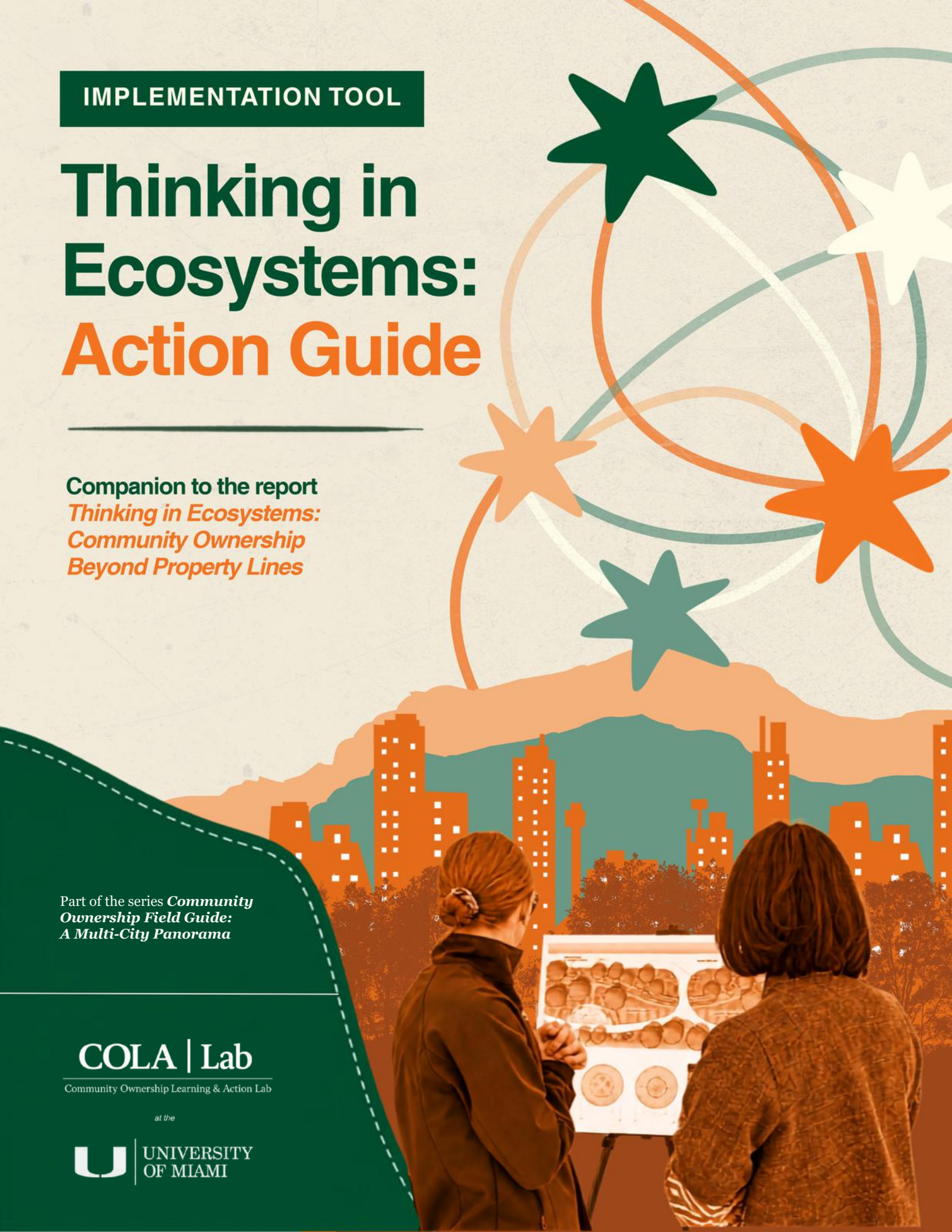
IMPLEMENTATION TOOL

Thinking in Ecosystems: Action Guide

Companion to the report
Thinking in Ecosystems: Community Ownership Beyond Property Lines



Part of the series ***Community Ownership Field Guide: A Multi-City Panorama***

COLA | Lab
Community Ownership Learning & Action Lab

at the

UNIVERSITY OF MIAMI

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Thinking in Ecosystems: Action Guide

Part of the *Community Ownership Field Guide: A Multi-City Panorama*, this action guide translates the insights from *Thinking in Ecosystems: Community Ownership Beyond Property Lines* into practical strategies that can help build the infrastructure for community-owned real estate to succeed. To that end, we offer concrete recommendations around ecosystem-building and supportive policies, as well as analogs and complementary strategies from adjacent fields to show how similar ideas have been executed.

Every 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

The eight interventions presented here address different but complementary needs and can be pursued individually or together depending on the relationships and conditions already present in a community ownership ecosystem.

- **For Practitioners & Intermediaries:** Identify the recurring challenges that individual projects cannot easily solve alone. Use the "interventions" to explore opportunities for shared infrastructure, build partnerships, and advocate for field-wide support.
- **For Funders & Policymakers:** Consider where investments, programs, or policy could strengthen the broader ecosystem. Use the "Tensions & Trade-offs" to anticipate implementation challenges and consider how your resources or position could help build lasting ecosystem capacity and collective power.

Introduction: From Insight to Infrastructure

The *Thinking in Ecosystems* case study illustrates how community ownership (CO) doesn't succeed in a vacuum. What becomes possible for a community-owned real estate project depends in large part on the relationships, institutions, resources, and policy environment *surrounding* it.

These core components and partners coalesce to form the **infrastructure** around CO. And like any other infrastructure, it provides the necessary foundation on which projects can launch and grow, and on which other similar work can happen.

Our research revealed that CO projects repeatedly solve problems that others have encountered before, and in some places, these recurring patterns and partnerships are becoming promising shared capacity.

Drawing on patterns documented in Thinking in Ecosystems and examples from community-owned real estate and adjacent fields, this action guide proposes **eight ways** CO practitioners and their partners in finance, government, and beyond can build shared infrastructure that supports projects across the field.

Rather than expecting every new CO project to forge partnerships and navigate unfamiliar institutions on its own, we have an opportunity to invest in the connective tissue around community ownership. The goal is to co-create structures that facilitate knowledge-sharing, coordination of resources, and readily available support so that successful initiatives become easier to repeat.

FRAMING

Strong ecosystems need two kinds of infrastructure.

Community ownership (CO) projects don't launch or thrive in isolation. They require technical infrastructure that gives them ongoing access to support. They also need a broader political environment that makes them possible and sustainable.

The eight interventions in this guide are organized around these two complementary goals.

01

BUILD TECHNICAL INFRASTRUCTURE

Make essential resources and support permanently available across CO projects.

02

BUILD POLITICAL INFRASTRUCTURE

Embed CO into the larger environment, making it a recognized category and constituency.

INTERVENTIONS AT A GLANCE

Two Goals, Eight Interventions

These interventions translate the findings from *Thinking in Ecosystems* into concrete actions that can build the infrastructure needed for community ownership (CO) to flourish.

01

Build technical infrastructure

Make essential resources and support permanently available across community ownership projects.

	Intervention	Primary Problem	Key Actors	Example
1	**Strengthen intermediary infrastructure as permanent ecosystem capacity**	CO projects are supported on a project-by-project basis by disconnected and/or misaligned entities.	Intermediaries; Philanthropy; State and local agencies	Institutos de Asistencia Técnica (IATs) in Uruguay
2	**Create an on-ramp for community-rooted organizations**	Organizations with organizing capacity can face difficulties accessing support to develop CO projects.	Intermediary organizations	New York City Citywide Community Land Trust Initiative (NYCCLI) in New York, NY
3	**Maintain a standing project and problem-solving table**	CO practitioners often individually duplicate efforts to overcome similar challenges.	Backbone intermediary; CO practitioners; Capacity-building partners	Housing Partnership Fund in Boston, MA
4	**Coordinate philanthropy around an ecosystem strategy**	Repeated funding bottlenecks and needs are supported on a case-by-case basis.	Backbone intermediary organization	Center for Community Investment in Washington, D.C.
5	**Fund stewardship as part of the same infrastructure**	CO projects face difficulties accessing funding for stewardship after acquisition.	Intermediaries; Public agencies; Philanthropy	Institutos de Asistencia Técnica (IATs) in Uruguay

02 Build political infrastructure

Embed CO into the larger environment, making it a recognized category and constituency.

	Intervention	Primary Problem	Key Actors	Example
6	**Turn community ownership into an organized constituency**	CO organizations lack the collective power to change public programs that are designed for conventional ownership.	Intermediary organizations; CO organizations and networks; Federation	Federation of Mutual-Aid Housing Cooperatives in Uruguay
7	**Create state-level community ownership designations**	CO projects can be penalized and face difficulty accessing capital due to unfamiliarity with the models.	State government	Local Law 67 in New York, NY
8	**Build Community Ownership Infrastructure Districts (COIDs)**	Traditional neighborhood development favors commercial property interests and institutional investment.	Local government; CO organizations; CBOs; Intermediaries; Organized residents	Special Zones of Social Interest in Recife, Brazil

GOAL 1

Build Technical Infrastructure

Make essential resources and support permanently available across CO projects.

Community ownership (CO) projects need support at every stage of development and stewardship. But that support is often assembled project by project, requiring CO organizations to repeatedly navigate disparate institutions, forge new relationships, and solve problems that other projects have encountered before.

The interventions in this section propose building permanent ecosystem infrastructure with multiple functions embedded into it. The goal is to make knowledge, relationships, expertise, and support available across projects and permanently.

FIVE INTERVENTIONS

01	02	03	04	05
				
Strengthen intermediary infrastructure as permanent capacity	**Create an on-ramp for community-rooted organizations**	**Maintain a standing project and problem-solving table**	**Coordinate philanthropy around an ecosystem strategy**	**Fund stewardship as part of the same infra-structure**

INTERVENTION 1

Strengthen intermediary infrastructure as permanent ecosystem capacity

Establish and fund a group of regional community ownership intermediaries to provide permanent ecosystem functions.

Key Actors: Intermediary organizations; Philanthropy; State and local agencies

Tensions & Trade-offs:

- **Dependency risk:** Long-term operating support for the ecosystem can create dependency if not paired with a clear path to financial self-sufficiency (i.e., sustainable funding).
- **Mismatched capacity:** Existing intermediaries may not yet have the capabilities to support community ownership and may themselves require training to become proficient.

Photo credit: Taproot Investment Cooperative



Research origin

Chicago and the Twin Cities

Community ownership (CO) projects routinely cross institutional boundaries. A cooperative may need to translate democratic governance into terms a lender can underwrite, interpret unfamiliar statutes with legal counsel, navigate public financing programs, organize members, coordinate acquisition, and construct a capital stack, all within the same transaction.

In the Twin Cities, organizations such as Nexus Community Partners, Shared Capital Cooperative, Platform CRE, and Pathlight perform different parts of this work. They broker relationships, translate unfamiliar structures, preserve knowledge across transactions, connect projects to capital and expertise, and help CO organizations navigate institutional systems.

Chicago offers another example. In 2021, the city used $15 million in American Rescue Plan Act funding to launch a Community Wealth Building pilot. The program funded organizations to provide convening, research, legal, business-development, financing, and operational support to worker cooperatives, limited-equity housing cooperatives, community land trusts, and community investment vehicles.

These cases reveal a common challenge: work that supports an ecosystem is frequently financed as a service attached to an individual project, rather than as permanent infrastructure supporting a field. **A stronger approach would create dedicated, multi-year funding streams for intermediary infrastructure itself.**



Photo credit: Pilsen Housing Cooperative

How it could work

A city, state, or philanthropic consortium could establish or select one, or a small group, of regional community ownership (CO) intermediaries and provide dedicated, multi-year funding for defined ecosystem functions:

Table 1. *Ecosystem functions for community ownership of real estate*

Ecosystem Function	Proposed Provider	Existing Example
Maintain a project and acquisition pipeline	Mission-aligned real estate broker, CO nonprofit, or CDC	Platform CRE in St. Paul, MN
Coordinate legal, financial, development, and governance assistance	Intermediary nonprofit	Sustainable Economies Law Center in Oakland, CA
Educate lenders and public agencies	Intermediary or CO nonprofit	New Economy Project in New York City, NY
Coordinate post-acquisition stewardship	Intermediary or community- based nonprofit	The Community WEB in Chicago, IL
Collect field data	Higher education institution or local nonprofit	Center for Urban Economic Development (CUED) at UIC in Chicago, IL
Convene organizations to solve recurring problems	Intermediary or CO nonprofit	Nexus Community Partners in St. Paul, MN

A blended model could distribute costs according to functions provided:

- **Public agencies** could issue three- to five-year cooperative agreements or operating contracts for public-interest functions (e.g., project incubation, acquisition readiness, governance assistance, preservation pipelines, and public-program navigation).
- **Financial institutions and CDFIs** could support shared underwriting, lender education, standardized products, and technical assistance where those functions expand their own pipelines.
- **Philanthropy** could fund functions requiring greater flexibility (e.g., community organizing, early-stage organizational development, lender convenings, narrative work, post-acquisition stewardship, and intermediary operating capacity).

Over time, some functions could also generate revenue through development or asset-management fees, membership dues, loan servicing, or shared-service arrangements. However, pushing emerging intermediaries toward self-sufficiency too quickly risks recreating the problem that many important ecosystem functions cannot easily be charged to an individual project.

In practice: Uruguay's Institutes of Technical Assistance

Uruguay offers an example of institutionalized intermediary infrastructure. Its *Institutos de Asistencia Técnica* (IATs) are legally recognized nonprofit organizations that provide professional services at cost to housing co-ops, including architectural and construction capacity, legal assistance, cooperative education, financial resources, and social services.

Technical assistance is built into project finance. Regulations allow fees for required IAT services of up to 10% of total construction value, plus VAT, with portions becoming payable as cooperatives complete phases, from site feasibility to project completion.

A U.S. community ownership system could adapt this approach without reproducing Uruguay's regulatory structure. City- or state-led technical assistance programs could provide qualified regional intermediaries or multidisciplinary TA teams with multi-year operating support, allowing them to maintain staff between transactions and provide a consistent bundle of development, legal, financial, governance, and stewardship services.

TWO LESSONS FROM URUGUAY

01

Build technical assistance into project finance.

Treat technical assistance as a recognized cost of producing community ownership: institutions are responsible for providing it, and its funding is built into the system that finances projects themselves.

02

Fund the ecosystem around the projects.

Government can finance an ecosystem at two levels: by funding organizations doing the work and by funding organizations whose explicit role is to make those organizations better able to do the work.

DEEP DIVE

Analog from another field: Federally Qualified Health Centers

The federal government, through the Health Resources and Services Administration (HRSA), funds individual Federally Qualified Health Centers (FQHCs) and state and regional Primary Care Associations (PCAs), nonprofit organizations that provide training and technical assistance to existing and future health centers.

PCAs' responsibilities include improving access and quality of healthcare, workforce development, emergency preparedness plans, financial sustainability for health centers, and helping individual centers improve operations.

While PCAs compete for these agreements, **federal policy nevertheless creates and sustains an intermediary function.** HRSA establishes the scope, funds it, reviews work plans, monitors performance, and coordinates recipients.

Separate HRSA funding also goes to Health Center Controlled Networks (HCCNs) – networks of participating health centers that develop shared capabilities and platforms, e.g., electronic health records, analytics, cybersecurity measures, digital health tools, and standardized reporting.

In sum, **policy recognizes that individual centers require permanent intermediaries and networked infrastructure to function effectively.**



Photo credit: Hannah Busing

Building a strong, permanent intermediary infrastructure is the first step. Embedding multiple functions within it can make that infrastructure useful across projects, expanding the capacity of community ownership development over time.

The next four interventions focus on mutually reinforcing strategies: 1) creating on-ramps for community-rooted organizations, 2) maintaining a standing problem-solving table, 3) coordinating philanthropy around a shared ecosystem strategy, and 4) supporting post-acquisition stewardship.



ON-RAMP PROBLEM-SOLVING PHILANTHROPY STEWARDSHIP

INTERVENTION 2

Create an on-ramp for community-rooted organizations

Create formal pathways through which community-based organizations (CBOs) can develop or launch community ownership entities without having to build every specialized capacity internally.

Key Actors: Intermediary organizations

Tensions & Trade-offs:

- **Alignment and readiness:** CBO staff and community members may differ in their familiarity with community ownership or in whether ownership is the appropriate strategy. Any on-ramp should therefore include education, deliberation, and alignment rather than treating ownership as a predetermined outcome.



From the research

ACER and Nexus Community Partners

Established tenant organizations, worker centers, immigrant-serving organizations, cultural institutions, neighborhood groups, CDCs, and other community-based organizations (CBOs) often already possess what new shared-ownership organizations spend years trying to build: community trust, organizing capacity, staff, and institutional relationships. Our Twin Cities research shows how those existing strengths can support community ownership.

African Career, Education & Resource, Inc. (ACER) is a longstanding social service CBO serving the African diaspora community in the Twin Cities suburb of Brooklyn Center. The organization has continuously sought to expand their own capacity to meet their community's needs.

So, when African immigrant women business owners faced displacement, ACER sought support from local intermediary Nexus Community Partners in launching a real estate investment cooperative. ACER joined a cooperative development training that Nexus facilitates for residents and organizations. ACER and Ignite Business Women Investment Group (IBWIG), through a joint entity, purchased the Shingle Creek Center strip mall in Brooklyn Center.

Nexus created an on-ramp to ownership by combining ACER's existing strengths with specialized knowledge and capacity it did not have to build alone.



Photo credit: ACER

How it could work

A community organization might begin with an organizing objective, such as preventing the displacement of immigrant-owned businesses along a commercial corridor. An intermediary could then provide or coordinate the specialized real estate, legal, financing, governance, and stewardship expertise required to translate that objective into an ownership strategy.

The goal is to allow community-rooted organizations to access an ecosystem rather than internalize every function required for acquisition, development, and stewardship.

In practice: New York City's Citywide Community Land Trust Initiative



NYCCLI "Train the Trainer" event, 2016
Photo credit: New Economy Project

The New York City Citywide Community Land Trust Initiative (NYCCLI) provides one model.

Launched as a City Council budget initiative, it funds a network of community-based organizations (CBOs) and citywide technical-assistance providers. Its scope includes tenant organizing, CLT advocacy, technical, legal, and financial assistance, organizational capacity-building, and public education.

NYCCLI's model is notable because it invests in two levels at once: neighborhood CBOs developing capacity and shared legal and technical infrastructure that those organizations can draw on. In this way, NYCCLI functions less like a collection of grants to help individual CLTs and more like a coordinated, multi-partner incubation strategy.

A broader community ownership initiative could adapt this architecture by providing community-rooted organizations and specialized intermediaries with dedicated operating support, shared technical infrastructure, and pathways to acquisition capital.

INTERVENTION 3

Maintain a standing project and problem-solving table

Convene a standing group for collectively identifying and solving challenges that arise across the community ownership (CO) ecosystem.

Key Actors: Backbone intermediary; CO practitioners; Capacity-building partners

Tensions & Trade-offs:

- **Equitable Compensation:** A standing table requires resources and compensation not only for the convener but, where appropriate, for practitioners and other partners contributing time and expertise.



Photo credit: GES Coalition

From the research



The Community WEB (Chicago, IL) and Nexus Community Partners (St. Paul, MN)

The case study suggests that ecosystems often emerge through repeated problem-solving, such as in Chicago and the Twin Cities, where intermediaries stepped up to support projects.

In Chicago, the city's Community Wealth Building Initiative created working groups through which community ownership (CO) groups could identify bottlenecks and connect with resources and partners. After the initiative sunsetted and funding for this work ended, The Community WEB arose as the ecosystem-focused intermediary who convened the shared problem-solving table and coordinated support.



In the Twin Cities, the table emerged without public sector involvement: Nexus Community Partners established it after CO organizations repeatedly turned to the intermediary for advice and technical assistance.

Photo credits:
PiHCO (top); South Como Investment Cooperative (bottom)

How it could work

The same intermediary infrastructure that provides assistance to CO organizations can convene the ecosystem.

A backbone intermediary – or a small consortium of them – could maintain a standing table that:

- Tracks regional acquisition pipelines;
- Identifies recurring barriers;
- Mobilizes ecosystem actors around specific projects;
- Troubleshoots deals; and
- Shares patterns and knowledge across the field.

In practice: Housing Partnership Network

The history of the Housing Partnership Network, a collaborative of over 120 housing and community development organizations, shows how this kind of shared infrastructure can begin with practitioners discovering that they are independently solving similar problems. The Network initially centered peer learning among organizations with little opportunity to learn from comparable efforts elsewhere. But it evolved as members leveraged the network to access resources they could not obtain individually, including access to federal funds and shared financing capacity.

A local community ownership table can take a staged approach:

1. An **intermediary convenes** practitioners around recurring problems.
2. The **group identifies** functions worth sharing or centralizing, e.g., pipeline tracking, lender education, legal tools, data, or stewardship support.
3. **Philanthropic funds** backbone organizations to staff those functions.
4. **Members and partners build** shared infrastructure (e.g., shared acquisition facility, pooled TA, insurance arrangement, governance-support platform, standardized financing product).
5. **Formalization** can occur only if the shared work requires it.

INTERVENTION 4

Coordinate philanthropy around a shared ecosystem strategy

Create a standing mechanism for funders to share information, coordinate resources, and support systems-level change around priorities identified by community ownership practitioners and intermediaries.

Key Actors: Backbone intermediary organization

Tensions & Trade-offs:

- **Funder strategic overreach:** It is critical to establish safeguards against philanthropic coordination shifting ecosystem priorities toward funder interests. Safeguards should maintain a clear division of roles: practitioners and intermediaries identify needs and propose solutions; philanthropy coordinates around resourcing them.

From the research

Nexus Community Partners (St. Paul, MN)

To address the local impact of the COVID-19 pandemic, St. Paul launched the LOCAL Fund with Nexus Community Partners to use community wealth to recover vacant and abandoned properties. The Fund includes technical assistance and grants for predevelopment, acquisition, demolition, and rehab of mixed-use properties. With the program's funding already allocated, Nexus Community Partners has sought to engage local philanthropy to provide collective, as opposed to one-off, support for the region's real estate investment cooperatives (REICs). Importantly, the REICs are engaged in the development of the Nexus-led strategy to support the ecosystem.

How it could work

Practitioners and intermediaries would identify recurring ecosystem bottlenecks while philanthropy coordinates around filling them. One foundation might fund organizing. Another may fund shared legal infrastructure. Yet another supplies operating support for a backbone intermediary. And several funders might jointly capitalize an acquisition facility.

There is a replicable pathway that starts with funders who are already investing in community ownership. National intermediaries like the Center for Community Investment have made headway here by convening funders interested in maximizing their investments in community ownership.

Identifying what individual funders are learning can be followed by creating a recurring table around shared ecosystem problems. Funders can commit to supporting a backbone that coordinates – not necessarily pools – philanthropic resources around a field strategy.

An important governance safeguard: **funders should not become the ecosystem's strategic center.** Practitioners and intermediaries identifying needs should set the strategy. A funder table determines how philanthropy can resource it.

Analog from another field: Funders Together for Housing Justice

Funders Together for Housing Justice shows how informal coordination among funders can develop into mature intermediary infrastructure.

In 2004, a network of seven national funders launched the Partnership to End Long-Term Homelessness. In doing so, they learned that philanthropic knowledge around effective practices, policy, innovations, and alignment opportunities was fragmented.

In response, Funders Together launched in 2010 as a membership-based organization for philanthropy to coalesce around best practices around the country to ensure their investments are maximized in the service of preventing and ending houselessness.



INTERVENTION 5

Fund stewardship as part of the same infrastructure

Establish dedicated funding and support for the often-unseen work of post-acquisition costs and ongoing stewardship.

Key Actors: Intermediaries; Public agencies; Philanthropy

Tensions & Trade-offs:

- **Long-term sustainability:** Ongoing operating support can create dependency on a single source if not paired with a clear path to financial self-sufficiency.
- **Metric mismatch:** Stewardship outcomes, such as governance strength or member retention, can be harder to quantify than standard metrics such as units created.

From the research

La Villita Housing Cooperative (Chicago, IL)

CO organizations know that acquisition is not the finish line. It marks the beginning of a different and demanding phase of work.

After acquiring its first building, La Villita Housing Cooperative (LV) encountered unexpected property costs, including flooding and HVAC repairs, as well as the ongoing work of building relationships with existing tenants and recruiting co-op members. LV had a lead on post-acquisition funding, but it required the co-op to quickly develop a new governance training program for prospective members.

As the work of stewardship intensifies, funding is either hard to access or non-existent locally. A standing fund would support the stability and sustainability of projects.



Photo credit: La Villita

How it could work

A permanent ecosystem could provide as much assistance for post-acquisition as for predevelopment.

Public community ownership programs could attach multi-year stewardship allocations to acquisition awards. Philanthropy could support governance capacity-building, resident organizing, and property management. Intermediaries could maintain systems around governance health and property stewardship across portfolios, helping identify problems before they become crises.

Uruguay's IAT system again points toward the broader principle: organizational and social assistance are treated as part of the technical infrastructure required to produce and sustain cooperative housing.

The ecosystem objective is to build enough standing capacity to reproduce long-standing community ownership organizations.

TURNING CAPACITY INTO COLLECTIVE POWER

Community ownership organizations often need to build a variety of internal capacities to navigate the institutional boundaries required to launch and sustain projects. The interventions above chart the course for a different approach: permanent infrastructure that can develop organizations, coordinate actors, solve recurring challenges, and support projects past acquisition.

But making projects easier to launch and sustain does not necessarily change the conditions in which they operate.

That requires a second layer of infrastructure: building the power and legitimacy to change those conditions.

→ BUILD POLITICAL INFRASTRUCTURE

GOAL 2

Build Political Infrastructure

Change the larger environment in which community ownership operates.

Permanent intermediaries can make community ownership projects easier to launch, finance, and sustain. **But they do not necessarily change the larger environment in which those projects operate.**

The field requires a second layer of infrastructure beyond making individual projects viable: institutions capable of organizing community ownership as a base, making it legible to governments and financial institutions, and changing the rules that govern land and capital.

THREE STRATEGIES AT THREE DIFFERENT SCALES:

06



A federation builds collective political power across organizations and places.

07



A community ownership designation creates an institutionally recognized category around which policy, capital, and technical infrastructure can develop.

08



Community Ownership Infrastructure Districts create place-based institutions capable of turning those resources and political capacities into community control over assets.

INTERVENTION 6

Turn community ownership organizations into an organized constituency

Federate community ownership (CO) organizations and their constituencies nationally to build lasting political infrastructure around the conditions required for democratic ownership to grow.

Key Actors: Intermediary organizations; CO organizations and networks; Federation

Tensions & Trade-offs:

- **Sustainability:** Philanthropy could provide start-up support, but a durable federation would likely require a mixed-funding model.
- **Representation & Influence:** A federation would need governance structures that prevent larger or better-resourced organizations from dominating the agenda.

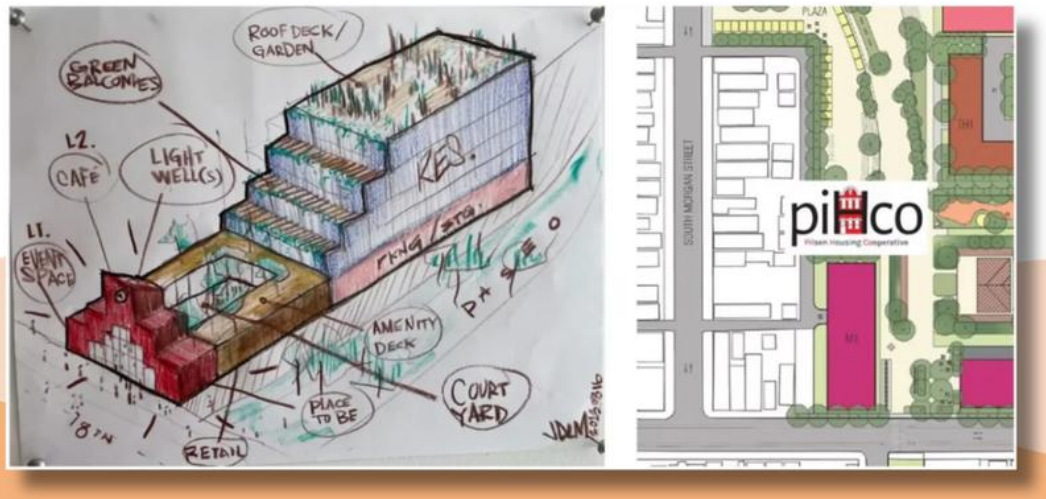


Photo credit: Pilsen Housing Cooperative

Research origin

The Community WEB (Chicago, IL)

Community ownership (CO) organizations repeatedly encounter common barriers: unaffordable real estate, insufficient subsidy, unfamiliar financing structures, public programs designed around conventional ownership, inadequate stewardship funding, and speculative pressures on community-controlled assets. **While TA providers and intermediaries can help projects navigate these issues, they do not necessarily create the collective power required to change them.**

Chicago's initiatives to foster a more democratic economy illustrate the potential for ecosystem-building to evolve into organized political power.

The city's Community Wealth Building Initiative invested in both ecosystem infrastructure and CO projects, eventually launching the Shared Equity Investment Program (SEIP) to provide support for shared-equity homeownership. The Community WEB has since carried forth the ecosystem coordination work that began under the initiative. Among its many other roles, the intermediary is now organizing CO practitioners as a standing constituency that can advocate for greater support and change in Chicago and Illinois.

In practice: FUCVAM

What this could look like when scaled to a national level

Uruguay's Federation of Mutual-Aid Housing Cooperatives (FUCVAM) – founded in 1970 after the 1968 National Housing Law established a legal and financial framework for housing cooperatives – today reports over 730 affiliated co-ops representing more than 35,000 families.

For decades, FUCVAM has mobilized members around public housing budget advocacy, organized land occupations, and secured financial support and access to real estate through long-term negotiations with public authorities.

FUCVAM exemplifies the role a federation can play alongside technical infrastructure. Individual cooperatives build and govern housing, while Institutes of Technical Assistance (IATs) provide architectural, legal, financial, social, and cooperative-development expertise. FUCVAM, meanwhile, organizes cooperatives around the broader conditions shaping housing production.

How it could work

A ***national community ownership federation*** could bring together community ownership organizations, local coalitions, and organized constituencies within them. Technical intermediaries, lenders, researchers, philanthropy, and other institutions could participate without necessarily exercising equivalent governing power.

A federation could:

- Identify recurring policy barriers;
- Connect campaigns across cities;
- Coordinate advocacy around purchase rights, public land, stewardship funding, securities regulation, and other enabling conditions; and
- Represent community ownership organizations in national policy debates.

It could also link the collective of community-ownership constituencies to a broader political claim that communities should control the land, housing, businesses, infrastructure, and other assets that shape their lives.

A U.S. federation could begin as a **federating process** led by a small founding group. Existing organizations and networks representing CLTs, housing and worker cooperatives, resident-owned communities, community investment co-ops, and other models could first identify shared barriers that require collective action.

Initial philanthropic support could fund organizing, convening, staff, leadership development, and shared policy capacity. Over time, funding could diversify through membership dues scaled to organizational size, training and service revenue, philanthropy, and, where appropriate, public funding for non-advocacy functions.

Table 2. *Potential elements of a founding period*

Building block	What it could involve
Convening	National and regional networks identify shared policy and institutional barriers.
Common principles	Members establish a baseline for community ownership, potentially including meaningful community governance, limits on extraction, long-term stewardship, and community benefit.
Federated governance	Local organizations and networks/coalitions elect representatives rather than allowing funding levels or organizational size to determine influence.
Shared campaigns	Members select a limited set of issues where collective action adds value beyond what local advocacy can accomplish.
Permanent infrastructure	Once members establish a reason to act collectively, the federation develops staff, training, research, communications, or advocacy capacity.

INTERVENTION 7

Create state-level community ownership designations

Create a formal community ownership designation through which qualifying organizations or projects can access specialized public support.

Key Actors: State government

Tensions & Trade-offs:

- **Eligibility barriers:** Requirements might inadvertently exclude small, grassroots, or emerging organizations with limited administrative capacity.
- **Scoring bias:** Even with a designation in place, public systems may still privilege conventional developers through criteria that prioritize financial capacity and speed over community control.



Photo credit: New Economy Project

Research origin

Maggie Walker Community Land Trust (Richmond, VA)

When seeking capital, community ownership (CO) projects are often at a disadvantage because their structures are unfamiliar to governments, lenders, and funders. Richmond offers one example of how institutional recognition can begin to change that.

As Maggie Walker Community Land Trust (MWCLT) sought to scale, its founders advocated for a land bank designation that created a legal category allowing designated nonprofits to hold land tax-free. Although the designation has not dramatically increased the number of CLT homes, it has helped open pathways to other resources. Henrico County's Affordable Housing Trust Fund, for example, requires applicants to ensure long-term affordability, a requirement that MWCLT is reliably positioned to help meet.

This experience suggests a broader possibility: **a statewide designation** could help CO organizations access public funding and TA among other benefits, and create a recognizable category around which support for CO can accumulate.

Emerging example: New York City

New York City offers a narrower example of how government can define and support community ownership.

City law defines eligible CLTs through characteristics such as nonprofit structure, long-term land stewardship, affordability protections, and community-based governance. More recent legislative wins give them additional tools to acquire, develop, and preserve affordable housing and community spaces. For example, the Community Opportunity to Purchase Act (COPA), passed in October 2026, gives qualified nonprofits and CLTs a right of first refusal to purchase certain multifamily buildings. There are also measures abolishing the city's tax lien sale and replacing it with a publicly accountable land bank. Other proposals prioritize CLTs in public land dispositions and expand tenant purchase opportunities.

These measures show how governments can help move community ownership from a niche alternative toward a recognized institutional form by defining its characteristics and then by creating policies that support its growth.

How it could work

A state could create a a ***community ownership designation***, a formal policy category based on standards for governance, stewardship, community benefit, and limits on extraction. Designated organizations could receive access to specialized predevelopment grants, public acquisition funds, loan guarantees, public-land preferences, pooled insurance, TA, expedited review, or additional points in competitive public funding programs.

While legal recognition would make community ownership legible to institutions and help build specialized infrastructure around the category, it should also become a switch that activates other policies. In other words, the designation could be the factor that yields capital, partnership, and policy stacks:

Table 3. *Other potential policy effects of legal designation*

Area	What designation could lead to
Public land	Preference or first consideration in dispositions.
Capital	Eligibility for specialized acquisition funds, guarantees, or credit enhancement.
Technical assistance	Automatic access to approved intermediary support.
Stewardship	Post-acquisition and stewardship funding.
Procurement/ Economic development	Eligible for appropriate programs where legally permissible.
Data	Government tracking community-controlled assets as a distinct part of housing and economic development systems.

Analog: Federally Qualified Health Centers

FQHCs again provide a useful analogy. Health centers must satisfy substantive federal requirements concerning services, populations served, organizational capacity, governance, and even governance constituency (e.g., patient majority). Recognition connects qualifying providers to a larger institutional system of reimbursement, discount programs, workforce support, technical assistance, grants, financing, insurance coverage, and specialized intermediaries (e.g., Primary Care Associations, Health Center Controlled Networks, etc.)

The suggestion isn't to replicate this health-center system for community ownership, but rather that **a legally recognized category can become a policy device around which specialized infrastructure develops.**

INTERVENTION 8

Build a Community Ownership Infrastructure District (COID)

Create a democratically governed, place-based institution charged with increasing the share of real estate held under community ownership and stewardship.

Key Actors: Local government; CO organizations; CBOs; Intermediaries; Organized residents

Tensions & Trade-offs:

- **Legal and political friction:** A formal COID may require changes to state or local law and sustained political support. It would need structural safeguards in place to protect it through changes in political leadership.

Research origin

Pilsen Housing Cooperative (PiHCO)

Recognizing that one-off acquisitions would not be enough to counter displacement, PiHCO began experimenting with "generator buildings," fully grant-funded properties that enabled the co-op to lend directly to future members. Although strategies like this expand what an individual CO organization can do, they do not alone change the broader real estate infrastructure that governs how property moves through a neighborhood.

The possibility of a broader intervention arises:
What if we could build community ownership infrastructure at the scale of a place instead of a project?

What this could look like

While a federation organizes a constituency across places and designation creates a recognized institutional category, a ***Community Ownership Infrastructure District (COID)*** would change the balance of ownership within a particular neighborhood. A COID would be a democratically governed institution – or system of organizations – charged with increasing the share of residential and commercial real estate held under community ownership and stewardship within a defined geography.

A COID could ultimately borrow the public-private legal structure of Business Improvement Districts but with a fundamentally different purpose.[1] Rather than organizing principally around commercial property interests and an area's investment environment, a COID could organize around resident stability, use value, community ownership, anti-displacement, and democratic control of neighborhood assets.

It would serve as a container that allows CO organizations, other CBOs, and intermediaries to act collectively, connecting functions that are currently fragmented, including:

Organizing infrastructure
- Maintain resident, tenant, worker, and small-business organizing capacity; identify displacement threats; establish community priorities for ownership and investment.

Acquisition infrastructure
- Maintain a pipeline of strategic properties; connect community members to purchase opportunities; exercise purchase rights; coordinate rapid acquisition financing; receive or steward public land.

Development and stewardship infrastructure
- Connect projects to permanent intermediary support and shared legal, financial, governance, development, and asset-management capacity; support organizations after acquisition.

Capital infrastructure
- Maintain or access a dedicated acquisition facility, and potentially stabilization or reserve pools serving community-controlled properties; coordinate philanthropic, CDFI, public, community, and conventional capital.

Policy infrastructure
- Participate in planning and land-use processes; coordinate use of public-land, preservation, purchase-right, and anti-displacement policies; identify regulatory barriers.

Political infrastructure
- Create mechanisms through which organized constituencies establish priorities and hold the district itself accountable.

[1] This is important to underscore given BIDs' history of cooperation with local police to escalate arrest rates for unhoused individuals within district boundaries, and attempts to purge public areas of street vendors and marginalized populations.

Political analog: PREZEIS in Recife

Brazil's PREZEIS system in Recife establishes Special Zones of Social Interest (ZEIS) and embeds them in institutions where residents, popular movements, nonprofits, technical actors, and municipal officials jointly govern local resources, rules, and development. Local structures represent individual ZEIS, while the citywide PREZEIS Forum coordinates them. The Forum manages dedicated funds, negotiates resources, monitors legislation, represents ZEIS interests in city government, and helps set public investment priorities.

The ZEIS example shows how territorial designation, organized constituencies, public resources, and governance can be institutionally linked rather than operating separately.

Analog: Philippine Community Mortgage Program

The Philippine Community Mortgage Program (CMP) offers another piece of the institutional puzzle by connecting legally-organized resident associations to collective land acquisition. These associations initially own and mortgage the land, then individual beneficiaries obtain rights through lease-purchase arrangements.

For a COID, the connection between organizing people and financing land acquisition is essential. Otherwise, territorial democracy risks becoming another planning process in which communities articulate preferences while ownership continues changing through the market.

How a pilot could work

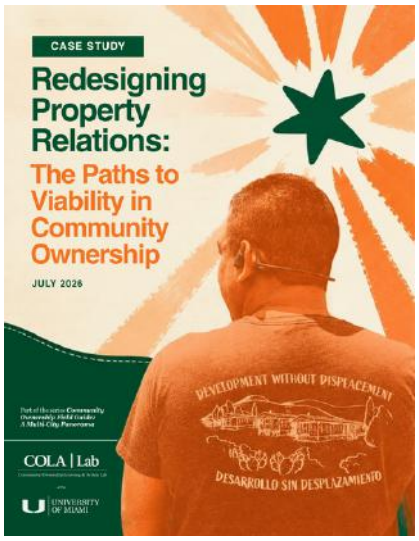
A COID would need to adapt to state enabling legislation and local ordinances that ratify the district, and all of its functions would not necessarily have to reside in one legal entity.

To pilot the idea, a coalition of community organizations and intermediaries could establish a nonprofit **"district organization"** to organize residents, maintain an acquisition pipeline, coordinate capital, negotiate with institutions, and steward shared infrastructure. With enabling state legislation, a city could formally recognize COIDs, structure a special assessment that would fund district activities, and contract with them to carry out preservation, anti-displacement, community-development, or stewardship functions.

Where permitted, recognized districts could eventually receive additional authorities or resources, such as dedicated revenue, formal roles in public-land disposition, administration of purchase-right programs, stewardship of publicly acquired property, or other jurisdiction-appropriate powers.

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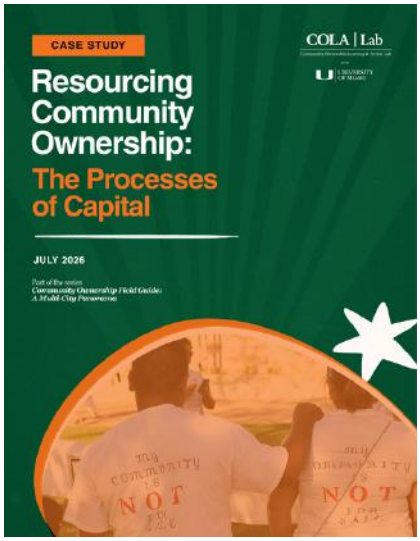


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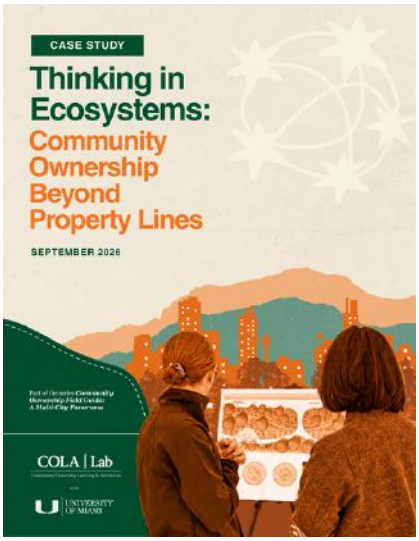


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About the Community Ownership Learning & Action Lab

The Community Ownership Learning & Action Lab (COLA Lab) is a national research and field-building initiative that strengthens shared ownership of real estate. Grounded in community-rooted research, it creates resources, tools, and strategies for practitioners and for partners positioned to help sustain and scale their work. Housed at the University of Miami, the COLA Lab explores how community ownership can anchor local stability, expand shared opportunity, and build collective power.

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Contributors

Ahmed Mori (Author)
De'Sean Weber (Author)
Carolina Fernandez (Author & Designer)

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