CASE STUDY

Thinking in Ecosystems: Community Ownership Beyond Property Lines

OCTOBER 2026



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

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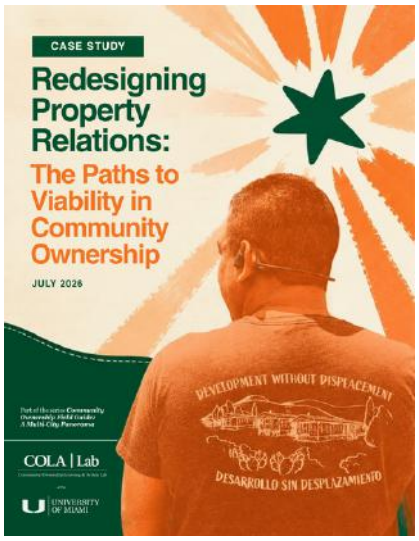
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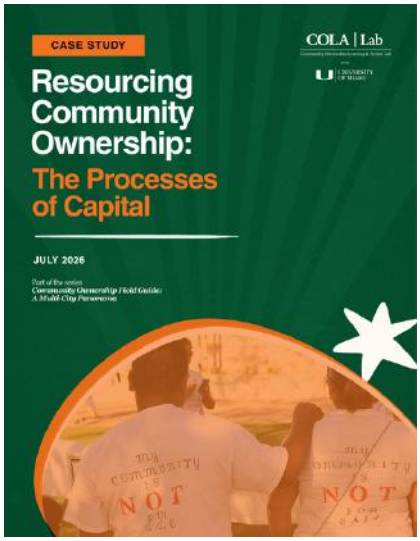


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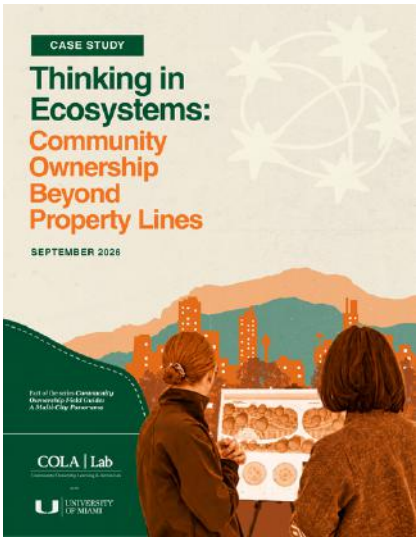


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How do ecosystems form around community ownership?

This comparative case study examines how supportive networks coalesce around community ownership organizations and identifies recurring patterns in the actors involved, the relationships between them, and the conditions that shape how they work together.

Tip: *Use this Table of Contents to jump to any page.*

Table of Contents

5	Background + Who is this for?
6-7	Introduction: The Bridges in the Infrastructure
8-9	What This Analysis Means for the Field
10	How We Mapped the Ecosystems
11	Cases & Why We Chose Them
12-13	Three Forms of Emergence
14-15	The Networks
16-17	Ecosystem Backbones: Who Makes Up Core Infrastructures?
19	Who is Building the Bridges?
24	What Remains When the Organizations Are Removed?
27	What Happens When New Projects Enter the Fold?
29	Conclusion: Zooming Out
30	The Possibilities in Ecosystem Patterns
31	Acknowledgements + About the Lab

Thinking in Ecosystems:
Community Ownership Beyond Property Lines

This comparative case study is based on research conducted throughout 2024 and 2025. Part of the *Community Ownership Field Guide: A Multi-City Panorama*, it examines how community ownership organizations build relationships with critical partners, and what those patterns reveal about how ecosystems emerge. Each case study in this series isolates a specific pillar of practice to provide actionable insights into how community-led organizations are reclaiming local real estate through shared-ownership models.

Published:
September 2026

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COMPANION TOOL

The ***Thinking in Ecosystems: Action Guide*** translates these findings into strategies for the audiences below, offering a curated menu of interventions.

Find it here or by visiting colalab.org/fieldguide

Who is this case study for?



Community Ownership (CO) Practitioners
To understand how supportive ecosystems form around CO projects, the strength and role of your relationships, and where deeper coordination or formalization may be needed.



Developers, TA Partners, CBOs & Intermediaries
To understand how your expertise and relationships can create the infrastructure that helps CO projects flourish.



Policymakers & Public Agencies
To see how regulations and public programs contribute to the networks that help CO projects succeed, and to design supportive, community-centered policies.



Philanthropy, CDFIs & Other Mission-Aligned Lenders
To understand how capital providers can support CO as a growing field, not just individual projects.

Introduction:
The Bridges in the Infrastructure

Through collective ownership and governance, community ownership (CO) reimagines how real estate works and who benefits from it. CO projects perform three core functions: they redefine the rights, rules, and purpose of property ownership; redistribute decision-making power through democratic stewardship; and assemble alternative forms of capital that prioritize long-term community benefit over short-term profit.[1]

But these initiatives do not operate, much less succeed, in isolation. Launching a CO project, whether residential or commercial, requires working with external partners and institutions within political and economic contexts that shape whether such projects can thrive.

"Ecosystem" has become common in nonprofit parlance, generally referring to networks of interconnected actors from different sectors who seek similar goals or align around a shared purpose.[2] These relationships and support systems coordinate financing, legal counsel, technical expertise, and public-sector partnerships across institutions.

Over time, that network strengthens, and its knowledge and experience accumulate. Ecosystems build up technical expertise, legal knowledge, political legitimacy, trust, trained leaders, organizational memory, and invaluable relationships.

That pooled and shared capacity is itself a form of power.

Without common actors and accumulated capacities, every CO initiative starts from scratch. But strong ecosystems allow these capacities to accumulate, circulate, and become reusable. When a securities lawyer learns how to structure a community investment cooperative, for example, that expertise becomes available to future projects too – turning one project's learning into a resource for the broader field.

Supporting CO thus requires a better understanding of how ecosystems emerge if we want to better coordinate across disparate domains where there is currently little infrastructure or connective support, e.g., among community groups, lenders, lawyers, technical advisors, and local government.

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[1] Mori, Ahmed, Deborah A. Perez, De'Sean Weber, Carolina Fernandez, Gretchen Beesing and Scotney D. Evans. 2026. *Community Ownership in Practice: What Current Research Reveals About Property, Power and Possibility*. Community Ownership Learning & Action Lab, University of Miami. https://heyzine.com/flip-book/dfba42848e.html

[2] Defining an ecosystem is difficult because they span multiple scales and dimensions. Actors within local community development ecosystems may also form part of regional ecosystems, which are often supported by lenders across states, state and federal agencies, and foundations operating locally or nationally.

What This Analysis Means for the Field

Our analysis offers lessons for practitioners, intermediaries, and philanthropy about what it takes to build and sustain community ownership (CO) ecosystems. We summarize some of the most important here. Our companion action guide translates these insights into additional strategies for ecosystem-building.

Strong intermediaries matter.
Durable and stable ecosystems include intermediary organizations that can repeatedly provide or connect CO projects to legal support, financing, technical assistance (TA), public-sector relationships, and other specialized expertise. Stability emerges when intermediaries or other partners can repeatedly help projects navigate these domains.



Specialization helps ecosystems mature.
As ecosystems evolve, actors begin to occupy distinct niche roles around emerging CO projects, ranging from financing and legal support, to TA, organizing, or deal structuring.

Repeated collaboration creates reusable pathways.
When intermediaries work together across multiple projects, they develop relationships and processes that can become infrastructure for those that follow. Newer projects can draw on these connections rather than rebuilding partnerships from scratch.

Relationships are infrastructure. Trust, long-term relationships and formal partnerships are part of the infrastructure that makes CO possible. Ecosystem-building thus requires intentionally cultivating and stewarding relationships, even when that is hard to measure or fund.



Funders should support ecosystem-building, not just projects. Long-term field development depends on the organizations and functions that support work across projects: TA, intermediaries, legal expertise, financing, convening, and relationship-building. Projects that build ambitious partnerships and coalitions are especially effective as funding targets.

Community-based organizations can expand the ecosystem. Organizations already embedded in communities bring relationships, trust, political connections, and other networks that may sit outside the emerging CO ecosystem. Connecting those networks to CO efforts can bring new relationships and resources into the field, expanding the capacity available as new projects emerge.

How We Mapped the Ecosystems

Our qualitative social network analysis (SNA)* draws on 67 in-depth interviews with community ownership (CO) organizations in **Richmond**, **Chicago**, and the **Twin Cities**, as well as the partners they identified as important to their work.

We mapped key relationships, interactions, and cross-domain partnerships among the projects, lenders and financial institutions, TA providers, nonprofits, intermediaries, public agencies, policy actors, and academic and knowledge institutions.

The following page lists the CO organizations and why we chose them.

*The SNA is used as a diagnostic and interpretive tool, not as a comprehensive network account. First, they are focused on specific models, and thus do not represent the full spectrum of CO. They also center the CO organizations and reflect relationships reported by interviewees, creating a potential bias towards recent, visible, active, or successful ties while underrepresenting less visible actors, failed initiatives, or dormant or unsuccessful relationships. Because interviews prioritized the CO organizations, an ecosystem-specific approach would likely reveal additional connections within their networks.



Photo credit: Pilsen Housing Cooperative

Cases & Why We Chose Them

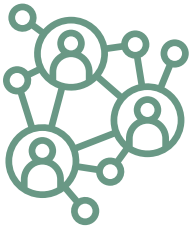
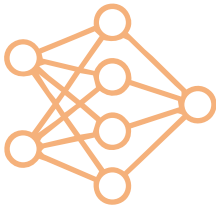
Organization(s)	Place	Rationale
Maggie Walker Community Land Trust (MWCLT) 	Richmond, VA 	MWCLT scaled significantly in a short time where no other local community ownership projects existed. • *Read our research feature*.
Logan Square Housing Cooperative Pilsen Housing Cooperative La Villita Housing Co-op 	Chicago, IL 	The three cooperatives are interconnected and found resources to flourish in a region where few housing co-ops launched after the era of HUD-funded efforts. • *Read our research feature.* • *Explore a visual summary.*
Taproot Investment Cooperative South Como Investment Cooperative *Collaboration:* African Career Education and Resource Center, Inc. (ACER) & Ignite Business Women Investment Group (IBWIG) 	Twin Cities, MN 	Commercial community ownership projects in the Twin Cities metropolitan region grew from one to over a dozen since the beginning of the COVID-19 pandemic. • *Read our research feature.* • *Explore a visual summary.*

Three Forms of Emergence

Our analysis focuses on three distinct patterns (Table 3).

- **Richmond's** ecosystem centers on MWCLT, which serves as a hub for relationships and resources supporting the CLT's development.
- **Chicago's** ecosystem is project-led: three housing co-ops drive the partnerships, and without them, the ecosystem remains disconnected.
- In the **Twin Cities**, an intermediary support ecosystem developed in response to demand, helping create strong, recurring relationships that reduce the need for new projects to start from scratch.

Table 1. *Forms of community ownership (CO) ecosystem emergence*

Form of emergence	Description
Central hub *Richmond, VA*	One central CO organization coordinates relationships, resources, and project development
Project-led *Chicago, IL*	Individual CO projects drive and sustain relationships, partnership coordination, and ecosystem development 
Intermediary support *Twin Cities, MN*	A network of intermediaries—including TA providers, lenders, brokers, and nonprofit partners — helps coordinate and sustain CO projects across the ecosystem 

Each form of ecosystem emergence creates different dependencies and potential risks to the ecosystem's long-term resilience. Recognizing these can help all partners strengthen the relationships and build in sustainability and adaptability guardrails that support each ecosystem.

Three Forms of Emergence

We also identified **four cross-cutting properties** of these community ownership (CO) ecosystems, each discussed in the sections that follow.

1 *Across all cases, CO organizations initially play a major role in bridge-building*. We define bridge-building as the work of connecting actors across otherwise separate domains of an ecosystem – e.g., linking finance, policy, TA, and CO practice.

2 *Ecosystems differ in whether they remain cohesive once the CO projects are removed*. Richmond's ecosystem remains centralized and dependent on the CO organization. Chicago's ecosystem is more distributed but still mediated by the co-ops. In the Twin Cities, intermediaries have begun to institutionalize coordination.

3 *Newer projects reuse relationship pathways established by earlier ones, suggesting an early form of institutionalization*. In Chicago, co-ops largely coordinate these pathways. In the Twin Cities, intermediaries also help sustain them for newer projects.

4 *Ecosystems emerge from repeated problem-solving rather than deliberate design*. They emerge because community ownership projects encounter recurring needs, and actors develop relationships to address them.[3]

[3] This suggests that ecosystems are built from the ground up in response to organizations' needs, which create demand for actors that provide support. Large, multi-partner projects can also bring actors together to establish conditions for the work. But as these initiatives evolve (assuming they aren't short-lived due to time-bound funding), the surrounding support systems develop as well, expanding the ecosystem beyond originally planned.

The Networks

These maps show the networks surrounding the community ownership organizations we analyzed in three cities. A striking observation is the number of entities involved in helping projects launch: Richmond's network has 40 entities and 44 connections, Chicago 38 entities and 71 connections, and the Twin Cities 41 entities and 56 connections.

Figure 1. *Richmond, full network*

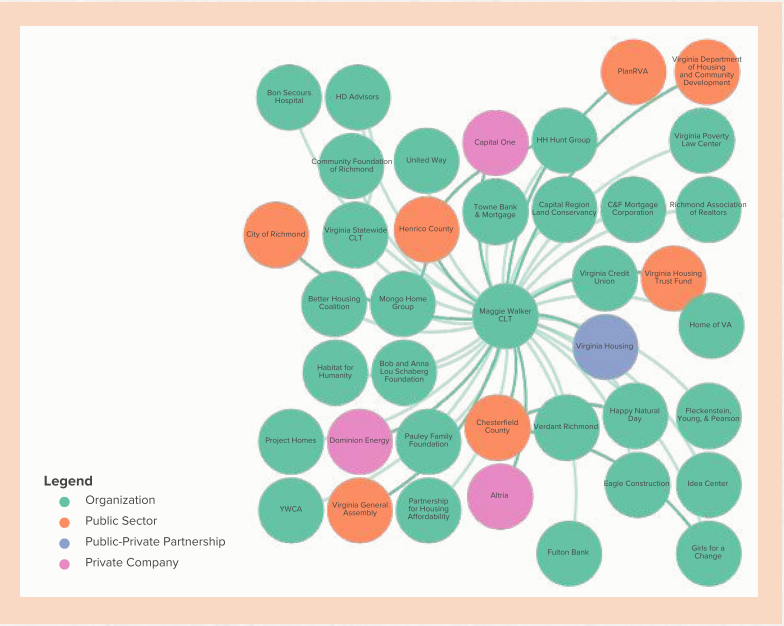


Figure 2. *Chicago, full network*

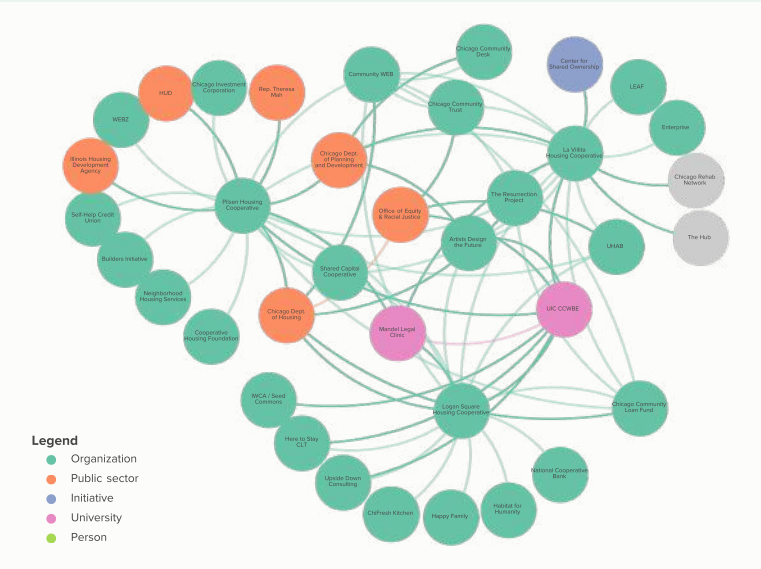
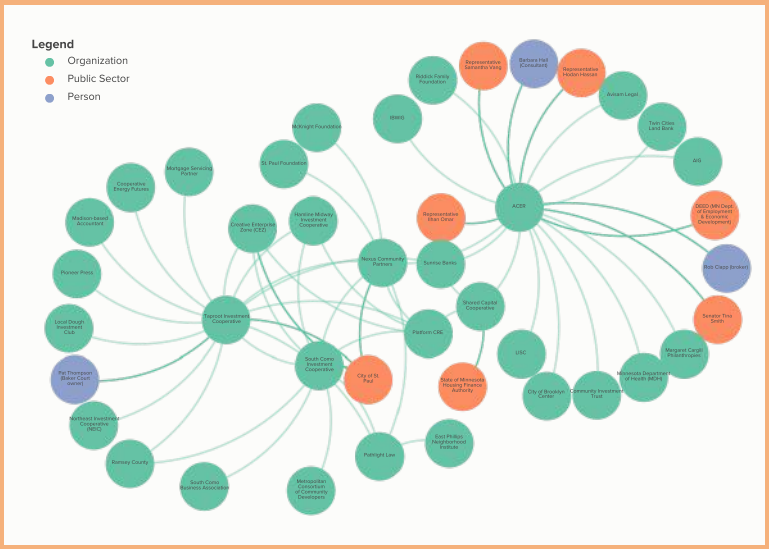


Figure 3. *Twin Cities, full network*



Despite the number of entities involved in these ecosystems, many of them are connected by just a single tie, indicating that a high percentage were one-off partnerships or collaborations (77.5% in Richmond, 51.4% in Chicago, and 70.7% in the Twin Cities).[4]

Complementing that point, all three networks have relatively low **density**, which measures how many connections exist compared with how many *could* exist if every actor were connected to every other actor.

To illustrate this practically, imagine being in a room in each city with 100 people. In Richmond (d = 0.06), each person knows only six others, ten in Chicago (d = 0.1), and seven in the Twin Cities (d = 0.07). A higher-density network has more of those possible connections and is therefore more interconnected.

Low density may not mean the networks are weak, only that they are sparsely knit. Although communication across the ecosystem may be slower, the network might be better at connecting diverse, independent groups, allowing new information and ideas to travel across domains rather than creating echo chambers.[5]

The networks also give us insight into how these relatively sparse networks remain connected. Chicago and the Twin Cities have small, dense pockets of organizations that are highly connected internally but less connected to other parts of the network. **This leads us to explore who these bridge-building actors are.** Richmond, on the other hand, is a hub-and-spoke network where connections concentrate around one organization. This raises questions about whether those relationships persist if the organization leaves the network.



[4] Such one-off partnerships often include consulting, use of a limited-time municipal program, or a one-time grant from a funder through personal relationships.

[5] Granovetter, M.S. (1973). "The Strength of Weak Times," *American Journal of Sociology*, 78:6, 1360-1380.

Ecosystem Backbones: Who Makes Up Core Infrastructures?

To determine the recurring relationships that make projects repeatable, we need to map the cores of these networks — what we call ***ecosystem backbones.***

Ecosystem backbones isolate the actors connected to *at least two others* inside the network.[6] One analogy is the difference between tourists and regulars. A tourist may wander into a coffee shop once, make a connection with the barista, and never come back. But a regular who knows the barista and is friendly with another regular has two reasons for returning.

To define the infrastructure of an ecosystem, we ran a test that looks at where coordination is recurring and whether relationships congeal.



Photo credit: South Como Investment Cooperative

If most names disappear upon running this test, the network consists mainly of isolated actors with one-off connections. If the map remains largely intact, those actors are strong, tight-knit, and durable.

The result (on the following page) was three distinct cores and fewer actors in each map: nine in Richmond, 18 in Chicago, 12 in the Twin Cities. Richmond maintained a 0.18 density, while Chicago and the Twin Cities rose dramatically to 0.33 and 0.36, respectively, reaching "low to medium" density.

These results suggest that Chicago's and the Twin Cities' ecosystems have more tightly knit backbones, with roughly a third of all possible partnerships active.[7] This may indicate higher trust, enabling rapid mobilization, shared funding pools, and unified community strategies.

[6] In social network analysis, this is referred to as a two-core test.

[7] We infer that much ecosystem connectivity was spurred by the city's Community Wealth Building Initiative, which connected organizations working on or interested in community ownership. Since the initiative ended in 2024, we cannot know whether Chicago's backbone will maintain this density.

Figure 4. *Richmond, ecosystem backbone*

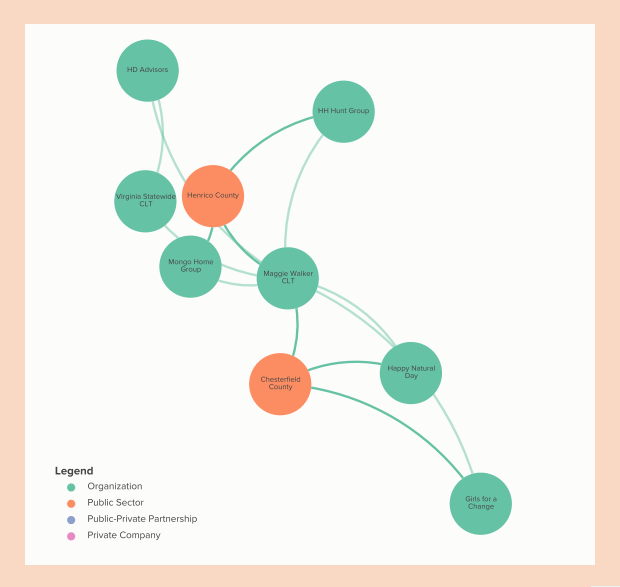


Figure 5. *Chicago, ecosystem backbone*

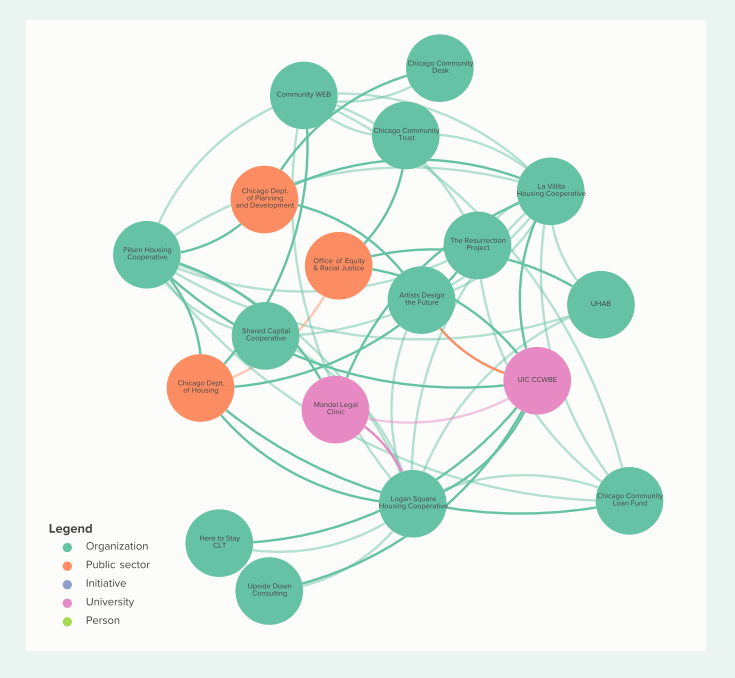


Figure 6. *Twin Cities, ecosystem backbone*

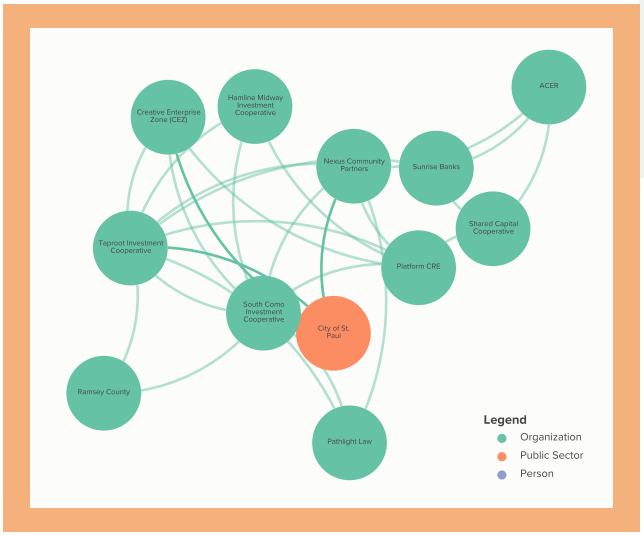


Table 2. *Core backbone actors by type and region*

	Richmond	**Chicago**	**Twin Cities**
Technical assistance (TA)		UHAB	Nexus Community Partners
Consultants (legal, real estate)	HDAdvisors	Upside Down Consulting	Platform CRE, Pathlight Law
Finance		Chicago Community Trust, Chicago Community Loan Fund, Shared Capital, The Resurrection Project (share loan financing funded by city program)	Shared Capital, Sunrise Banks
Public sector	Henrico County, Chesterfield County	City of Chicago (various offices and agencies)	City of St. Paul
Universities		University of Illinois - Chicago, University of Chicago Law School	
Developers	Mongo Group, HH Hunt Group		
Convenors		The Community WEB, Community Desk Chicago	Creative Enterprise Zone
Other CO	Virginia Statewide CLT	Here to Stay CLT, Artists Design the Future	Hamline-Midway Investment Co-op
Miscellaneous	Happy Natural Day, Girls for a Change		

As the Chicago and Twin Cities maps show, ecosystems tend to include TA organizations, consultants, capital actors, public sector allies, and universities. Table 4 lists the actors represented in each ecosystem by type.

Interestingly, other community ownership (CO) organizations are key actors in these backbones, reinforcing what interviewees said about the importance of peer learning and demonstration projects for the growth of this work in the region.

Take the Chicago cooperatives. As PiHCO was starting up, they were in frequent contact with Logan Square. Said one founder: **"We started talking about what it was, how it worked… They gave me their bylaws and I'm like, 'Oh, that's how they limit their income.'"**

Similarly, one of La Villita's founders told us a PiHCO founder was **"extremely generous with her time, with her information, with her documentation…** I had a hard time understanding the difference between owning a unit and owning a share in the corporation. She was so patient going through it with me."

But some actors in the backbones serve unexpected functions. For example, Nexus Community Partners, an organization dedicated to advancing racial and economic equity through worker and real estate investment cooperatives, helped administer the City of St. Paul's LOCAL Fund, which provided capital to worker co-ops and CO projects. Creative Enterprise Zone (CEZ), a cultural preservation nonprofit, served as an informal incubator for Taproot and South Como cooperatives. **"We were conceived in the CEZ boardroom,"** said a Taproot founder.

This breakdown foregrounds the critical labor of convening and connecting the ecosystem. For instance, Nexus also plays a key role as a convenor, hosting roundtables of CO projects and helping them seek resources in unison. The University of Illinois–Chicago played more of a convening and ecosystem-building role than squarely providing data for the ecosystem.
real estate co-op ecosystem.

And intermediaries like The Community WEB emerged specifically to connect, resource, and advocate for the region's worker and real estate co-op ecosystem.

The composition of actors who make up Richmond's backbone tells a different story. HDAdvisors led the day-to-day at MWCLT from its founding in 2016 until 2025, and our qualitative data show that public sector relations are much closer in part because MWCLT is the land bank for Henrico, Chesterfield, and the City of Richmond. The CLT is also a close development partner of Henrico County through its Affordable Housing Trust Fund.

Who is Building the Bridges?

Next, we identified the ecosystems' ***bridge-builders***, or the actors that connect other actors across different domains, like finance and policy, or technical assistance and cooperatives.

Betweenness centrality measures the number of times an actor sits on a path between all pairs of actors in the network.[8] Bridge-builders are not necessarily actors with the most connections. Their diverse array of connections *between* parts of the network that might have otherwise remained separate makes them influential.

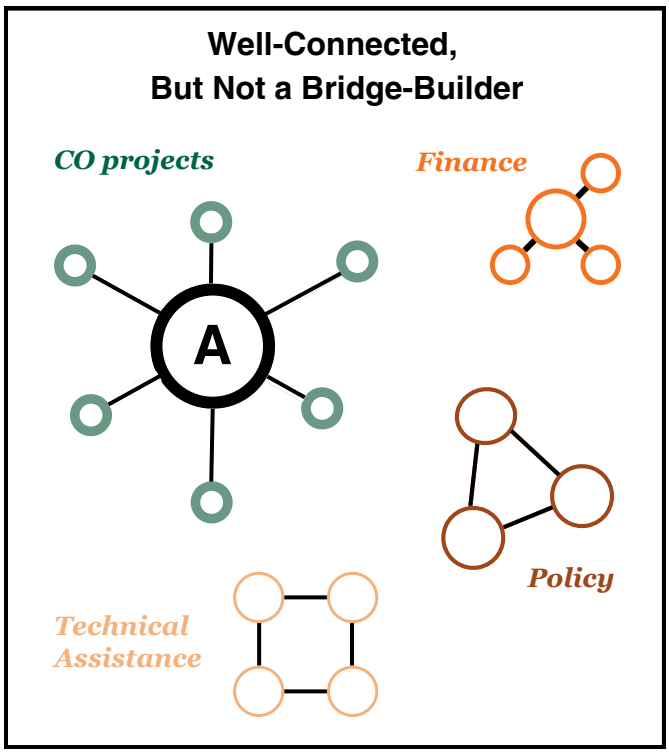
[8] Wasserman, S., & Faust, K. (1994). *Social Network Analysis: Theory and Applications*. Cambridge University Press.

Imagine a bilingual teenager who serves as a link between their non-English speaking immigrant parents and relationships with doctors, landlords, or school boards. In the absence of translation services, the teenager connects both sides. They hold the power to pass on vital information and advocate for their family's rights, but they can also gatekeep. To protect their parents, they may hide an eviction warning or tone down a harsh diagnosis, inadvertently skewing information and stalling their family's ability to take action.

Across the three backbone maps, the CO organizations boast the highest betweenness scores in Richmond and Chicago. In the Twin Cities, high rankings are shared with intermediaries. *See Table 5 on the following page.*

Richmond's betweenness drops dramatically after MWCLT (betweenness = 0.786). This means that 78.6% of all the conversations, strategies, or transactions that occurred between otherwise separate actors went through MWCLT. The next highest is Henrico County (0.018), which partners with MWCLT through the county's Affordable Housing Trust Fund.

This is expected given the small number of CO projects in Richmond. But MWCLT's role in joining partners that otherwise might not work together gives it a strong gravitational pull.



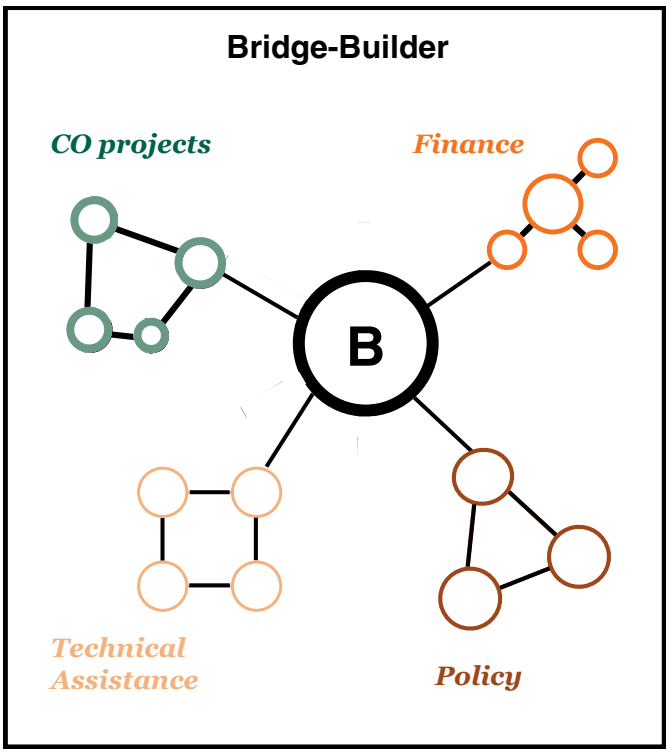


Table 3. *CO organizations' betweenness scores in the ecosystem backbones*

Place	CO organization	Betweenness	Rank
Richmond	MWCLT	0.786	1 of 9
Chicago	Logan Square	0.18	1 of 18
Chicago	Pilsen	0.164	2 of 18
Chicago	La Villita	0.083	3 of 18
Twin Cities	Taproot	0.293	2 of 12
Twin Cities	South Como	0.141	5 of 12
Twin Cities	ACER	0.025	8 of 12

Interviewees confirmed this, crediting MWCLT for using its decades of real estate experience and relationships to connect an array of disparate partners. MWCLT's founding board chair "had relationships to get really big money early on, which is very rare for nonprofits" according to one former staffer. Another said, **"She opened doors and also got us connected to the for-profit development community—they couldn't write big checks, but they could help develop houses and save us money."**

Chicago's ecosystem has a higher number of these bridge-builders, but the CO organizations themselves play the dominant role. The Community WEB's betweenness ranks fourth out of 18 actors but its score is still only 0.047.[9] Other entities have played similar roles, although often through time-bound initiatives. For example, the City of Chicago gave temporary funding to both the University of Chicago-Illinois for ecosystem-connecting work and to UHAB for providing technical assistance for CO projects.[10]

[9] The WEB's influence may increase if momentum around housing co-ops in Chicago remains steady or grows, since it was created to thread together Chicago's CO projects.

[10] Chicago Community Loan Fund is a lender that also connected projects by lending time-limited city capital. Its influence may rise since advocates have recently succeeded in convincing the city to re-capitalize the initiative.

The Twin Cities show a different pattern. Intermediaries such as Nexus Community Partners, Platform Commercial Real Estate (CRE), Creative Enterprise Zone, and Pathlight Law emerge as potential bridge-builders alongside the CO organizations themselves.

Table 4. *Betweenness, Twin Cities backbone*

Intermediary	Betweenness
Platform CRE	0.536
Taproot Investment Cooperative	0.293
Nexus Community Partners	0.286
Shared Capital Cooperative	0.214
South Como Investment Co-op	0.141
Creative Enterprise Zone	0.071
City of St. Paul	0.036
ACER	0.025

Compared to Chicago's ecosystem, the Twin Cities suggests a shift from demand-led bridge-building by the projects to a more institutionalized, less concentrated ecosystem. Rather than relying primarily on CO organizations to connect actors across domains, the Twin Cities has intermediaries (e.g., Platform CRE and Nexus Community Partners) that connect projects to real estate expertise, TA, capital, and other partners. *See Table 7 on the following page.*

Shared Capital's inclusion is unusual because lenders are not typically viewed as significant ecosystem connectors. But ACER's experience suggests otherwise. As one interviewee described: "Shared Capital was in — they were going to support us no matter what to the end. **They leveraged some of their relationships as well. Sunrise Banks came through a relationship with Shared Capital."** The connection to Sunrise Banks illustrates how lenders and other capital providers can bring capital from adjacent ecosystems (e.g., traditional real estate or broader community development) into CO.

Notably, ACER's betweenness score is lower than intuition might suggest. Despite its many connections in the ecosystem (Figure 3), ACER plays a small role in building its infrastructure. This is partly because of an important observation that ACER, as a long-standing community organization, brought a unique set of peripheral relationships to the network. More on that on page 28.



Table 5. *Bridge-building intermediaries in the Twin Cities*[11]

	Nexus Community Partners	Platform CRE	Creative Enterprize Zone	Pathlight Law	Shared Capital
ACER/IBWIG	Facilitated a fellowship, provided TA, connection to Shared Capital				Shared Capital and Sunrise Bank: ACER's key funding partner / financing advocate and secondary funder, respectively
Taproot	Provided TA; exploring a capital aggregation fund to benefit similar projects	Mission-aligned commercial real estate brokerage founded by Taproot member; key to first co-op investment Served as real estate broker and technical advisor to both Taproot and South Como Close ties to CEZ (a Platform founder serves on CEZ board)	Taproot's nonprofit ally, co-stewarding projects and potential grant/PRI vehicles ("incubated in the CEZ boardroom")	Recommended by Nexus; law firm that supported both organizations as they navigated Minnesota statues during incorporation and securities compliance advice	
South Como	Supported as TA and funder of legal fees through the public-private LOCAL Fund (via the City of St. Paul)		Played consultative role with the project, drawing from Taproot experience		

[11] This may not reflect a comprehensive account of assistance. This data is based on our interviews with key actors in the CO organizations themselves. If interviewees did not recall some events and/or did not find a past experience relevant to the conversation, the full breadth of each relationship may not be accounted for.

What Remains When the Organizations Are Removed?

To test whether local ecosystems are becoming more self-sustaining, we ran a "network robustness" test:[12] removing the community ownership (CO) organizations from the ecosystem backbone to analyze patterns of bridge-building in their absence.

Figure 7. *Richmond, backbone without CO org*

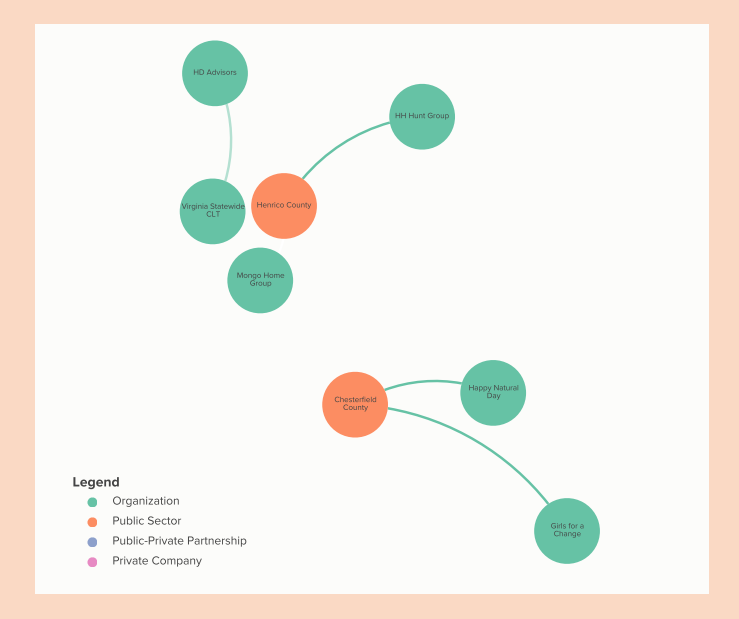


Figure 8. *Chicago, backbone without CO orgs*

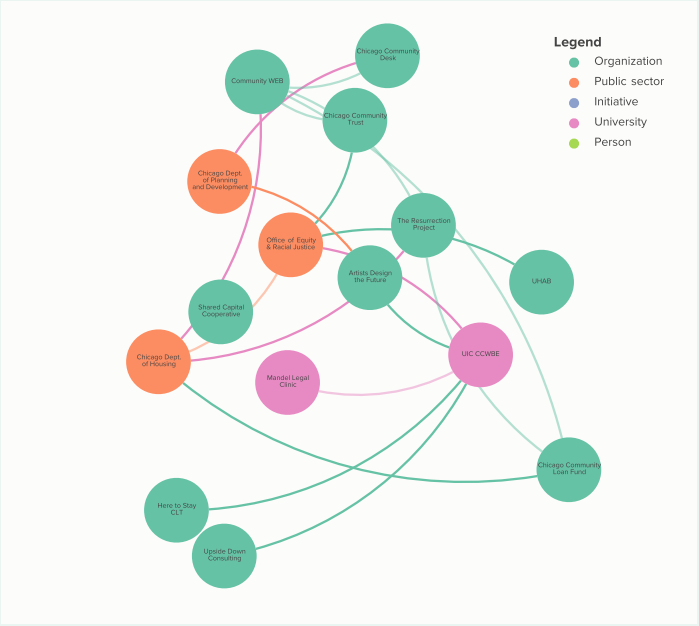
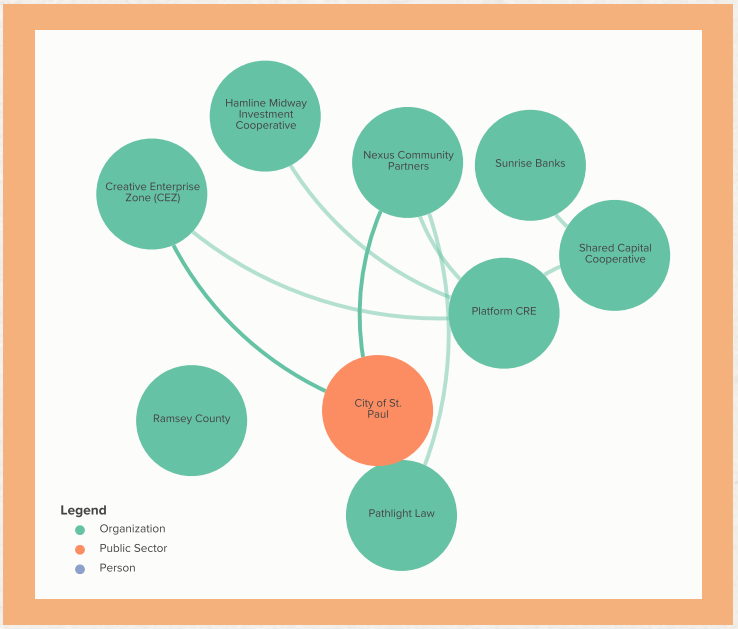


Figure 9. *Twin Cities, full network map*



[12] Borgatti, S. P. "Identifying sets of key players in a social network." *Computational and Mathematical Organization Theory*, 12, 21-34.

In the Chicago and Twin Cities maps, all remaining actors stay connected as a single component, while the Richmond map divides into three disconnected clusters. Removing MWCLT causes the network to collapse into one-off relationships, with zero betweenness across the network. Without MWCLT, there is no CO-specific bridge-building.[13]

In Chicago, the remaining actors' betweenness drop significantly. Without the co-ops, The Community WEB rises to the top, consistent with its organizational purpose.[14] Its high degree suggests it is well-connected within the ecosystem backbone. But its low betweenness indicates it may not yet function as a system-wide broker for housing co-ops.[15]

The Twin Cities map suggests greater institutionalization: two core intermediaries remain highly interconnected even after removing the CO projects. Platform CRE (0.357) and Nexus (0.232) have the highest betweenness scores, indicating that they have developed capacity to support CO on the whole rather than responding to the needs of individual projects.

This capacity emerged through recurring demand rather than intentional design. As practitioners repeatedly sought support from Nexus and Platform CRE, those project-responsive functions became formalized infrastructure that helps new real estate investment cooperatives (REICs) launch.

This reflects the conventional understanding of ecosystems as self-sustaining networks outlasting the projects that brought them together, and may help explain why the Twin Cities leads the country in launching REICs.[16]

It also distinguishes between bridge-building that responds to project demand and ecosystem-level bridge-building that persists independently of individual projects.



[13] This does not mean that organizations in the backbone are not bridge-builders in other ecosystems. HDAdvisors, a prominent affordable housing consultancy in the Richmond area, is strongly connected to Henrico County through their work in affordable housing development. Further, while this is not reflected in the analysis, HDAdvisors helped operate MWCLT for years, thus merging its own influence with MWCLT.

[14] The Community WEB was founded by one of the architects of the Chicago Community Wealth Building Initiative that facilitated network weaving in the region. Since some of the organization's connections preceded its creation, this could help explain the WEB's fast rise as a bridge-builder in the region.

[15] This may have changed since we collected these data in 2025 and the WEB only launched in 2024.

[16] Other factors that emerged in our interview data may concurrently contribute to the rise of REICs in the area: statutes that enable their creation, and the role of St. Paul's community councils' advocacy for their creation.

If no new projects launched in the region for a year, the Twin Cities analysis suggests that at least two organizations (provided they had the resources to withstand that gap) could maintain the capacity – internally and through their partners – to support new CO projects.

This underscores the value of organizations focused on bridge-building at the ecosystem level: connective and convening capacity across the broader environment in which CO projects operate, not just solving for individual project needs. It also raises a difficult question: **Where should this capacity for ecosystem-level bridge-building live, and how concentrated should it be?**

These insights also speak to the importance of having an orientation toward cultivating relationships in addition to project support.

Beyond what the social network analysis can capture, interviews revealed that Twin Cities practitioners and intermediaries consciously prioritize deep interpersonal ties. As one ACER staffer explained when asked what makes the work possible: **"Everybody in our team is always going to say relationship, relationship, relationships. You cannot just go into a community and tell them what needs to be done. You have to have relationships."**

Part of this reflects a long-term commitment to the work. Staff at intermediary organizations repeatedly stressed that the work in the Twin Cities depends on people willing to remain involved for decades, indicating the importance of interpersonal relationships that sustain interorganizational ties.



Photo credit: ACER

What Happens When New Projects Enter the Fold?

Another sign of ecosystem institutionalization is whether new community ownership (CO) organizations can reuse relationship pathways created by earlier projects rather than build networks from scratch. To test this, we examined La Villita Housing Cooperative and South Como Investment Cooperative, the newest organizations in the Chicago and Twin Cities networks.

Overlap ratio measures how many partners two CO organizations have in common, or how much their relational circles overlap.[17] In the full network map, La Villita overlapped with 70.6% of ecosystem actors and South Como with 80%. In the backbone maps, both overlapped with 100% of actors.

These results suggest that ecosystem pathways are becoming routinized.

Newer projects can draw on established partner connections to access support. As overlap increases, projects may gain easier access to capital and technical assistance and launch more quickly.

Our interviews confirmed this pattern. La Villita reused pathways through its collaboration with peer CO organizations such as PiHCO and Logan Square. South Como combined peer learning from Taproot *while* building relationships with intermediaries Creative Enterprise Zone and Nexus Community Partners.

As one South Como staffer put it, "If you've talked to Taproot, you've talked to all my people." Another said, "We leveraged other people's information. The road had been paved by Hamline-Midway [an earlier investment co-op effort] and Taproot. Nexus and Platform helped push it all into a form that made sense."

South Como's higher overlap indicates greater reliance on connections established by earlier commercial REICs.[18] La Villita's slightly lower ratio, within a smaller overall network, suggests it may largely be doing the same but still mobilizing some bespoke or peripheral connections outside the ecosystem.

The results are promising. Combined with the backbone analysis, they suggest that CO organizations need to spend less time or capital forging new partnerships.

[17] Richmond offers no comparable case because its ecosystem is organized around a single central institution, MWCLT, rather than a sequence of peer projects. This raises a different question: whether future projects can join MWCLT's network or must build separate pathways.

[18] This is a strong indicator of ecosystem institutionalization, especially given the Twin Cities' rapid growth in commercial REICs: since Northeast Investment Cooperative launched in 2011, ~12 investment cooperatives have launched or entered formation between 2020 and 2025.

But high overlap also carries risks. If CO organizations continually rely on the same partnerships, the ecosystem may have fewer opportunities to expand its reach. The loss of a major shared relationship, especially a prolific bridge-builder, could affect both old and new projects at once. And as new CO organizations enter the ecosystem, heavily relied-upon partners may also face capacity constraints as projects compete for limited support.

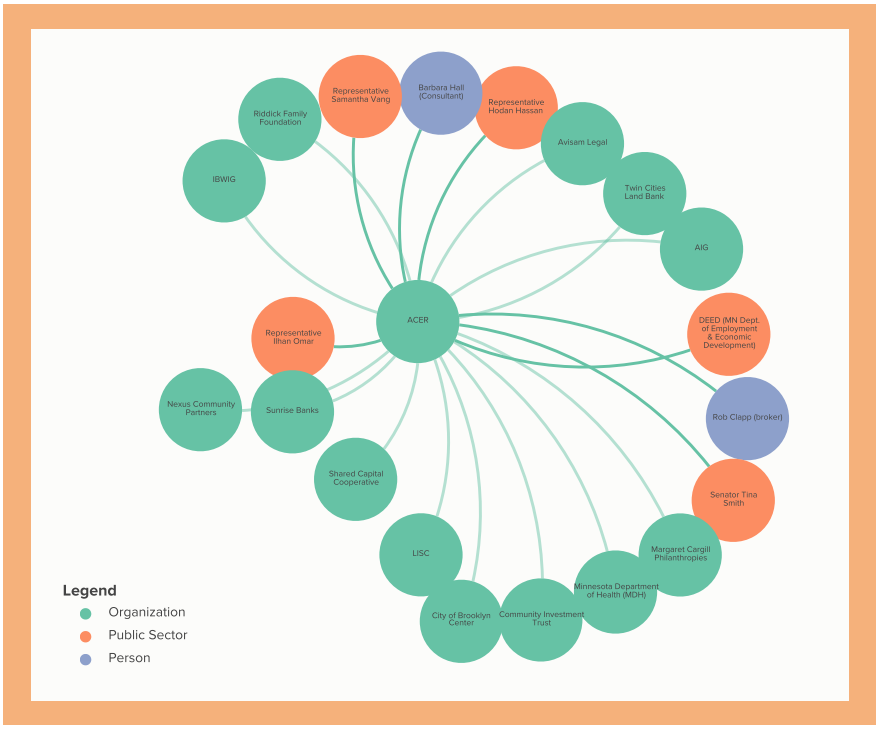
From this perspective, La Villita's lower overlap ratio could be an asset; its distinct relationships may extend the ecosystem's reach and bring new capacity into the network.

These findings also point to an opportunity: long-standing community-based organizations entering the field.

In the Twin Cities, ACER has more peripheral connections outside the ecosystem backbone than any other actor. Many of these relationships (e.g., with elected officials, funders, and public agencies) are unique to ACER and not widely shared across the ecosystem.[19]

ACER already connects to the ecosystem through Nexus and Shared Capital. Connecting more of ACER's distinct relationships to the core could make more resources and pathways available across the ecosystem. This would allow the ecosystem to grow by bringing in new capacity and relationships *while* creating enough overlap for new CO projects to reuse what has already been built.

Figure 10. *Map of ACER's direct connections*



[19] Part of ACER's unique position in the ecosystem could be influenced by its geographic location. While Taproot and South Como operate in close neighborhoods within St. Paul, ACER operates in Brooklyn Center, a first-ring suburb and municipality of Minneapolis.

Conclusion: Zooming Out

Since community ownership (CO) remains an emergent movement, understanding how ecosystems take shape is a central starting point for CO organizations and ecosystem-builders alike.

The table below summarizes key components that help shape the three forms of ecosystem emergence.



Table 6. *Components of ecosystem emergence*

	Central hub emergence	**Project-led emergence**	**Intermediary-supported emergence**
Intermediation as distinct function	Organization-led bridge-building substitutes for ecosystem capacity: • MWCLT is primary organizational vehicle • Specialized intermediation has not emerged	Intermediaries exist but lack funding to continue operating, are present temporarily, or are still doing the work of integration: • The WEB, UIC, CCLF, UHAB participate but do not absorb bridge-building	Nexus, Platform CRE, Shared Capital, CEZ, and Pathlight participate repeatedly, specialize in distinct functions, and convene and cultivate relationships across projects **NOTE**: Removal of Nexus or Platform CRE could stall or collapse the network
Role adaptation and differentiation	No repeated, multi-project coordination exists yet	Co-ops perform much coordination work: • PIHCO, LSC, La Villita remain major bridge-builders, assemble relationships directly	Actors adapt and specialize: • Platform CRE: brokerage; dealmaking • Shared Capital: deal structuring • Nexus: coordination/TA • Pathlight Law: legal Bridge-building becomes independent of CO projects
Orientation toward relationship-building	No sense of a CO ecosystem; not goal of MWCLT and no other local CO projects exist	CWB initiative spurred activity through capital TA, ecosystem-building supports; not yet embedded in housing co-op work	Actors consciously think and operate in a relationship-building posture: • Ongoing peer learning, referrals, intentional relationship-sharing

The Possibilities in Ecosystem Patterns

1

Ecosystem development shifts from relationships assembled *for* individual projects toward capacities that persist *across* them.
Our observations could be partly read as a growth story. Community ownership (CO) organizations assemble relationships for their project needs. As new projects with similar needs appear, some relationships are activated again, intermediaries take on specialized roles, and connections begin bridging otherwise disparate domains. Project-specific problem-solving becomes infrastructure that subsequent projects can use.

2

A developmental process, but not necessarily developmental stages.
We cannot infer a predictable trajectory for ecosystem development. Future CO projects may rely on relationships different from those that supported earlier projects, and projects may draw from multiple overlapping ecosystems. MWCLT, for example, partnered with affordable housing development organizations, while Nexus initially focused more on worker cooperatives than investment cooperatives. Thus, the ecosystems studied here could also be understood as CO-oriented networks nested within broader ecosystems with related but distinct goals, such as community development or cooperativism more generally.

3

Demand is a driver of development.
These patterns of ecosystem development may result less from partnerships progressing through defined stages of evolution, and more from repeated demand on the ground. Further, the types of projects entering an ecosystem – their goals and political orientations – also shape which relationships form and which capacities become institutionlized.

4

Ecosystems require sustained intention.
Some factors that influence ecosystem development are difficult to capture through network measures alone. Relationships become ecosystemic insofar as partners are willing and able to maintain them beyond individual projects.
An ecosystem's development therefore may depend less on the organizations and resources present, and more on whether its partners are oriented toward coordination and building capacity that others can use.

COMPANION TOOL

The ***Thinking in Ecosystems: Action Guide*** translates these findings into strategies to put into practice.

Find it here
or by visiting colalab.org/fieldguide

Cover photo courtesy of GES Coalition.

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.

Support for the COLA Lab was provided by the Robert Wood Johnson Foundation. The views expressed here do not necessarily reflect the views of the Foundation.

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Acknowledgments

With special thanks to COLA Lab members Scotney D. Evans and Gretchen Beesing for invaluable leadership and guidance; the original template designer, Taylor Neverman; and the interviewees and Field Advisory Board who helped shaped this work.

Suggested Citation

Mori, A. (2026, October). *Thinking in ecosystems: Community ownership beyond property lines*. Community Ownership Learning and Action Lab, University of Miami. https://heyzine.com/flip-book/2af0f8a3b9.html

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