain theoretical and fail to result in actual acquisitions.
- **Timing mismatch:** Organizing residents and securing financing takes time, but real estate transactions typically move fast. Without bridge lenders or interim owners able to move quickly, the window to act closes before the community can close the deal.

What This Intervention Looks Like

Right of First Refusal (ROFR) policies — like Tenant Opportunity to Purchase Acts (TOPA) and Community Opportunity to Purchase Acts (COPA) — give tenants or designated community organizations early access to property sales before buildings enter speculative markets. These policies create predictable acquisition opportunities. Without them, community organizations usually learn about deals too late to organize financing. JPLC's litigation strategy to enforce Colorado's OPA illustrates the principle: early access works **when it builds in time** for residents, intermediaries, lenders, and preservation buyers to organize around a transaction before speculative markets close it off.

But early-access laws alone are not enough. Washington, D.C.'s TOPA program — the clearest long-running example — has supported hundreds of tenant purchases and cooperative conversions since the 1980s, preserving nearly 1,400 units of affordable housing between 2003 and 2013. Yet many successful acquisitions depend on broader infrastructure: tenant associations, nonprofit developers, legal services, and bridge lenders able to move quickly. In other words, the right to buy is meaningless without the capacity to close.

ROFR policies therefore require supporting infrastructure to be effective:

- **Acquisition financing** — standing loan funds or bridge capital that can deploy immediately upon a sale notice
- **Qualified buyer networks** — designated community organizations that receive early notification and have pre-approved financing, reducing transaction friction
- **Preservation-oriented intermediaries** — organizations focused on acquisition and long-term stewardship, not just regulation
- **Legal support network** — built-in capacity to monitor compliance, initiate litigation, and compel owners to negotiate
- **Residential organizing** — tenant associations and leadership development, which are often the main hurdle under TOPA programs
- **Centralized notification systems** — qualified nonprofits receive automatic notice of sales rather than relying on individual tenants

DEEP DIVE

San Francisco's COPA and Small Sites Program

San Francisco's COPA program illustrates how Right of First Refusal policies can be strengthened with supporting infrastructure. Rather than relying entirely on tenants, in 2019 the city designated qualified nonprofit preservation buyers that receive early notification and acquisition opportunities. Crucially, the city coupled COPA with its Small Sites program, which provides public financing to help nonprofits acquire and stabilize smaller multifamily buildings that are occupied by low- and moderate-income tenants, especially in neighborhoods facing displacement pressures.

One major example is the work of the Mission Economic Development Agency (MEDA), which has acquired and preserved rent-stabilized housing in the Mission District amid intense speculative pressure. By 2023, MEDA had used COPA to purchase seven multi-unit properties.

The lesson: Early access is often not enough. Right of First Refusal policies benefit from acquisition financing, technical assistance, preservation-oriented intermediaries, legal support, resident organizing, and coordinated buyer networks. Qualified buyer networks reduce transaction friction and increase acquisition capacity by by pre-aligning these supports before properties enter the market (e.g., qualified nonprofits under San Francisco's COPA program receive notices). TOPA/COPA-style systems work when they pair the right to buy with the infrastructure to close quickly.

Accountability infrastructures

Intervention Type: Policy; Programmatic

Description: Pair legal rights with enforcement capacity through landlord registries, rental licensing, and dedicated legal defense funds. Policies like rights of first refusal only become meaningful when paired with legal infrastructure and organized resident power.

Key Actors: Cities; Intermediaries; Community organizers

Origin: *See Justice for the People Legal Center (JPLC; Denver) in the case study*. JPLC proved that Colorado's Opportunity to Purchase Act was ineffective without a legal arm to enforce it, demonstrating that enabling legislation alone does not guarantee community ownership outcomes. They are currently testing a novel theory: forcing a landlord to sell as a remedy for violation.

Tensions & Trade-offs:

- **Displacement risk:** Aggressive enforcement can trigger building closures and displace tenants if no preservation plan is in place.
- **Resource intensity:** Effective enforcement requires significant staffing and legal resources. Accountability initiatives may remain partially complaint-driven if underfunded and/are inadequate, leaving tenants to shoulder risks and burdens when reporting conditions.

What This Intervention Looks Like

Policies such as rights of first refusal, tenant protections, or preservation funding only work when paired with enforcement capacity, legal infrastructure, and organized resident power. In practice, many protections remain weak because their enforcement depends on under-resourced agencies, fragmented complaint systems, or individual tenants acting alone. Expanding community ownership, then, requires systems that don't just create rights, but operationalize and enforce them.

Several emerging policy tools point the way:

- **Landlord registries,** such as those pursued in Denver, create centralized ownership transparency, helping municipalities and organizers spot neglect and displacement risks. *See the deep dive below for more details.*

- **Rental licensing and landlord permit systems,** such as those used in Minneapolis, create recurring regulatory relationships between landlords and local government. These systems can tie rental permissions to maintenance standards, tenant protections, anti-harassment provisions, or preservation requirements. See the deep dive below for more details.

- **Actionable Rights of First Refusal,** such as Colorado's Mobile Home Park Residents Opportunity to Purchase, become significantly more effective when paired with legal organizations that can monitor compliance, initiate litigation against violators, and compel owners to negotiate with residents or preservation buyers.

- **Proactive code enforcement and anti-displacement monitoring systems** to help identify vulnerable properties before a crisis, allowing preservation actors to intervene early.

The bottom line: Community ownership policy succeeds when rights are backed by enforcement and accountability infrastructure, legal advocacy, organized tenant leadership, and acquisition support. Without these, legal protections remain difficult to put into practice and outcomes are stalled.

DEEP DIVE

Landlord Registries and Rental Licensing Programs

Landlord registries and rental licensing/permitting systems are regulatory tools that local governments use to create enforceable standards and intervene earlier in deteriorating housing conditions. They allow cities to identify who owns rental property, monitor conditions, collect data, and selectively intervene in rental markets.

How they work: Landlord registries require landlords to register rental properties with a city or county, disclose ownership and contact information, and periodically update records. Denver's Healthy Residential Rentals for All program requires nearly all rental properties to obtain a license tied to minimum habitability standards and periodic inspections.

Rental licensing or permitting systems go further by conditioning the legal operation of rental housing on inspections, code compliance, fee payment, and/or ongoing performance standards. For example, Minneapolis uses a "tiered" licensing system where landlords with repeated violations may face increased inspections, fees, or license revocation. The city has already used licensing enforcement aggressively against negligent landlords.

Benefits: These systems create visibility into fragmented rental markets and provide leverage against negligent landlords through fines, permit suspension, or public disclosure. They generate valuable data for anti-displacement work and legal hooks for intervention before conditions deteriorate to crisis levels.

Limitations: These systems often lack the resources to be effective. Large landlords may absorb fines as operational costs, and cities often underfund the inspections and litigation needed to enforce rules, leaving tenants to shoulder the burden of reporting violations. Second, they often stop at regulation rather than transition. Aggressive enforcement without a preservation pathway can backfire: it may identify failing landlords but trigger building closures, tenant displacement, or accelerated sales to speculative actors. Without a mechanism for community transfer, these tools identify problems but offer no solution.

Recommendation: Within the community ownership context, registries and licensing systems become infrastructure for intervention if paired with TOPA/COPA-style rights, acquisition funds, legal support, and qualified community buyers. In other words, they become more powerful when connected to pathways that move properties from speculative ownership into collective or permanently affordable stewardship.

Integration Path

Key Question

How do organizations gain institutional legitimacy and scale without sacrificing the political commitments that drive them?

Goal

Make community ownership (CO) a standard part of the development pipeline, not an exception, while protecting the core mission.

In the Integration path, CO organizations strategically enter institutional environments — community development systems, public funding pipelines, real estate development — and make themselves legible to power. They reshape categories, embed within existing logics, and navigate the tradeoffs between scale and autonomy.

At their strongest, CO organizations become governing actors within urban development systems. At their weakest, they can get co-opted.

Projects that collaborate with the public sector face a critical choice: fit into existing categories (e.g., cooperative, nonprofit steward, etc.), which maintains separation from the state and/or traditional real estate development (preserving autonomy but possibly limiting scale) — or create new categories, (e.g., land banks, public land trusts) which unlocks resources to scale but risks deep entanglement and dilution of political aims.

The following recommendations aim to institutionalize co-governance, embed CO as a standing category in public systems, and leverage public land to seed community ownership.

Co-governance in community ownership development systems

Intervention Type: Ecosystem; Policy

Description: Ensure community ownership organizations participate in governing development, not just implementing programs or receiving grants. Co-governance balances cooperation and accountability, allowing projects to collaborate with institutions while retaining the ability to challenge them and articulate their own political commitments.

Key Actors: Cities / States; Practitioners; Coalitions

Origin: *See Maggie Walker CLT (Richmond, VA) in the case study.* Maggie Walker CLT gained recurring influence over how land, capital, and development decisions are made by becoming the region's designated land bank, moving from grant recipient to governing actor.

Tensions & Trade-offs:

- **Co-optation risk:** Deep integration can dilute political aims. Organizations must maintain the ability to challenge the system and not just work within it.
- **Burnout:** Serving on multiple boards and committees places a heavy burden on community leaders.
- **Power dynamics:** Co-governance requires member-driven advocacy to maintain grassroots control over the local development agenda.

What This Intervention Looks Like

Integration requires more than collaboration with government or philanthropy. The deeper challenge is ensuring that community ownership (CO) organizations participate in governing development itself. Cases like Maggie Walker CLT suggest that CO becomes more durable when organizations gain recurring influence over how land, capital, and development decisions are made.

Co-governance requires balancing cooperation with accountability. It lets projects find common ground with government while retaining the power to challenge decisions and uphold their political commitments. This means leading with member-driven advocacy — prioritizing strategies from community-based organizations like civic associations, tenant unions, and worker centers — to keep grassroots control over the local development agenda.

The goal is to create a durable governing presence. Co-governance works best when community ownership organizations retain the ability both to collaborate with institutions and challenge them when necessary. Strategies include:

- **Modifying existing structures.** Use formal structures — such as affordable housing trust funds, land bank boards, redevelopment authorities, corridor planning bodies, and public land disposition committees — to appoint community members to governance roles, where they can jointly make policy decisions, co-create programs, and ensure effective implementation alongside government actors.
- **Create new structures when necessary.** Portland's Anti-Displacement Action Plan, for instance, proposed a co-created task force to "hold the City accountable" for equitable development and anti-displacement efforts, and "a framework to prioritize COVID-19 related infrastructure spending" for vulnerable residents. Similar approaches can be adapted to prioritize community ownership strategies.
- **Community benefits agreements.** Local governments can work with community ownership organizations to forward agreements with developers that shape affordability standards, stewardship requirements, anti-displacement protections, or land-use priorities attached to publicly supported projects. This could mean crafting new community benefits ordinances (CBO), or amending existing ones (e.g., Cleveland's CBO) to require participation with community ownership organizations when determining benefits from new projects.
- **Joint stewardship structures.** Municipalities and community ownership organizations can create representative bodies to jointly steward publicly owned land or permanently affordable housing portfolios. We propose a Community Ownership Steering Committee in the deep dive below.

Chicago's Community Wealth Building Initiative

One co-governance strategy is creating advisory or implementation councils composed of community ownership practitioners, residents, technical experts, and public agencies that guide preservation and acquisition strategies over time, rather than through one-off consultations.

In 2021, the City of Chicago's Office of Equity and Racial Justice designed a $15 million **Community Wealth Building (CWB) Initiative** to support the development of community ownership in the city. Federal recovery dollars provided through the American Rescue Plan Act (ARPA) created what one city staffer called a "unique opportunity to seed cooperative and solidarity economy projects."

One-third of the total sum was allotted to field actors, as another staffer said, spreading funds across "17 organizations, including legal clinics that were under-resourced, a co-op incubator, [and] Chicago Community Loan Fund (CCLF) [a nonprofit lender] to do TA for community land trusts." This ecosystem-based model explicitly sought to create connective tissue for the field, funding both CCLF and academics at University of Illinois Chicago to hold coalitions, build frameworks, and help develop a citywide "stance on the work."

Based on our interviews with public officials and practitioners in Chicago, city-led roundtables and other convenings play a critical role in field coordination.* By giving intermediaries the authority to set agendas and convene alongside city staff, Chicago tested a co-governance model where community ownership priorities were jointly shaped by both the government and the civic sector.

Proposal: In practice, this could be formalized through a standing "Community Ownership Steering Committee" of roughly 15 members — including co-op representatives, lenders, City staff, and community advocates — charged with shaping program design and reviewing outcomes each cycle. Mirroring participatory-budgeting practice, the committee would host idea-collection sessions, co-develop criteria with agency staff, publish meeting notes, and vote on recommendations prior to RFP releases.

Community ownership as a standing category in public development systems

Intervention Type: Policy

Description: Move community ownership from "pilot projects" to standard practice by embedding it directly into the rules, categories, and operating procedures of public development. This involves creating specific financing tracks, scoring preferences, and land disposition policies that recognize CO as a legitimate, permanent mechanism for housing development.

Key Actors: Cities

Origin: *See Maggie Walker CLT (Richmond, VA) in the case study.* For Maggie Walker CLT, the land bank designation provided an opportunity to introduce the land trust model to the public sector. This made the organization "legible" to public systems, so much that the CLT eventually became a key partner in affordable housing development throughout the region.

Tensions & Trade-offs:

- **Eligibility barriers:** Strict "standing category" requirements might exclude small, grassroots groups that lack the administrative capacity to apply.
- **Political volatility:** Dedicated funding tracks can be cut if political priorities shift.
- **Scoring bias:** Even with preferences, many cities still favor large conventional developers through scoring systems that prioritize financial capacity and speed over community control.

What This Intervention Looks Like

Institutional scale often depends less on individual partnerships than on category creation and administrative normalization. As was the case with Maggie Walker CLT, when organizations become "legible" to public systems — as land banks, trust fund participants, or approved partners — community ownership shifts from an exceptional experiment to a recognized mechanism for development.

This suggests a broader policy opportunity: embedding community ownership directly into the recurring rules, categories, and operating procedures of public development systems. Strategies include:

- **Extend land bank designation or stewardship authority** to qualified community ownership organizations as Maggie Walker CLT did in Richmond. Short of that, other approaches can move CO from pilots to recurring practice.
- **Grant organizations standing eligibility within affordable housing trust funds.** Instead of competing for general funds, create specific financing tracks just for community ownership. Example: Baltimore's Affordable Housing Trust Fund in 2025 set aside ~$8 million available for community land trusts, and its Buyer's Choice Program helps eligible homebuyers purchasing through a CLT access funding for down payments and closing costs.
- **Give procurement and scoring preferences to permanently affordable, community-governed models.** When awarding subsidies or contracts, give bonus points or set-aside categories specifically for these models. Example: Since 2017, Miami-Dade County's Request for Applications (RFA) process has awarded CLT-specific bonus points in its scoring matrix and created set-aside categories for land acquisition.
- **Prioritize community ownership in surplus land sales.** When cities or counties sell land they no longer need, amend laws to give community ownership entities extra points in the selection process. Example: Florida and California already require local governments to consider affordable housing when selling surplus land; statutes like these could be strengthened to explicitly favor community ownership.
- **Adjust tax assessments for long-term community stewardship.** Much of this work translates to tax assessor advocacy efforts: advocating for tax rules that value community-owned homes based on their restricted resale price rather than market rate. Example: In Chicago, city staff and advocates have lobbied the Cook County tax assessor to tax CLT homes based on their permanently restricted resale value.

Takeaway: The way governments define ownership eligibility shapes who can participate in urban development, who receives public resources, and what forms of ownership become durable over time.

DEEP DIVE

Nashville's Barnes Housing Trust Fund

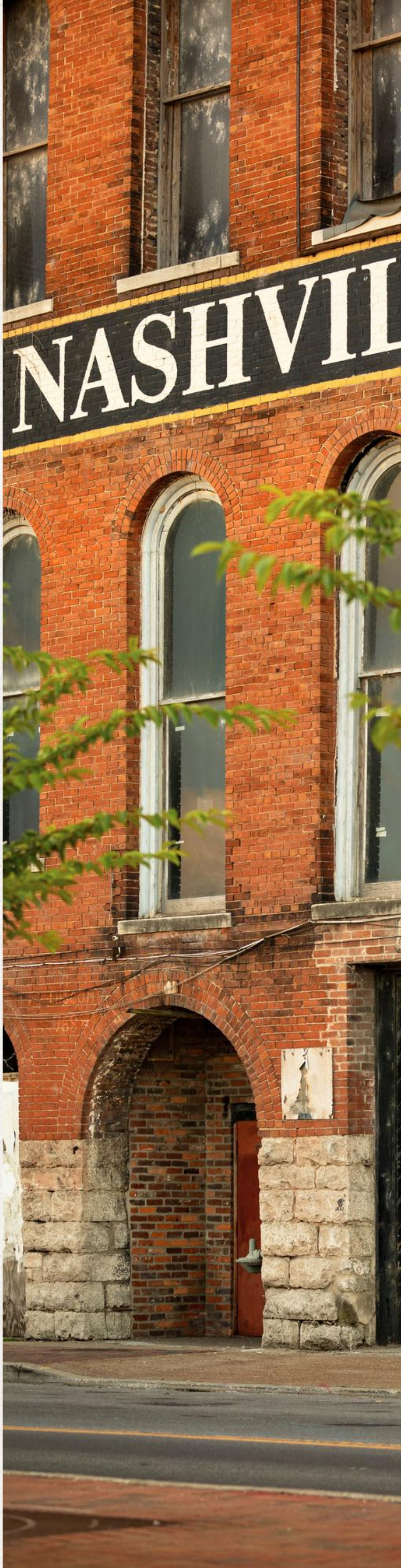
The City of Nashville's **Barnes Housing Trust Fund** is a leading model for embedding community ownership as a standing category. With an initial capitalization of $3.27 million in 2013 and $10 million annual investments since 2016, the fund now combines ARPA allocations, bonds, and a dedicated penny tax on short-term rentals.

In fall 2023, the fund allocated a $7 million ARPA-funded, set-aside grant track specifically for cooperative housing. Rather than awarding marginal bonus points within a shared rubric, as is the case with Miami-Dade County (above), Nashville eliminated cross-model competition entirely. Additionally, for publicly-owned land made available through the fund, Nashville requires that long-term affordability be maintained via a ground lease or land trust.

Impact: Through the Barnes Fund application process, properties like 0 Hagan Street and 136 Jacksonian Drive were made available only to cooperative housing applicants and shared-equity homeownership applicants, respectively.

The track also helped catalyze the Cottages at Drakes Creek, a 60-unit housing cooperative in Goodlettsville that received a $7 million grant designated for households at or below 50% AMI. The model features a community land trust that holds the land, while a limited-equity housing cooperative leases the land and owns the improvements.

By creating a dedicated track rather than just adding points, Nashville ensured community ownership projects could compete on their own terms, securing the capital and land access needed to scale.



Public land and property transfers

Intervention Type: Programmatic; Policy

Description: Use public land transfers (surplus land, tax-foreclosed properties, land bank dispositions) to seed community ownership. The goal is to create strategic land reserves that anchor long-term affordability and prevent speculative consolidation, moving beyond standard "highest bidder" sales.

Key Actors: Cities / States

Origin: *See Maggie Walker CLT (Richmond, VA) in the case study.* Became the first CLT in the U.S. to receive land bank designation, allowing it to hold and dispose of public land directly.

Tensions & Trade-offs:

- **Scoring bias:** Even in progressive systems, scoring rubrics often favor large conventional developers based on financial capacity and speed, disadvantaging community groups.
- **Reproducing the status quo:** Without explicit mandates, public land sales can imply reproduce conventional redevelopment patterns rather than expanding community control.
- **Valuation disagreements/disputes:** Determining "fair market value" for public land transfers to community ownership projects can be contentious and slow deals.

What This Intervention Looks Like

Public land and property transfer policies are among the few areas where governments directly shape who owns urban land. The strongest versions prioritize permanently affordable and community-controlled models in surplus land transfers, tax-foreclosed property transfers, land bank dispositions, and publicly subsidized redevelopment projects.

However, many cities formally prioritize affordability while still favoring large conventional developers. They do this through scoring systems that reward financial capacity, speed, and the highest bid. Simply having public land available is not enough, and leveraging public land is not limited to land banks. That's why, to truly anchor community ownership, policies must be reshaped to explicitly favor community-controlled entities.

Strategies include:

- **Seeking land bank status.** Where local policies allow, community organizations can advocate to become the designated land bank, giving them direct authority to hold and transfer land. Example: Maggie Walker CLT (Richmond, VA) helped pass the Land Bank Entities Act (2016), became the first CLT in the U.S. to receive this designation, and is now the designated land bank in Richmond as well as Henrico and Chesterfield counties.

- **Streamlining direct transfers.** Amend laws to allow housing authorities to sell or lease public land to qualified community buyers without competitive public bidding. Example: St. Paul's Housing and Redevelopment Authority (HRA) runs a program called Inspiring Communities that turns public land into affordable housing. Instead of forcing every sale to go through a long, competitive bidding process, state law allows the HRA to sell or lease vacant lots directly to qualified community buyers after holding a public hearing. Since launching, the program has moved over 280 properties, creating more than 230 affordable homes for owners and 50 new affordable rental units.

- **Reforming land disposition rubrics / Changing scoring criteria for surplus land sales** to award bonus points or set-asides for community ownership. Example: Miami-Dade County includes CLT-specific bonus points in its multifamily rental scoring matrix and provides CLT-specific set-aside categories for land acquisition so that community-owned models compete on their own terms.

- **Creating strategic land reserves.** Aggregate tax-foreclosed or vacant public properties into a dedicated reserve for community ownership, insulating them from immediate speculative pressure. Example: Detroit Land Bank Authority (DLBA) acquired tens of thousands of tax-foreclosed properties, proving the public sector's capacity to hold land outside speculative circulation.

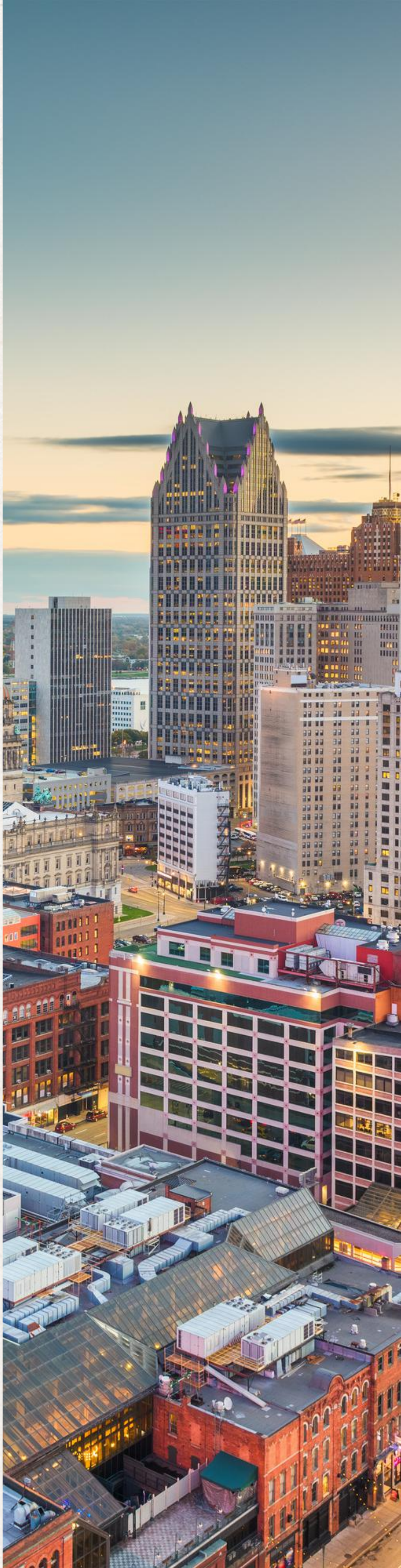
DEEP DIVE

Detroit Land Bank Authority

The Detroit Land Bank Authority (DLBA) demonstrates both the potential and limitations of this approach. Following Detroit's foreclosure crisis, the DLBA acquired tens of thousands of tax-foreclosed and vacant properties, becoming one of the largest urban landholders in the country. This proved the public sector's capacity to hold land outside speculative circulation. However, critics argue that much of the DLBA's land disposition activity ultimately reproduces conventional redevelopment patterns (e.g., hidden costs; administrative burdens) rather than systematically expanding community control.

Public disposition policies can create strategic land reserves capable of anchoring long-term community ownership within neighborhoods facing speculative pressure. Still, many cities formally prioritize affordability while still effectively favoring large conventional developers through scoring systems emphasizing financial capacity, speed of development, prior large-project experience, and highest-price bids. As a result, organizations focused on community control often remain disadvantaged even within nominally progressive land-disposition systems.

Takeaway: Public land can be a powerful tool for community ownership, but only if the governance of that land is structured to prioritize community control over market returns. In other words, simply aggregating land is not enough; the disposition rules must work in favor of community-owned models.



Cover photo courtesy of PODER Emma.

About the Community Ownership Learning & Action Lab

The Community Ownership Learning & Action Lab (COLA Lab) is a national research and field-building initiative working to strengthen shared ownership of real estate. Drawing on original research and community-rooted insights, the COLA Lab develops practical resources to support practitioners and inform the lenders, policymakers, and other institutions that can help sustain and scale their work. Housed within the University of Miami's School of Education and Human Development, the Lab examines how community ownership can anchor local stability, expand shared opportunity, and strengthen collective power. Learn more at colalab.org

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