



RESEARCH REPORT

# Community Ownership and Self-Determination

Case Studies from Atlanta, Boston, Lisjan Territory, and New Orleans

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# Community Ownership and Self-Determination

**Community ownership models have long been a means of exerting local control and have gained traction over the last decade as a strategy to build power in and transfer capital to communities. Such efforts are an outgrowth of centuries of mutual aid and cooperative economies. They are an expression of solidarity, creativity, and a reclamation of traditions that offer organizers and funders various pathways to local cultural and economic self-determination during uncertain times.**

Today, organizations rooted in communities across the country are creating structures to share ownership of local assets and secure economic and cultural decisionmaking power for community members. Efforts to build community asset ownership vary in terms of model and approach but often share certain conditions and community values. Early evidence points to the economic, environmental, social, and cultural benefits of community ownership.<sup>1</sup> Potential economic benefits include increased access to homeownership and greater likelihood of home retention (Sorce 2012); better resilience to economic shocks and increased distribution of intergenerational wealth (Davis 2020); and growth of locally owned small businesses (Beckon et al. 2020). Additionally, community ownership can increase residents' access to fresh, healthy food, affordable housing, and community spaces such as community gardens or parks (Yuen 2014). It can bolster the climate resilience of communities by supporting expanded green space, installation of energy efficiency measures in local buildings, and reduced exposure to climate-related threats such as extreme heat and flooding (Grannis 2021; Wang 2023). Building community resilience through community ownership can also increase social cohesion, which is necessary to effectively respond to disasters (Aldrich 2017). Because community ownership requires community members to organize around a collective vision, it can lead to cross-cultural exchanges (Rios 2013), cultural power-building (Frasz 2024), and more cooperative and less individualistic economic development practices (Gordon Nembhard 2014).

This paper highlights four community ownership efforts: Boston Ujima Project Inc., Cooperation New Orleans, The Guild, and Sogorea Te' Land Trust. The organizational models and communities served represent a range of goals and approaches. All share a commitment to building power and promoting agency among Indigenous, Black, working-class, and legacy residents in real estate and small business development and to developing cocreation and gathering spaces. These organizations are expanding community ownership opportunities through collaborative governance processes, shared

investment in community assets, and opportunities to make joint decisions about how to use and steward local land. These case studies were intentionally selected to showcase the resilient, mutualistic, and culturally centered community-based entities that have organized to build wealth, preserve land, mitigate displacement pressure, and enhance community connection and identity.

## The Community Ownership Movement

Community ownership strategies focus on expanding opportunities for long-time residents, workers, and representative community institutions to own assets in their communities and make decisions about them. They work to ensure that local land, real estate, businesses, and other community assets directly benefit residents. Strategies for community and cultural self-determination manifest in many ways, whether through investment decisions and planning processes related to neighborhood development or ownership of properties and businesses through cooperatives, contractual agreements, or equity stakes (box 1). Some creative approaches to community asset ownership have emerged more recently while others are longstanding; many are grounded in histories of economic cooperation and lie outside of mainstream economic systems, which emphasize competition or profit maximization. Each model has strengths and challenges (Rael, Roanhorse, and Scholz 2023), but all have the potential to adapt to local community needs and priorities.

For local ownership models that have community control as their central goal, the benefits generated from economic activities in communities and cities are governed by and help the people who live there. For example, community members banding together to purchase local businesses or real estate can help mitigate displacement and provide pathways for local economic stabilization and self-determination. Community members having a stake in an income-producing business or property not only gives them a seat at shareholders' tables but also often leads to better performance and stability of enterprises (Armeni et al. 2023). Collective decisionmaking mechanisms expand community agency and self-determination by facilitating democratic decisions about community investments in businesses, cooperatives, developments, and other community amenities, such as green space and gathering places.

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## BOX 1

### Community Ownership Models

Community ownership is enabled by many existing legal and structural models, with examples summarized below.

- **Community land trusts:** Community-owned trusts into which land is placed for community control. They are sometimes structured as resident-governed nonprofits that lease land to homeowners.
- **Cooperatives:** Member-owned and democratically governed enterprises that are typically for profit. They may be formed by consumers or producers and are found in a wide range of sectors.
- **Community equity endowments:** An alternative to community benefit agreements. Developers place a fraction of a development's equity shares into a community-stewarded endowment that allocates funds according to community need.
- **Democratic investment funds:** Community members purchase notes with fixed rates of return. Capital raised from the notes is lent to small mission-oriented businesses or neighborhood infrastructure projects.
- **Real estate investment trusts (REITs):** Companies that own and operate income-producing real estate. A neighborhood real estate investment trust (NREIT) buys local parcels and, in many cases, investors from the neighborhood can buy small-dollar shares. Some community investment trusts offer shares starting at \$10 per month to investors from specific zip codes. Mixed-income neighborhood trusts focus on acquiring and developing mixed-income housing to mitigate displacement but may not offer community members direct shares.

**Sources:** Henry Rael, Vanessa Roanhorse, and Astrid Scholz, "Community Ownership: Emerging Models and Roles for Philanthropy" (San Francisco, CA: Inclusive Capital Collective, 2023); Brett Theodos, Rebecca Marx, and Tanay Nunna, "Community Wealth-Building Models" (Washington, DC: Urban Institute, 2021); Brett Theodos, Corianne Payton Scally, and Leiha Edmonds, "The ABCs of Co-op Impact" (Washington, DC: Urban Institute, 2018).

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Community ownership focuses on both community economic development benefits (such as financial wealth-building) and, as demonstrated through our case studies, cultural wealth-building and power-building (Rael, Roanhorse, and Scholz 2023; SPARCC 2022). Cultural power is "the capacity of a group to shape its physical environment and socio-economic systems in ways that align with and support its worldview, values, and preferred way of life," and organizing around culture can help build power in underresourced communities (Frasz 2024). In other words, cultural power is "the ability to shape what we believe, what we value, what we do, and what we create" to shape narratives, behavioral norms, and systems (Shillingford 2024).

Community ownership models are vehicles for community power-building, which involves channeling people's energy toward shared goals and "putting economic and capital power in the hands of communities, for them to use as they see fit" (SPARCC 2022). Community power-building may involve community leaders helping groups analyze and develop a shared understanding of their current economic or social conditions, the root causes of those conditions, and a collective vision for the future, such as one that involves land stewardship according to cultural traditions. Organizations that bolster community ownership are often ecosystem builders that facilitate community-building activities and inclusive governance structures that bond people with common identities and build bridges across class or racial differences. They support processes of creating together, using narrative, food, ritual, craft, or movement; this participatory culture in turn strengthens cultural identities and social cohesion (Frasz 2024). The arts, which include storytelling, collage-making, and music, also can help broaden and deepen participation in community development, civic life, and policymaking.<sup>2</sup>

Building cultural power involves participatory decisionmaking, which requires ongoing work to nurture community relationships and renew shared visions and goals.<sup>3</sup> Groups that feel a strong sense of community and agency are better able to collectively exert control over conditions in their communities.<sup>4</sup> When "people have control over their lives, can make choices, and exert influence over larger policies and actions that affect their future," they have power and autonomy they can use to change their communities for the better.<sup>5</sup> Cultural power manifests in many ways in community development and policy, informing decisions around affordable housing, community green space, or how artists and creators are compensated for their work—and community ownership models can foster this very form of power-building.

## Historical Context

Deep disparities in power and ownership exist across race, class, and place in the United States. Because the community ownership models highlighted in our case studies were built and exist in communities of color, it is important to understand why these disparities exist and how communities of color have organized over time to counter them. For that, we need to look at history. Indigenous people were stripped of their land and assets and denied economic and cultural control of their lands. Millions of Black people were subjugated to chattel slavery, convict leasing, and disenfranchisement and exclusion under Jim Crow. Legally enforced segregation policies gave way to unofficial practices that, in many cities, were equally effective at enforcing segregation. Governments bulldozed homes, relocated underresourced residents, and erected highways through existing communities, all of which created

physical divides by race and class. While these decisions often fell under the federal government's purview, state and local governments, along with private sector real estate agents, appraisers, lenders and others, were central to their design and implementation. This history is painful to read and remember. At the same time, it also offers hope given the progress that has been achieved. There is much to learn from the creative ways that people have come together to build and maintain their communities and cultures. Below, we recount several of the historical decisions and factors that have led to the inequitable conditions communities continue to face today across the US, including in our case study cities of Atlanta, Boston, New Orleans, and the San Francisco Bay Area.

## **Stolen Native Lands and Elimination Policies**

Native Americans' fight for their land predates the founding of the US. The more than 40 tribes in the San Francisco Bay Area, for example, were violently forced into missions by Spanish Franciscan missionaries in 1769, requiring them to abandon not only their lands but also their cultures and languages (Wires and LaRose 2019). Since the US declared independence in 1776, more than 1.5 billion acres of land have been taken from Native peoples in North America.<sup>6</sup> More Native Americans were forced off their lands and sequestered to reservations through the Indian Appropriations Act in 1851.<sup>7</sup> The Morrill Act, signed by President Abraham Lincoln in 1862, redistributed about 11 million acres of land seized from nearly 250 tribal communities to raise endowment principal for 52 educational institutions.<sup>8</sup> The Dawes Act in 1887 opened even more land to white settlers.<sup>9</sup> In 1934, the Indian Reorganization Act expedited the transfer of resources on reservations to non-Indigenous owners (Taylor 2014). Then came the Indian Relocation Act of 1956, which further separated communities from traditional knowledge and ways of life (Kimmerer 2014), interrupted tribal leadership, and encouraged Native Americans to leave reservations and assimilate into western culture (Wires and LaRose 2019). This brutal history is one reason why so many Indigenous people live in urban settings away from their homelands.<sup>10</sup>



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## BOX 2

### Native History in a Case Study Location: Sogorea Te' Land Trust

The destruction of Indigenous social structures was especially pronounced in California, a consequence of US federal policies as well as Spanish missions, Mexican rule, forced labor on *rancheros*, and Gold Rush–induced mass migration of settlers to the West Coast. In the 20 years that followed the discovery of gold in 1849, disease and state-sponsored murder eliminated 80 percent of the Native population.<sup>a</sup>

Today, support for health services, housing grants, and cultural protections for tribal communities is often limited to federally recognized tribes. But in California, it is particularly difficult to gain recognition because the state requires “demonstrating an unbroken continuity of leadership”<sup>b</sup>—an impossibility because of the obliteration of tribal leadership structures. Additionally, federal recognition requires a tribe to be the only tribe claiming land as their ancestral home. In some cases where ancestors of multiple tribes lived in close proximity, this would mean denying other tribes’ rights to the land, according to an interviewee. The onerous process to prove their rightful claims inhibits tribes that might otherwise seek federal recognition to hold and steward their ancestral lands.

#### Sources:

<sup>a</sup> Erin Blakemore, “The Enslaved Native Americans Who Made The Gold Rush Possible,” *History.com*, July 10, 2023, <https://www.history.com/news/the-enslaved-native-americans-who-made-the-gold-rush-possible>; Erin Blakemore, “The Little-Known Genocide,” *History.com*, July 11, 2023, <https://www.history.com/news/californias-little-known-genocide>.

<sup>b</sup> K. Nicole Wires and Johnella LaRose, “Sogorea Te’ Land Trust Empowers Indigenous Food Sovereignty in the San Francisco Bay Area,” *Journal of Agriculture, Food Systems, and Community Development* 9 (2) (2019): 31–34.

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*“When the Declaration of Independence was being signed on one side of the country, on this side of the country, [Indigenous] people are being enslaved to build the California mission system.” —Sogorea Te’ staff*

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### Land and Opportunities Denied to Black People

Slavery also predates the founding of the US. From the 1600s through the 1800s, approximately 600,000 African people were separated from their homes and shipped to the North American colonies, where they were not only denied property but also treated as property.<sup>11</sup> Banks furthered the status of slaves as financial assets by accepting enslaved people as collateral for loans (Murphy 2023). When slavery was abolished in 1865, the US continued to deny Black individuals property ownership rights. A plan to grant formerly enslaved people 40 acres of land per family was rescinded shortly after President

Lincoln's death (Hopkins 2021). Instead of becoming landowners who could profit from their own labor, formerly enslaved people often became tenant farmers or sharecroppers, paying a share of their profits to white landowners.<sup>12</sup> In addition to the terror and lynchings that characterized the Reconstruction era, "Black codes" passed in the South limited what jobs Black Americans could have and what property they could own and prevented them from forming unions.<sup>13</sup> Jim Crow laws further codified racial segregation, and by 1880, cities throughout the South were denying Black Americans the right to vote and even access public spaces.<sup>14</sup>

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### BOX 3

#### History of Black Exclusion in a Case Study Location: Cooperation New Orleans

New Orleans was a major market where it was common for enslaved people, who were seen as financial assets, to be separated from their families and sold.<sup>a</sup> The slave trade in the region picked up after the US acquired New Orleans through the Louisiana Purchase: at least 55 ships trafficked enslaved people between 1804 and 1808 alone.<sup>b</sup> After the abolition of slavery, many formerly enslaved people in the South became sharecroppers. They were denied land ownership rights and dealt unfair contracts without redress under a political system that violently denied the Black vote. For example, in 1866, a group of 200 unarmed Black people showing support for eliminating Black codes from the Louisiana constitution were attacked by white bystanders and police. More than 30 Black marchers were killed and more than 100 wounded in the New Orleans Massacre.<sup>c</sup>

#### Sources:

<sup>a</sup> "Family Separation Among Slaves in America Was Shockingly Prevalent," *Economist*, June 18, 2022, <https://www.economist.com/interactive/graphic-detail/2022/06/18/slave-trade-family-separation>.

<sup>b</sup> "Chapter 12: New Orleans, Louisiana," in *The Transatlantic Slave Trade* (Montgomery, AL: Equal Justice Initiative, 2022), <https://ejl.org/report/transatlantic-slave-trade/new-orleans/#a-city-built-on-trafficking>.

<sup>c</sup> "An Absolute Massacre," National Park Service, accessed October 20, 2024, <https://www.nps.gov/articles/000/neworleansmassacre.htm>.

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## Neighborhood Disinvestment and Destruction

Low-income communities and communities of color suffered public and private sector acts of destruction and disinvestment throughout the 1900s. Some of the destruction was unabashed, like the 1921 assault on "Black Wall Street" in Tulsa, Oklahoma, which involved the murder of hundreds of residents and burning of more than 1,250 homes (DOJ 2025). The Tulsa Race Massacre not only resulted in \$27 million in damages (adjusted for today's dollars) but also erased incalculable potential for long-term wealth and extinguished a thriving community that once boasted grocery stores, hotels, movie theaters, offices, churches, and vibrant residential life.<sup>15</sup> Rather than helping the victims rebuild

after the massacre, local officials enacted stringent fire codes that made it too expensive for original residents to rebuild (DOJ 2025). In the decades following the massacre, occupation status and homeownership—a major source of intergenerational wealth transfers (Zhu and Zhin 2024)—declined among the Black population (Albright et al. 2021).

Homeownership was also often denied to Black people in the North. During the 20th century, millions of Black people from the rural South migrated to Northern cities in search of economic opportunities.<sup>16</sup> There, and throughout the country, neighborhood destruction was carried out through discriminatory housing and economic policy and infrastructure development. The Federal Housing Administration and the Veterans Administration, created to assist renters in buying homes and facilitate access to homeownership, discriminated against people of color and immigrants (Mallach 2024). White families took government subsidies and moved to the suburbs where the Federal Housing Administration was backing loans, and white-only clauses were inserted into deeds to prevent Black people from purchasing homes there (Rothstein 2017). These and other discriminatory practices and policies accelerated racial and income segregation and decimated the tax base of inner cities, leading to their economic decline (Rothstein 2017).

With the stated goal of revitalizing urban neighborhoods, the federal government later created the Urban Renewal program. Local governments used eminent domain, the power to take private property, to raze communities primarily occupied by people of color or households with low incomes<sup>17</sup> and subsequently subsidize private development on the land (Hall 2014). It was during this period that the federal government built much of the federal highway system—another source of destruction of residences, businesses, and green space in neighborhoods that expedited white residents' flight to the suburbs. Highways were often sited in a deliberate effort to physically bar Black people from accessing white communities and maintain racial segregation. To this day, highways continue to reinforce segregation in some communities and have left legacies of inequality across the country.<sup>18</sup>

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## BOX 4

### History of Highway Construction in Case Study Locations

- **The Guild:** In Atlanta, I-20 was intentionally designed and constructed in the early 1960s to separate Black and white neighborhoods.<sup>a</sup> In the two decades that followed, more than 160,000 white residents with the means to do so left the city for the suburbs, reducing Atlanta's population and tax base by half.<sup>b</sup>
- **Cooperation New Orleans:** In New Orleans, I-10 was built through Claiborne Avenue—a central thoroughfare connecting several of the city's Black neighborhoods—destroying Black-owned businesses, residences, and full-grown oak trees and altering the original space where Black Mardi Gras annually took place. Meanwhile, highway construction in the mostly white French Quarter was blocked by well-connected boosters.<sup>c</sup>
- **Boston Ujima Project Inc.:** In the 1960s, Boston residents banded together to prevent the construction of I-95 and I-695. But by the time the planned highway project was stopped, properties in parts of Roxbury, a predominantly Black neighborhood, had already been seized and destroyed in preparation for construction. This left a previously vibrant stretch of the neighborhood vacant for decades.<sup>d</sup>

#### Sources:

<sup>a</sup> Clarence Stone, *Regime Politics: Governing Atlanta, 1946–1988* (Lawrence, KS: University of Kansas Press, 1989); Kevin M. Kruse, "What Does a Traffic Jam Have to Do with Segregation? Quite a Lot," *New York Times*, August 14, 2019, <https://www.nytimes.com/interactive/2019/08/14/magazine/traffic-atlanta-segregation.html>.

<sup>b</sup> Jarod Apperson, "An Afterward to White Flight: Atlanta's Return to Community & Long Road Toward Integration," Patch, February 10, 2013, <https://patch.com/georgia/eastatlanta/bp--an-afterward-to-white-flight-atlantas-return-to-cd126722ab4>.

<sup>c</sup> "The Monster: Claiborne Avenue Before and After the Interstate," TriPod, accessed August 30, 2024, <https://tripodnola.org/episodes/the-monster-claiborne-avenue-before-and-after-the-interstate/>; Livia Gershon, "The Highway that Sparked the Demise of an Iconic Black Street in New Orleans," *Smithsonian Magazine*, May 28, 2021, <https://www.smithsonianmag.com/smart-news/documenting-history-iconic-new-orleans-street-and-looking-its-future-180977854/>.

<sup>d</sup> Erick Trickey, "Fixing a Highway-Shaped Hole in the Heart of Black Boston," *Next City*, August 14, 2017, <https://nextcity.org/features/fixing-urban-renewal-highways-cities-black-boston-neighborhoods>.

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## Financial Exploitation

Private individuals and firms played a major role in taking advantage of the inaccessibility of financing in low-income communities and communities of color. Because discriminatory lending policies put government-subsidized mortgages out of reach for so many Black families, predatory lenders stepped in with targeted, exploitative lending schemes, such as requiring Black families to pay inflated installment payments for 15 to 20 years. After one missed payment, the real estate company could evict borrowers with no accumulated equity (Rothstein 2017). Other predatory schemes, such as short-term payday

loans with exploitative interest rates, also take advantage of financially vulnerable populations and can cause cycles of debt (Fox 2004). In the lead-up to the 2007 subprime mortgage crisis, borrowers with low incomes, many of whom were Black or Hispanic/Latino, were steered by predatory lenders into mortgages that were designed to fail (Mehkeri 2014). The resulting Great Recession disproportionately affected Black and Hispanic people, who owned 30 percent of foreclosed homes compared with the 11 percent owned by white people (Garriga, Ricketts, and Schlagenhauf 2017).

## **Rapid Development, Gentrification, and Displacement**

Over the last several decades, rapid development in previously disinvested areas of high-growth or high-cost cities has led to displacement, especially of renters with low incomes. In many of these cities, developers invest in neighborhoods on the premise that they can earn future profits by evicting long-term tenants and displacing current neighborhood residents (Stein 2019). As neighborhoods gentrify with inflows of new, wealthier residents, rents or property taxes and other costs of living increase, often making it unaffordable for legacy residents to continue living in their communities (Freeman et al. 2023). And when new residents displace or outnumber legacy residents, cultural displacement occurs.<sup>19</sup>

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## BOX 5

### History of Displacement in Case Study Locations

- **Sogorea Te' Land Trust:** Tech companies began flocking to the San Francisco Bay Area in the 1990s, leading to newcomers building on Indigenous lands without giving the Indigenous community a say in development, according to one interviewee. As more buildings and parking lots were constructed, more Indigenous cultural sites, called shellmounds, were destroyed and replaced by amenities like shopping centers that catered to newcomers' lifestyles.<sup>a</sup>
- **The Guild:** The demolition of 43 public housing properties from the lead-up to the 1996 Summer Olympics through 2011 drastically changed the housing landscape in Atlanta.<sup>b</sup> Today, development around the Atlanta Beltline threatens housing affordability, as green and recreational features attract wealthier residents to previously disinvested areas.<sup>c</sup>

#### Sources:

<sup>a</sup> Laura Klivans, "There Were Once More the 425 Shellmounds in the Bay Area. Where Did They Go?" KQED, March 24, 2022, <https://www.kqed.org/news/11704679/there-were-once-more-than-425-shellmounds-in-the-bay-area-where-did-they-go>.

<sup>b</sup> Stephanie Garlock, "By 2011, Atlanta Had Demolished All of Its Housing Projects. Where Did All Those People Go?" CityLab, May 8, 2014, <https://www.bloomberg.com/news/articles/2014-05-08/by-2011-atlanta-had-demolished-all-of-its-public-housing-projects-where-did-all-those-people-go>.

<sup>c</sup> Sweta Byahut, Sudeshna Ghosh, and Calvin Masilela, "Urban Transformation for Sustainable Growth and Smart Living: The Case of the Atlanta Beltline," *Smart Living for Cities* (2020): 73–100; Dan Immergluck and Tharunya Balan, "Sustainable for Whom? Green Urban Development, Environmental Gentrification, and the Atlanta Beltline," *Urban Geography* 39 (4) (2017); Jaclyn Ashley, "The Black Residents Fighting Atlanta to Stay in Their Homes," Al Jazeera, November 30, 2020, <https://www.aljazeera.com/features/2020/11/30/atlanta-gentrification>; Dan Immergluck, "Atlanta's BeltLine shows how urban parks can drive 'green gentrification' if cities don't think about affordable housing at the start," *The Conversation*, January 25, 2023, <https://theconversation.com/atlantas-beltline-shows-how-urban-parks-can-drive-green-gentrification-if-cities-dont-think-about-affordable-housing-at-the-start-193204>.

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## Climate and Environmental Threats

Climate and environmental hazards threaten communities across the country. Indigenous communities are still suffering the consequences of industrialization that polluted lakes and rivers they consider sacred (Kimmerer 2013). They not only have borne the destruction of the ecosystems that sustain their lifestyles but also have been targeted for natural resource extraction, processing, manufacturing, and disposal of hazardous materials, including nuclear waste (Taylor 2014). Other low-income communities have been targeted for landfill or toxic storage and disposal facility sites (Taylor 2014; Pastor et al. 2001). Communities of color have been more exposed to air pollution (Collins et al. 2022) and poisoning from lead pipes and paint (Floyd 2018). Today, Black children still exhibit higher blood lead levels than do white children (Teye et al. 2021).

Climate change will also disproportionately affect communities of color or other disinvested communities in terms of both chronic stressors (like heat) and acute climate-related disasters. Many climate and environmental injustices are related to the long-term impacts of redlining, neighborhood disinvestment, and development or insurance policies that allowed for development in hazard-prone areas, many of which are now occupied by residents with low incomes (Elliot 2021). When it comes to recovery from climate-related disasters, people who can more readily rebuild, return to work, and prosper after minor or major disasters are those with access to resources and financial safety nets (Fothergill and Peak 2004), often from intergenerational wealth. Those without the means to rebuild are forced to migrate (Fussell, Sastry, and VanLandingham 2010). The combination of exposure to hazards and access to resources often determines a community's ability to deal with the impacts of climate change—and many communities of color are at a disadvantage.

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#### BOX 6

##### History of Climate and Environmental Threats in Case Study Locations

- **Boston Ujima Project Inc.:** In Boston, densely developed neighborhoods with populations that are majority people of color—including Chinatown, Dorchester, East Boston, Mattapan, and Roxbury—experience more intense heat waves compared with other parts of the city.<sup>a</sup> But the neighborhoods that would benefit most from tree shade to mitigate heat lack the physical space for trees because previous development did not prioritize green space in lower-income neighborhoods.<sup>b</sup>
- **The Guild:** In Atlanta, Black communities on the western side of the city bear the costs of environmental racism through lead-contaminated soil—a legacy of smelting that occurred in the former industrial corridor nearby—which was overlooked for decades.<sup>c</sup>
- **Cooperation New Orleans:** Gordon Plaza in New Orleans, which was built in the 1970s, was marketed specifically to Black families. However, residents did not learn until later that the development was built on a former landfill. Black families were unknowingly exposed to cancer-causing chemicals for more than two decades.<sup>d</sup> Following Hurricane Katrina, more than 40 percent of Black residents never moved back after their homes were leveled or became uninhabitable, with other reasons including heirs' property issues, job loss, or schools being slow to reopen.<sup>e</sup>

##### Sources:

<sup>a</sup> City of Boston, *Heat Resilience Solutions for Boston* (Boston, MA: City of Boston),

<https://content.boston.gov/departments/climate-resilience/heat-resilience-solutions-boston>.

<sup>b</sup> Rachel S. Danford, Chingwen Cheng, Michael W. Strohbach, Robert Ryan, and Craig Nicolson, "What Does It Take to Achieve Equitable Urban Tree Canopy Distribution? A Boston Case Study," *Cities and the Environment* 7 (1) (2014).

<sup>c</sup> Ayaldi Campa, "In Atlanta, Work on a New EPA Superfund Sites Leaves Black Neighborhoods Wary, Fearing Gentrification," *Inside Climate News*, July 24, 2022, <https://insideclimatenews.org/news/24072022/superfund-atlanta/>.



<sup>d</sup> Darryl Fears, "Gordon Plaza Was Sold as a Dream for Black Home Buyers. It Was a Toxic Nightmare," *Washington Post*, April 1, 2022, <https://www.washingtonpost.com/climate-environment/2022/04/01/new-orleans-gordon-plaza-epa/>.

<sup>e</sup> Elizabeth Fussell, Elizabeth, Narayan Sastry, and Mark VanLandingham, "Race, Socioeconomic Status, and Return Migration to New Orleans after Hurricane Katrina," *Population and Environment* 31 (2010): 20–42; Ben Casselman, "Katrina Washed Away New Orleans's Black Middle Class," *FiveThirtyEight*, August 25, 2015, <https://fivethirtyeight.com/features/katrina-washed-away-new-orleans-black-middle-class/>.

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## Ongoing Structural Barriers

The practices described above have led to disparities along racial, ethnic, and class lines that are evident in many arenas, from health to property ownership outcomes.<sup>20</sup> These inequities are reinforced in the US by current policies and practices, including government tax and benefits policies, private sector lending practices, and philanthropic giving policies.

The housing sector presents a clear example. The US government offers more dollars in homeowner tax benefits than it spends on direct housing assistance (Rothstein 2014), and homeowners are disproportionately white (table 1). Among median-income households, white households receive a larger share of homeownership tax benefits than do Black households, such as mortgage interest deductions that primarily benefit higher-income homeowners (Dakins et al. 2022; Meschede et al. 2021). Because of historical policies and ongoing discrimination, Black-owned homes are also slower to appreciate in value than white-owned homes, and Black homeowners end up paying a higher percentage of their home's value in property taxes because assessed values are infrequently updated for property appreciation.<sup>21</sup>

White families additionally benefit from multigenerational family safety nets and intergenerational wealth transfers at higher rates than Black families (Park et al. 2019; Zhu and Zhin 2024). Households that lack personal connections to financial privilege may rely on government safety nets. However, some public programs, such as Temporary Assistance for Needy Families and Medicaid, cut families off from assistance at specified earnings thresholds in ways that may actually discourage families from seeking higher earnings and more savings.<sup>22</sup>

Lastly, more than \$1.5 trillion dollars are held in US private foundations, whose founders benefit from tax breaks and exercise outsize control over social issues through what they decide to fund (or not).<sup>23</sup> Most private philanthropies limit their purpose-related funding to the IRS minimum requirement of 5 percent of their annual net investment assets, investing the other 95 percent in mainstream investments to accumulate more wealth (Tomasko et al. 2023). Even private foundations that make mission-related investments from their endowments tend to invest in established models and expect

substantial returns on investments, which makes it difficult to stray from standard risk assessments.<sup>24</sup> Private foundations historically have been prescriptive in terms of what they will fund and in their reporting expectations (Orensten and Buteau 2020). And they tend to fund larger 501(c)(3) nonprofits, meaning people from outside the communities that nonprofits serve are typically making the decisions about what the community needs (SELC 2022).

## Forms of Community Advancement

Disenfranchised and disinvested communities have continuously demonstrated resilience, creativity, and rich cultures of food, music, craftsmanship, entrepreneurship, and cooperation that deserve to be recognized and supported. Their success is not accidental but rather the work of generations of innovative leaders committed to building entirely new systems for shared ownership and community wealth-building. The following section explores how communities have created and launched economic disruptors, thus generating onramps for income and wealth generation.

### Trust-Based Mutual Aid, Collectivism, and Reciprocity

Sharing resources for mutual aid was a staple of early African American economies in the US. Despite having no wages, enslaved people sometimes pooled together what money they could to purchase their own freedom (Gordon Nembhard 2014). Sou-sou savings clubs or “gifting circles” that trace back to West Africa have been adopted by Black communities across the US. Groups collectively decide how often and how much they will contribute, and the money is paid out as a lump sum to members of the group to be used as needed for funerals, paying down a debt, buying Christmas presents, or other purposes.<sup>25</sup> Typically, it is an all-cash exchange fully based on trust and without paperwork, legal contracts, or banking fees.<sup>26</sup> Such clubs typically grew out of Black communities being shut out of white institutions that would not provide these services (Parr 2016).

Mutual aid and collectivism—the practice of prioritizing groups as opposed to individuals—are ingrained in North American Indigenous economies. Indigenous worldviews tend to focus on relatedness, connectedness, and the greater good, emphasizing collective well-being over individual rights (Topa and Narvaez 2022). For instance, many North American Indigenous economies are gift based rather than commodity based. Exchanges are reciprocal, meaning that each member of society gives and receives, and anything received should be given away. Further, land is seen as a shared responsibility and not an individual right (Kimmerer 2014). Maintaining a reciprocal relationship with

the land is one way North American Indigenous tribes stay connected to their ancestors and their original teachings.<sup>27</sup>

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#### BOX 7

##### History of Mutual Aid and Reciprocity in Case Study Locations

- **Cooperation New Orleans:** New Orleans has a legacy of mutual aid practices and associations that are today called social aid and pleasure clubs. These are cultural, member-based associations that historically provided services such as insurance and support for medical expenses and funerals. They took care of things people needed that the government would not provide. Like the West African sou-sous, social aid and pleasure clubs pool money together: people pay a membership fee and, in return, are taken care of in their time of need. Free people of color and Black families who were formerly enslaved played a major role in starting many of the mutual aid associations in New Orleans.<sup>a</sup> They are still present today, as evidenced by the widespread mutual aid efforts following Hurricane Ida in 2021.<sup>b</sup>
- **Sogorea Te' Land Trust:** The Lisjan, an Indigenous tribe enslaved at Mission San Jose in Fremont, California, and Mission Dolores in San Francisco, have survived centuries of colonization and genocide through Spanish, Mexican, and American eras through a commitment to caring for the land as their ancestors taught them to do.<sup>c</sup>

##### Sources:

<sup>a</sup> Leslie Gale Parr, "Sundays in the Streets: The Long History of Benevolence, Self-Help, and Parades in New Orleans," *Southern Cultures* 22 (4) (2016), <https://www.southerncultures.org/article/sundays-streets/>.

<sup>b</sup> Brentin Mock, "The Evolution of Mutual Aid in New Orleans," Bloomberg, December 23, 2021, <https://www.bloomberg.com/news/features/2021-12-23/hurricane-ida-sparks-mutual-aid-network-in-new-orleans>.

<sup>c</sup> "Tribal History," Confederated Villages of Lisjan, accessed December 9, 2024, <https://villagesoflisjan.org/home/tribal-history/>.

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## Organizing

There is a long history of organizing around social and economic issues across the US. In the wake of the Civil War, for example, activists such as Ida B. Wells organized anti-lynching campaigns and formed the National Association for the Advancement of Colored People (NAACP), both of which were critical for raising awareness of violence and voting restrictions in the Jim Crow South.<sup>28</sup> Transformational organizing occurred during the civil rights movement from the late 1940s through the late 1960s, when Black Americans and allies fought for equal rights and an end to segregation. It was a period of resistance and defiance through boycotts, marches, sit-ins, and other forms of protest that demonstrated Black collective power. These demonstrations of solidarity directly influenced changes to

the law, including the Civil Rights Act of 1964, Voting Rights Act of 1965, and Civil Rights Act of 1968 (the Fair Housing Act), which aim to protect the rights of all Americans regardless of race.<sup>29</sup>

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#### BOX 8

##### History of Organizing around Social and Economic Issues in Case Study Locations

- **Boston Ujima Project Inc.:** Boston, where local zoning and teacher placement policies upheld school segregation long after *Brown v. Board of Education* mandated desegregation in 1954, was a formative place for many social and economic justice activists.<sup>a</sup>
- **Cooperation New Orleans:** New Orleans has a long history of Black worker organizing that made work environments better for many. This includes the 1867 and 1929 streetcar driver strikes that gave birth to the now famous “poor boy” or po’ boy sandwich.<sup>b</sup> In 1960, the New Orleans chapter of the Congress of Racial Equity (CORE) organized a boycott of shops that refused to hire Black workers, replicating Harlem’s 125th Street “don’t buy where you can’t work” campaign. The campaign secured 30 clerk and cashier jobs on the street that is now named for one of the organizers, Oretha Castle Haley.<sup>c</sup> Haley’s family home, known as the Freedom House, served as a safe space for civil rights activists to convene and plan. It is now listed on the National Register of Historic Places.<sup>d</sup>
- **The Guild:** Atlanta was the home of central civil rights figure Dr. Martin Luther King Jr., where he attended Morehouse College and would later organize regular sit-ins across the South.<sup>e</sup>

##### Sources:

<sup>a</sup> Matthew Delmont, “Rethinking ‘Busing’ in Boston,” National Museum of American History, December 27, 2016, <https://americanhistory.si.edu/explore/stories/rethinking-busing-boston>.

<sup>b</sup> Michael Mizell-Nelson, “Po-Boy Sandwich,” New Orleans Historical, accessed January 21, 2025, <https://neworleanshistorical.org/items/show/480>.

<sup>c</sup> “New Orleans Desegregation was Rooted in the 1960 Dryades St. Boycott,” *Louisiana Weekly*, August 4, 2014, <http://www.louisianaweekly.com/new-orleans-desegregation-was-rooted-in-the-1960-dryades-st-boycott/>.

<sup>d</sup> Chevel Johnson Rodrigue, “New Orleans Civil Rights Activist’s Family Home Listed on National Register of Historic Places,” Associated Press, November 18, 2023, <https://www.usnews.com/news/best-states/16ouisiana/articles/2023-11-18/new-orleans-civil-rights-activists-family-home-listed-on-national-register-of-historic-places>.

<sup>e</sup> James M. Washington, *I Have a Dream: Writings and Speeches that Changed the World* (New York: HarperCollins, 1992).

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## Entrepreneurship and Community Banking

Even under a brutal system of slavery, Black entrepreneurs demonstrated their creativity, ingenuity, and resistance. In some cases, enslaved people were skilled in trades that they practiced for pay and saved enough to purchase their own freedom.<sup>30</sup> During the Reconstruction era, Black entrepreneurship was encouraged by Booker T. Washington’s Black capitalism and self-help philosophies as well as by

W.E.B. Du Bois's group economy strategy, which emphasized keeping resources within the Black community (Gordon Nembhard 2014). Under segregation, Black businesses competed with white-owned businesses for Black patronage but could not attract white patrons. Therefore, Black-made products were often more expensive because of the diseconomies of scale. It was through cooperation and solidarity that Black businesses had a chance at financial success (Baradaran 2017). Black communities created their own supportive financial institutions<sup>31</sup> and markets during the Jim Crow era, from Black Wall Street in Tulsa, Oklahoma, to Hayti in Durham, North Carolina, which was split in two by a freeway in 1958 (Baradaran 2017). More Black-owned financial institutions were established during the civil rights era with a mission of helping Black people build financial security and wealth.<sup>32</sup>

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## BOX 9

### History of Entrepreneurship and Community Banking in Case Study Locations

- **Cooperation New Orleans:** In New Orleans, enslaved people gathered on Sundays in Congo Square—the birthplace of jazz—to make music, dance, and trade.<sup>a</sup> West African descendants, especially women, were at the center of the Congo Square markets, making and selling items to purchase their own freedom or, as freed women of color, purchase the freedom of their loved ones.
- **Boston Ujima Project Inc.:** Unity Bank and Trust Company (now One United Bank) launched in 1968 to support Black economic empowerment in Boston, inspired by Dr. Martin Luther King Jr.'s calls for economic equity. After police killings of unarmed Black men in 2015, the bank reaffirmed its commitment to Black empowerment, rebranding itself an “unapologetically Black bank.”<sup>b</sup>

#### Sources:

<sup>a</sup> Goran Blazeski, “Congo Square in New Orleans was the only place where slaves were allowed to gather every Sunday, to trade, sing, dance and play music; This led to the birth of Jazz,” *The Vintage News*, January 1, 2017, <https://www.thevintagenews.com/2017/01/21/congo-square-in-new-orleans-was-the-only-place-where-slaves-were-allowed-to-gather-every-sunday-to-trade-sing-dance-and-play-music-this-led-to-the-birth-of-jazz/>.

<sup>b</sup> Dahna Chandsler and Daphne Foreman, “OneUnited: The Nation’s Largest Black-Owned Bank is Unapologetically Black and Activist,” *Forbes*, September 27, 2020, <https://www.forbes.com/sites/advisor/2020/09/24/oneunited-the-nations-largest-black-owned-bank-is-unapologetically-black-and-activist/>.

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## Economic Cooperation and Cooperatives

There is a wealth of examples from US history of members of exploited and excluded communities working cooperatively toward common economic goals. In the South, Black agricultural cooperatives were one of the main ways communities came together in the post-Reconstruction era and built

collective power. For example, in 1930, the National Federation of Colored Farmers organized in Mississippi to form a purchasing cooperative that bought goods wholesale rather than buying them at inflated prices from white farmers (Gordon Nembhard 2017). Black farmers also banded together during the civil rights movement to make collective purchases and retain the ownership of their land (RBS 2022). Similarly, community land trusts grew out of the Black farming community during the civil rights era to combat predatory lending and agricultural industrialization.<sup>33</sup>

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#### BOX 10

##### History of Cooperatives in a Case Study Location: Cooperation New Orleans

Cooperatives were prevalent in New Orleans as early as the 1890s. Though they varied from groups of socialist workers and white women to Black liberationist theatre collectives, cooperatives played a role in shaping the city's development and modernizing its aging infrastructure by applying democratic principles to production, consumption, and exchange systems.

**Source:** Anne Gessler, *Cooperatives in New Orleans: Collective Action and Urban Development* (Jackson, MS: University Press of Mississippi, 2020).

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Stories of resistance and resilience over time serve as the backdrop to and inspiration for many cultural power-building and wealth-building movements today. Community ownership strategies in particular emphasize these shared values of trust, mutual aid, collectivism, reciprocity, justice, and cooperation. We share learnings from four contemporary efforts below.

## Case Studies

Today, multiple grassroots organizations across the country serve as the backbones of their local community ownership ecosystems. These projects demonstrate a shared commitment to building power among residents. They do so through intentional community organizing, presenting opportunities for shared investment in community assets, and facilitating joint decisions around how to use and steward local land and other resources. The cases highlight a range of culturally centered community ownership models that support community self-determination.

- **Boston Ujima Project Inc. (Ujima):** By combining organizing and creative financing using a **democratic investment fund**, Ujima is putting agenda-setting and investment decisions into the hands of Boston's artists, working class, and communities of color.

- **Cooperation New Orleans:** By fostering a culture of collaboration and providing technical assistance and financing through a **community loan fund**, Cooperation New Orleans is building an ecosystem of cooperatives that will meet community needs and support collective ownership and cultural power-building.
- **The Guild:** By removing real estate from profit-maximizing markets and creating pathways for collective ownership through a **community stewardship trust** and a **community land trust**, The Guild sees its work as giving residents in neighborhoods of color power and control over real estate rather than letting it function as a discriminatory tool against Black communities.
- **Sogorea Te' Land Trust:** By organizing and rematriating land through a **land trust**, Sogorea Te' is actively growing connections to their ancestral land, using the space to partake in ceremonies and practice traditional stewardship that can be carried into the future.

The cultural power-building operations represented by these four organizations go beyond the financing, legal, and even governance structures highlighted above. They support learning and trust-building within and across communities. With shared values of solidarity and cooperation, these four community ownership cases offer practical lessons for advancing models that build both cultural power and economic self-determination. Note that each case is organized into the following sections: Overview, Formation, Project Structure and Services, Community Governance and Ownership, Funding, and What Is Needed to Continue Progress.



# Boston Ujima Project Inc.

*Boston, Massachusetts*

Ujima has more than **500 voting members**. It has conducted **4 in-person neighborhood assemblies**, **2 business-to-business assemblies**, and has a **virtual engagement platform** through which members have named more than 220 “businesses we love” and more than 140 “businesses we need.”

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Ujima has collectively ratified **36 standards of good business** by which businesses in their network operate.

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The Ujima Fund has **invested in 9 values-aligned** entities and has welcomed more than **220 businesses** into its **Ujima Good Business Alliance**.

**Boston Ujima Project Inc. (Ujima) is a democratic, member-run organization building a cooperative business, arts, and investment ecosystem. Ujima works to build the agenda-setting and decisionmaking power of working-class communities of color in Boston by providing them with opportunities to control investment decisions.** Boston has a long history of segregation and exclusion that has prevented Black-owned businesses and artists from accessing capital for creative endeavors. To reverse these conditions, Ujima brings together organizing and finance to create a democratic investment ecosystem wherein working-class individuals and people of color collaboratively decide which organizations will receive resources to serve their community.<sup>34</sup> Bostonians who participate in Ujima’s work can make investment decisions, invest in a fund that supports community-based ventures, and share information about businesses that share their values.

## Formation of the Boston Ujima Project

In 2014, members of the Boston Workers Alliance and MassCOSH who were formerly incarcerated decided they wanted to create their own employment opportunities rather than face stigmatization from potential employers. When they attempted to raise funding to create a composting business, however, they faced similar discrimination and found that traditional banks would not finance their endeavor. The group organized as a cooperative and combined capital from a convertible loan, a grant, and a direct public offering to regular community members to launch their cooperative business. This got Ujima founders thinking: what if organizing and creative financing happened together more often?

Around the same time, the Center for Economic Democracy, Boston Impact Initiative, and City Life Vida Urbana were exploring what it would take to start a public bank to finance small businesses in Boston’s communities of color. After studying various models, the working group concluded that a singular approach, such as establishing a public bank, could not address the interconnected issues of

poverty and systemic racism faced by Boston residents. They decided to create a space employing multiple models—such as loan funds, alternative currency, and participatory budgeting—to help eliminate poverty, close the racial wealth gap, halt displacement, and reduce inequality.

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*“Let's get rid of the silos. Let's do them all at the same time, in the same place...And so that became the ecosystem approach that we essentially talk about when we talk about Ujima.”*  
—Ujima staff

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Ujima's loan fund was piloted in 2016, and Boston Ujima Project Inc. launched in 2017, first under the fiscal sponsorship of City Life Vida Urbana and later under the Center for Economic Democracy.<sup>35</sup> In 2017 and 2018, two citywide assemblies and three neighborhood assemblies convened more than 550 residents to establish priorities for the Ujima Fund.<sup>36</sup> The loan fund formally launched in 2018 and, in 2019, made its first loan to Cooperative Energy, Recycling and Organics, the worker-owned composting business that inspired Ujima's creation. Since then, it has invested in 8 businesses, and its members have ratified more than 220 businesses as “businesses we love” and 140 businesses as “businesses we need.”<sup>37</sup> Boston Ujima Project Inc. became a 501(c)(3) in 2024.



*Assembly of Black Possibilities attendees listen in on a session.*

Source: Dante Luna Productions. Reprinted with permission.

## Structure and Services

Boston Ujima Project Inc. is working to build a collaborative ecosystem to expand the collective power of its members while addressing geographic and sectoral silos. Its many parts work together to form a holistic approach to addressing the systemically ingrained issues of poverty and racial inequity.

- At the center of the Ujima ecosystem is the **general assembly**, Ujima's membership body. Ujima staff use **citywide and neighborhood assemblies** to learn about businesses in which members

are potentially interested in investing. Broader assemblies include the **Assembly of Black Possibilities**, which convenes organizers and activists from across the country to celebrate the different ways Black communities are mobilizing to design their communities.<sup>38</sup>

- The **Ujima Fund** is a fully capitalized \$4.5 million fund lauded as “the nation’s first democratic investment fund.”<sup>39</sup> It is a nonprofit investment vehicle that finances small businesses, real estate, and infrastructure projects led by working-class, Black, and other community members of color. Ujima’s voting members determine what the fund invests in. They can also invest in the fund themselves (see Funding section).

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*“Sometimes people just need help and support in navigating life and the variety of different experiences that they encounter. And so, the time bank is sort of leveraging our community and honoring their powers and their everyday ability to support community.” —Ujima staff*

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- The **Ujima Good Business Alliance** is a network of values-aligned businesses in Boston that are eligible for investments from the Ujima Fund. They have access to networking and professional development events as well as a range of support from the **Technical Assistance Network**, a vetted set of specialized technical assistance partners. The **Boston Center for Community Ownership**<sup>40</sup> has an initial intake appointment with every new Ujima Good Business Alliance member to understand their needs beyond investment and recommends technical assistance partners for any support they cannot provide themselves. The alliance also advocates and organizes for local procurement contracts from Boston-based universities, faith-based organizations, and corporations as part of Ujima’s **anchor institution strategy**.<sup>41</sup>
- Ujima established a **time bank**—a system of exchange where the unit exchanged is time spent helping others. Whether it is help with moving, cooking, or writing and editing, the time bank provides “help and support in navigating life,” as one staff member described.
- Ujima’s **arts and cultural organizing strategy** stems from many parts of its work and recognizes the specific challenges artists face as entrepreneurs and workers. Ujima invests in Boston’s arts and culture ecosystem and supports emerging artists and cultural organizers with grants awarded through a participatory process.<sup>42</sup> Ujima values art as a communication tool that can compel community members to think about their relationships to the economy and to each other in new ways. Ujima also launched the **Black Trust Chuck Turner Arts and Lecture Series**,

which explores the intersection of race and finance and is one of the ways Ujima reminds Black community members that cooperatives are a part of Black history.

- Ujima is 1 of 10 **movement anchors** in Massachusetts and a leader in governance practices under a Hyams Foundation initiative to build a racial and economic justice movement that advances systems change (Hyams 2023).

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*“[The arts and lecture series] was a way to kind of stake our place in these conversations and show that, not only do we have a place now, but in some instances, we even had a place before.” –Ujima staff*

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## Community Governance and Ownership

**Ujima governs according to values of community control, transparency, and a culture of care.** It is a Black-led and artist-led member organization that engages in its work through various decisionmaking bodies that ultimately put decisions in the hands of Ujima members.

- Ujima has **12 full-time staff, 1 part-time staff, and 4 fellows**, many of whom are artists. Ujima was created as a community-based alternative to traditional financial practices. It fosters a culture of care through workplace policies that accept staff as they are and prioritize rest. Ujima closes its office for one week every season and cancels weekly workshops in August for a month of slowdown. Every year, the team revisits and honors what went well throughout the year and discusses what they would like to do better in the coming year.
- Ujima is a **member-driven organization**. Member meetings occur once a week and are open to the public. Voting members live in Boston or have been displaced from the city and identify as a person of color and/or working class. They vote on governance decisions and can vote on every investment from the Ujima Fund. Resident members have the same characteristics but have opted out of voting; youth members are between the ages of 16 and 24 and can participate in votes; and solidarity members, who do not vote, live outside of Boston or do not identify as working class or as a person of color.<sup>43</sup> In 2020, Ujima created an online form for voting and resident members to name “businesses we love” or “businesses we need” at least once annually, adding an additional avenue for participants who are not able to show up to in-person events.
- The Ujima **voting delegation**, made up of 26 “super voters,” reviews businesses that members nominate for the Ujima Good Business Alliance to decide if they will be added to the Ujima

Fund's investment plan (box 11). Ratified businesses can apply to join the Ujima Good Business Alliance.

- The **community standards committee** is a member body elected to determine which prospective businesses are invited to the Ujima Good Business Alliance by assessing their alignment with Ujima's 36 good business standards. The 36 standards, voted on and ratified by Ujima members, represent workers and residents in 8 different modules of working conditions and business practices. When a business receives an investment from the Ujima Fund, it is held accountable to upholding those standards.
- When it comes time for an investment vote, Ujima's fund management team—in partnership with Ujima's investment committee, which is made up of members and finance professionals—walks voting members through considerations for each investment. Any investment must be approved by a quorum of voting members (50 percent plus 1 from 2019 to 2023, raised to 60 percent in 2024).

Ujima relies on its values to guide its work, often asking, "Is this in our lane?" according to an Ujima leader. That "lane" includes both finance and organizing, a combination that staff said "gives us a lot of room to do quite a bit without wondering if we are not doing enough." To accomplish this work, Ujima seeks partners that offer technical financing and organizing skills and have the patience and integrity to honor community visions.

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## BOX 11

### Evolution of Ujima's Voting Process

Ujima wanted to ensure an equitable voting process and began with a “one member, one vote” model. But when it tried to ratify a list of 80 businesses and 36 standards, it took more than four months to reach quorum (50 percent plus 1). Some members found the amount of information they received overwhelming and did not think they could thoughtfully review it in the available time. Others suffered from decision fatigue.

What Ujima originally recognized as a failure evolved into a new representational voting approach: voting delegates. Now, 26 “super voters” are responsible for ratifying the investment plan—the lists of “businesses we love” and “businesses we need” that are eligible to apply for Ujima’s Good Business Alliance. Ujima voting delegates review no more than 10 to 15 businesses each. Each business is evaluated by two delegates who spend time on their websites, inquire about the businesses in their networks, and even go to the businesses to try their products. Delegates give a green flag to businesses they would like to see move on to the next stage; a yellow flag if they are indifferent or have minor concerns; or a red flag for “a nope,” as one delegate stated. If a business receives at least two red flags, it is removed from the pool of businesses considered for the Ujima Good Business Alliance. Then, community standards committee members decide which ratified businesses are invited to the Ujima Good Business Alliance by assessing their values alignment with the 36 good business standards. Afterward, an investment committee made up of Ujima members and local finance professionals conduct due diligence and make investment recommendations before members vote on which businesses receive an investment. The Ujima voting delegates, community standards committee, and investment committee system relieves the broader membership of the burden of sifting through information at every turn. Members now feel that they “don’t need to know everything about everything,” as one member put it. But at the end of the day, voting members still have the final say on where investments go.

**Source:** Authors’ interviews with Ujima staff.

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## Funding

Ujima’s organizing work is funded by a wide array of sources, including individual donors and private philanthropy. Funds are used for operations and a wide range of programming and technical assistance provision (table 1).

TABLE 1

**Boston Ujima Project Inc. Funding Sources and Uses**

Sources	Type and terms	Uses
Individual donors	Gift	Ujima general operating
Philanthropic	Grants	Fellowships, pilot projects, programming, operations, and technical assistance provision

Source: Authors' analysis of funding sources.

The **Ujima Fund**, which raises capital separately from Boston Ujima Project Inc., offers three tiers of notes (a debt investment with a predetermined interest rate), each named for Ujima values: Kujichagulia (self-determination), Umoja (unity), and Nia (purpose). The fund allows local community members to make investments as small as \$50 (table 2). Investments made by the loan fund range in size (from \$2,500 to \$300,000) and investment type. Early- and mid-stage businesses receive either debt or equity. The debt requires no collateral and has a revolving low interest rate. Risk is not assessed by an owner's collateral or a business's financial track record but by their connection to the community and the integrity of their business model. To date, the fund has invested in nine Boston-based businesses.

Ujima benefited from flexibility and ongoing technical assistance during the pilot of the Ujima Fund. Grant funding from the Oak Foundation gave Ujima the runway to prove its concept, which gave other investors the confidence to follow. Despite strong funder relationships, Ujima had to temper expectations with some of its early funders as it worked to center community priorities.

TABLE 2

**Ujima Fund Investments**

Investment tier	Investors	Investment range	Return target	Term length
Kujichagulia	Nonaccredited investors from Massachusetts	\$50–\$10,000	3 percent annually	3 years
Umoja	Nonaccredited investors from Massachusetts, Connecticut, Maine, Rhode Island, New York, and Colorado, and accredited investors from the US and UK	\$1,000–\$250,000	2–3 percent at maturity	3–7 years
Nia	Accredited philanthropic investors from the US, UK, and Canada	\$5,000+	1.5 percent annually	7 years

Source: Authors' adaptation of Ujima's fund structure, available at <https://www.ujimaboston.com/finance>.

**Notes:** Nonaccredited investors do not meet the income or net worth requirements set by the Securities and Exchange Commission. Accredited investors, as of December 2021, have either a net worth of more than \$1 million (excluding the value of their primary residence) or an annual income of more than \$200,000 (\$300,000 combined with a spouse). Ujima investments include Bay State Banner; Cooperative Energy, Recycling and Organics; Cupcake Therapy; Comfort Kitchen; Dorchester Food Coop; Jazz Urban Café; Kush Groove Clothing; and The Pearl.



## How Will Boston Ujima Continue Its Progress?

Ujima's thoughtful organization, mission, processes, and fearless pursuits in arts and cultural organizing and financing offer the community ownership movement numerous lessons. The following factors will continue to aid their progress.

- **Space to learn, create, experiment, and rest.** Ujima creates spaces where people are invited to dream and be “courageous in their pursuits,” as one staff member explained. This is especially important for people who historically have been excluded from holding power, which is one reason why Ujima “provid[es] people with opportunities to practice what it’s actually like to have power and to use power,” according to the executive director. Part of this involves fostering healthy work environments that accept people as they are and prioritize rest, in accordance with Ujima’s culture of care (see Community Governance and Ownership section).
- **Sensitivity to community realities through balanced expectations and patience from strong long-term partners.** Ujima is constantly balancing the expectations of its stakeholders, including funders and community partners, with its strong connection to what is happening on the ground. For example, during the COVID-19 pandemic and after the murder of George Floyd, Ujima chose to prioritize other activities over making loans, even though some investment partners had expected to see loan deployment during that period. Staff believe that carrying out the work as envisioned requires balancing urgency and patience and managing the expectations of their partners. Partners that are willing to listen allow Ujima to remain sensitive to community realities. Ujima prioritizes fidelity to community vision over expediency, which is why they seek flexible long-term funding and partners that understand their long-term goals.
- **Acknowledging and learning from failure for continuous improvement.** After nearly a decade, Ujima still views itself as a work in progress. Staff acknowledge that their work involves ongoing learning and refinement through transparent engagement with Ujima members. For example, when its vote to ratify an investment plan that included 80 businesses as potential investees did not reach quorum in the expected amount of time (box 11), staff engaged members in conversations to determine an alternative approach to investment plan ratification. Ujima views being transparent about failure as an important way of building trust and creating more durable relationships and decisionmaking processes. Staff feel it is important to share both what has gone well and ways they have had to pivot to support learning in their community and among groups in other communities that are trying to do similar work.

# Cooperation New Orleans

*New Orleans, Louisiana*

Cooperation New Orleans has provided **five loans to three cooperatives** and has helped an additional four cooperatives form in New Orleans.

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Cooperation New Orleans had more than **45 participants** in its first two Black Liberation Cooperative Academies.

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More than **15 cultural events** hosted by Cooperation Gumbo have immersed community members in New Orleans's cooperative history.

**Cooperation New Orleans is driving a solidarity economy movement in New Orleans by building, funding, and sustaining an interconnected ecosystem of cooperatives so that Black, Brown, Indigenous, and LGBTQIA+ workers can own their businesses while meeting community needs. They reach workers and cooperative businesses through educational programming and cultural organizing as well as a community-based loan fund.**

New Orleans is a vibrant city known for its food, music, and art. But the people most responsible for the city's culture are often economically marginalized—a phenomenon tracing back to the slave trade (see the Historical Context section of this report) and the post-Katrina recovery period. New Orleans also faces what staff described as “a cyclical flow” of hurricane seasons that requires cooperation and mutual aid during each crisis.

Cooperation New Orleans is harnessing the cooperative spirit that has always existed in New Orleans in the form of mutual aid and formal cooperatives (see the Forms of Community Advancement section of this report). The “co-op curious”—inclusive of individuals, projects, and/or business owners who collaborate with Cooperation New Orleans—can access education, technical assistance, and financing to help them establish worker-owned cooperatives or other solidarity economy initiatives.

## Formation of Cooperation New Orleans

Cooperation New Orleans started as a conversation and organizing space. When one of the cofounders of the New Orleans Food Co-op was transitioning out of his role, he began to think more deeply about how cooperatives could be used to put power into the hands of workers. Through word of mouth, he and half a dozen others began meeting weekly to discuss paths forward. The result was a bilingual visioning event in December 2019 attended by upwards of 50 community members. Participants explored questions like: “What would New Orleans look like if we were a cooperative city? What would it sound like? What would it feel like?” They took stock of New Orleans's strengths and what would need to be put in place. The key missing piece, lifted up by several of the event attendees, was access to

capital for the thousands of people with great ideas who have been systematically excluded from mainstream capital.

Early inspiration for Cooperation New Orleans came from **Rhythm Conspiracy**, a cooperative established in 2007 to keep money from the music industry in New Orleans with the people who make the entertainment possible. The loan fund component blossomed when an active community member learned that the **Southern Reparations Loan Fund**, a network of loan funds in the South, was merging with **Seed Commons**, a national loan fund network, and that Seed Commons was looking for members in the South. After two New Orleans



Brass band at the end of the Central City walking tour.

Source: Cooperation New Orleans. Reprinted with permission.

representatives attended a training led by **Cooperation Works**, Cooperation New Orleans was established as a loan fund under Seed Commons in 2020. Cooperation New Orleans is more than a loan fund: it is a movement that assembles organizers, educators, artists, and workers in support of cooperative thought and solidarity economy practices throughout the city. Cooperation New Orleans is fiscally sponsored.

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*"I don't recall barriers [to starting Cooperation New Orleans]. I recall us having the idea and making a space to keep having a conversation until we figured it out." —Black Liberation Co-op Academy facilitator*

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## Structure and Services

Cooperation New Orleans engages in the technical work of preparing people to build cooperatives and connecting them to capital as well as the organizing work of movement building—that is, the work needed to sustain a cooperative ecosystem in New Orleans. Several initiatives fall directly under Cooperation New Orleans's umbrella, but many more extend from it.

- **The Black Liberation Co-op Academy** uses a cohort model where participants meet for 12 sessions to talk about the importance of cooperatives and their potential to meet the needs of local Black communities. They offer stipends to cohort participants for time spent away from income-generating activities.<sup>44</sup> The Black Liberation Co-op Academy curriculum was inspired by the histories of Black cooperative economic practices in the Black Freedom Struggle and across the Black diaspora.<sup>45</sup> After completion, staff contact participants to ask what they might need to pursue the cooperative ideas shared during the sessions. The team is also collaborating with **Studio La La La**, a film and media cooperative, to create a culturally relevant cooperative-focused video series.

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*“We operate fairly horizontally and use governance structures and operation structures that are informed by sociocracy. There's a lot of additional work that we do that is based on where we see a need for somebody to step in or where there's alignment and interest with ourselves as individuals within our collective goals.” —Cooperation New Orleans loan steward*

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- **Cooperation New Orleans Loan Fund** supports an ecosystem of worker-owned cooperatives through capital and technical assistance from loan stewards. The capital is provided in a way that “returns to the lender [do] not ever [exceed] the wealth created by the borrower using the capital.”<sup>46</sup> For Cooperation New Orleans, this entails basing its assessments of loan readiness and repayment reliability on relationships rather than on credit history or lack thereof. Unlike traditional lenders, the loan fund does not require recipients to guarantee their loans with personal assets, and repayment of loans does not begin until a project is generating enough revenue to cover its expenses, including living wages or salaries.<sup>47</sup>

Loan stewards guide cooperatives in the process of becoming loan ready. When “people commit to wanting to turn the business they’re dreaming of, or already have, into a cooperative,” as one facilitator described, they can look to loan stewards for support. Aspiring cooperative worker-owners begin working with Cooperation New Orleans at all stages of development. Loan stewards support businesses with planning, entity creation, operations set-up, and democratic decisionmaking agreements, preparing the businesses to receive loans. The loan fund brings in other partners to provide specialized assistance in areas such as financial system set-up and marketing, legal, or tech-based support. Since 2019, Cooperation New

Orleans has worked with at least 14 cooperatives in New Orleans, including Keep It In The Culture (box 12).

- **Cooperation Gumbo**—a collaboration with members of Cooperation New Orleans, Civic Design Cooperative, and Studio La La La—strengthens connections to New Orleans’s cooperative history and brings attention to the fertile foundation on which future cooperatives can be developed. The Gumbo team connects with community members to document

stories of cooperation and share them in exciting and accessible ways, including through visual and performing arts—a display of “the beauty that we build with nothing,” as described by one collaborator. Cooperation Gumbo hosts neighborhood walking tours, story circles, community discussions, events, and art exhibitions to ground community members in their neighborhoods’ history, such as the histories of Black economic corridors and markets like Congo Square, historic Bayou Road, and Oretha Castle Haley Boulevard.



Cooperation New Orleans member, Toya Ex, at a Cooperation Gumbo art installation during the Uptown Super Sunday parade.

Source: Cooperation New Orleans. Reprinted with permission.

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*“Our goal is to use the traditional cooperative practices of New Orleans culture as an inroad to reintroduce our collective remembrance of this practice as a traditional practice, as much as red beans and rice on a Monday.” —Cooperation Gumbo collaborator*

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## BOX 12

### Keep It In The Culture

Keep It In The Culture, a Cooperation New Orleans Loan Fund recipient, is a cultural materials outlet and cultural promotion cooperative for Mardi Gras Indians and other Black culture bearers. Materials for Mardi Gras Indian costumes are supplied at affordable rates, and some worker-owners are culture bearers themselves. Worker-owner status can be achieved by 100 hours of volunteering at the retail shop or helping at events and functions—a sign that a person is passionate about making the cooperative operate.

Two of the founding members of Keep It In The Culture met weekly with a Cooperation New Orleans loan steward for more than six months to develop a business plan, budget, and marketing presentation before the cooperative launched with a small working capital line of credit from Seed Commons. Keep It In The Culture continues to lean on Cooperation New Orleans as a support system that, independently of Seed Commons, sourced Keep It In The Culture's marketing budget through grant funding.

Keep It In The Culture's primary form of marketing is showing up for cultural events and acts of solidarity, such as hosting hydration stations (free water distribution sites) along the Super Sunday parade route and organizing school supply drives. Since costuming is seasonal, Keep It In the Culture founders knew they needed other income to sustain their business the rest of the year. They decided as a cooperative to also produce music, create content, sell barbecue, and design merchandise to supplement sales in the off-season. Cooperation New Orleans loan stewards thought this multifaceted revenue-generating approach was too much at once, according to an interviewee, and encouraged the co-op to focus on one aspect of their business model (i.e., retail sales of cultural materials) for the pilot loans from Seed Commons. However, the loan stewards helped Keep It In the Culture Co-op develop a phased plan of growth that could accommodate these other aspects of their business model. The co-op was confident in their business blueprint and knew an elaborate marketing plan was necessary to draw attention in a city full of "spectacular displays," as one founder noted. They worked with Cooperation New Orleans to secure additional marketing funds for their pilot phase and a retail store expansion during the 2025 Carnival season.

**Source:** Authors' interviews with Cooperation New Orleans staff.



*Nick Holmes conducting an interview at Backstreet Cultural Museum for Keep It In the Culture.*

**Source:** Cooperation New Orleans. Reprinted with permission.



## Community Governance and Ownership

Cooperation New Orleans governs according to the values of **uplifting culture, building power, solidarity, decolonization, and advancing alternatives to racial capitalism**. The existing governance structure is primarily driven by two needs: (1) a collective decisionmaking process for how the organization moves and operates, and (2) a process to administer the loan fund.

- Organization-level decisions are made by a 10-member **steering committee** comprised entirely of women and gender-nonconforming members. Members of the steering committee participate in movement work, building foundations for the cooperative community through outreach, education, and strategic policy work. The committee is split into groups that collaborate on different components of Cooperation New Orleans's work alongside additional members of the community.
- The five facilitators contracted to lead the **Black Liberation Co-op Academy** make up one of the steering committee subgroups. They review applications to the cohort-based program, conduct interviews, and decide who is accepted. They also design and facilitate the cohort curriculum and oversee script development for the cooperative-focused video series.
- **Cooperation New Orleans Loan Fund** is staffed by two full-time loan stewards who are also members of the steering committee. They are responsible for presenting memos about potential loan recipients, first to the local steering committee and then to Seed Commons. In the spirit of cooperative development, the fund typically works with projects that have at least two people jointly pursuing the business as opposed to solo entrepreneurs. Loan stewards look for alignment with Cooperation New Orleans's values. Once loans are approved, loan stewards work with cooperatives to pursue profitable sustainability over the life of the loan.

Cooperation New Orleans is engaging in several conversations about how to support and build the local cooperative and solidarity economy ecosystem. They are also exploring ways to align their decisionmaking processes with their values when it comes to determining new programs and which cooperative businesses to support with technical assistance and funding.

## Funding

The primary sources of funding for Cooperation New Orleans are grants from philanthropic funders for its operating costs and curriculum-building and capital from Seed Commons to administer and make loans from the community loan fund (table 3). Seed Commons is a 501(c)(3) community development financial institution (CDFI) and wealth-building cooperative with a national network of community-

controlled funds that make local investments in disinvested communities where finance has been used for economic exclusion. The organization supports more than 40 funds that have collectively made more than 100 loans and \$15 million worth of investments across the US, Argentina, and Nicaragua. Seed Commons has a single fund that takes in investment, which is then distributed to localities (including Cooperation New Orleans). Backend services and peer-based learning tools are shared among members. To date, the Cooperation New Orleans Loan Fund has made more than \$600,000 in loans.

Seed Commons loans (and debt more generally) are not always the best way to finance early start-ups and pilots when businesses are still figuring things out. In addition to the loan process, loan stewards offer predevelopment microgrants to emerging co-ops as they get established. As a local loan fund in the Seed Commons network, Cooperation New Orleans’s role is to work directly with co-ops on the ground, understand their local conditions, and assess the viability of co-op businesses. Loan stewards work closely with Seed Commons to understand the needs of the co-ops, learn from co-ops’ experiences across the country, and advocate for co-ops’ financing needs within the national financial cooperative ecosystem.

**TABLE 3**  
**Cooperation New Orleans Funding Sources and Uses**

Sources	Type and terms	Uses
Individuals and donor-advised funds	Donations	Operations, curriculum-building, programming
Foundations	Grants	Operations, curriculum-building, programming, marketing
Community development financial institution (Seed Commons)	Loans (Cooperation New Orleans Loan Fund)	Loans to cooperatives

**Source:** Authors’ analysis of funding sources.

**Notes:** Cooperatives funded by Cooperation New Orleans include Pagoda Cafe, Flippin Birds food truck, and Keep It In The Culture.

### How Will Cooperation New Orleans Continue Its Progress?

Cooperation New Orleans’s cooperative movement is not standing still. As they continue to evolve, the following factors and approaches will help support their work.

- **Responsiveness to the community and space for culture shift and learning.** Cooperation New Orleans strives to make space to hear from the community. Whether it is hosting a listening campaign or cultural event that gives people the opportunity to learn about their work or



actively reaching out to prospective cooperative owners, Cooperation New Orleans grounds its movement in community ideas. Cooperatives in the New Orleans ecosystem expect funders that support the loan fund or fund the cooperative business directly to take the time to get to know their community's assets and needs and be advised by local experts. That said, Cooperation New Orleans recognizes that, because many of the people they work with have been excluded from ownership opportunities for so long, it may take time to move from a worker culture to an ownership culture. Whether facilitating conversations around the idea of cooperation or giving people the technical terms to match their existing actions, Cooperation New Orleans is building spaces where people feel comfortable exploring their dreams and creating together.

- **Values alignment and clear processes.** Cooperation New Orleans faces capacity constraints in terms of financing guidelines and staffing to accompany budding cooperatives, so the group is figuring out how to prioritize different ideas to ensure the enterprises they spend time with align with their group's values. For starters, Cooperation New Orleans prioritizes supporting businesses that are pursuing cooperative ownership within Black, Brown, Indigenous, immigrant, and LGBTQIA+ working-class communities, as opposed to solo social entrepreneurs or cooperatives started by people with education and/or class privilege. Cooperation New Orleans assesses new cooperative projects on their alignment with cooperative principles and belief in collective growth. At the same time, facilitators are thinking through processes they could adopt to help people with creative ideas engage with the technical assistance and loan financing opportunities offered by the loan fund so as many new businesses and cooperative projects as possible can flourish.
- **Reasonable expectations, flexibility, and acceptance of failure.** There is a lot of excitement for cooperatives among community groups and funders as a solution. However, the timelines in which some funders expect to see results, scale, and proof of cooperatives as viable alternatives to mainstream economic models are often overly ambitious. Placing unrealistic time frames on cooperative projects harms the movement, according to one interviewee. Cooperation New Orleans staff believe that longer time frames are needed to test models, especially when member-owners are transitioning from "business as usual" work environments to learning how to collectively be their own boss. They imagine an ecosystem in which cooperative business owners can work with their lenders to jointly determine realistic business plans and time frames for profitability. Staff also believe there needs to be a willingness to invest in making cooperative models work, even when there are perceived failures or hurdles along the way.

- **Engagement with the city and policy.** To date, efforts to engage with the city have been slow. However, as one loan steward shared, “There’s a lot of policy change that would need to happen to make our cooperative ecosystem stronger, but we are also aware of the way that, without real community cooperation, policy can also unintentionally create more burdens or hurdles.” Cooperation New Orleans is considering what it would look like to have an outreach and policy committee to advance policy work, particularly policy that incentivizes worker-owned cooperatives and avenues through which businesses can register as cooperatives (currently, only agricultural cooperatives can incorporate under a specific cooperative entity status in Louisiana). Registering as a cooperative could qualify organizations for various tax benefits, financing, or other assistance from the state.<sup>48</sup>

# The Guild

## Atlanta, Georgia

The Guild has taken **seven properties** out of the profit-maximizing market with its community stewardship trust and community land trust.

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The Guild has raised **\$8 million** in low-cost equity through its groundcover fund.

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The Guild has supported **more than 50 developers of color with programming** and **15 developers of color with receiving predevelopment funding**.

**The Guild is a worker-owned cooperative developing community-owned land, housing, and mixed-use projects that remove real estate from speculation, while giving legacy residents of southwest Atlanta the ability to collectively own, govern, and steward local assets in their own neighborhoods.**

The city's Black population was pushed into southwest and west Atlanta over the last century due to myriad discriminatory practices and decisions, including redlining and the construction of I-20, which physically separated Black and white neighborhoods (see the Historical Context section of this report).<sup>49</sup> Now, residents in these same neighborhoods face increased displacement pressures, in part because of the influx of capital and development near the city's Beltline project (Immergluck and Balan 2017; Byahut et al. 2018; Wang 2024).

The Guild works to stabilize and acquire spaces for legacy residents by removing properties from the market and creating

paths toward their collective ownership and stewardship. Residents of southwest Atlanta, including those who have been displaced from these neighborhoods, have opportunities to invest in properties in their neighborhoods, have a say in how they are developed, and learn about the solidarity economy in community with others.

### Formation of the Guild

The Guild began as a coliving company founded by Nikishka Iyengar in 2015 that created space for artists and activists to live affordably in community in Atlanta. Before the pandemic, The Guild leased a seven-unit building in the Martin Luther King Jr. Historic District of Atlanta. Two of the units were used for short-term Airbnb rentals, which helped keep two of the other units well below market rate, as rent and other expenses were bundled. The Airbnb units also served as a community space for pop-ups like photography shoots. In the fall of 2020, after about two and a half years in the space, the tenants had to move out. The rent was going to increase exponentially because of how the building was financed. This experience prompted members of The Guild to think more about permanently affordable housing.

Meanwhile, The Guild was running a business accelerator program. A participant from the Capitol View neighborhood told The Guild in 2019 that they were organizing to collectively purchase and build a community space with others in Capitol View. However, the effort was not successful because adaptive reuse projects can be complex to redevelop, and lacking access to capital, the residents were unable to chart a path forward. A year later, The Guild received a grant that would

allow them to purchase a building to test their hypothesis of removing properties from the market—and the Capitol View property, 918 Dill Avenue, was still for sale. It became The Guild’s first acquisition, which was placed in the **Community Stewardship Trust** when the legal entity incorporated in 2024.

The Guild uses multiple tools to create pathways for community ownership and itself became a registered worker-owner cooperative in May 2022. In 2023, the **People’s Community Land Trust** launched relatively quickly when an opportunity arose to work with partners from the Housing Justice League and American Friends Service Committee. These two partners work with people who are at risk of being evicted or displaced, like Miss Juliet. Miss Juliet, who had rented her home in Atlanta for 27 years, was forced to move and denied the opportunity to purchase the home with the money her community raised for her. The Guild worked with the Housing Justice League and American Friends Service Committee to find her new forever home on Washington Avenue in the Peoplestown neighborhood. The Guild purchased Miss Juliet’s single-family home located on a large lot and placed it into the People’s Community Land Trust, and they intend to add additional housing to the lot.



*Miss Juliet poses with the land trust team.*

Source: The Guild. Reprinted with permission.



*The Guild team poses with the Community Stewardship Trust banner.*

Source: The Guild. Reprinted with permission.

The Guild's acquisition process is necessarily time-consuming, since it requires organizing with communities to identify, finance, and develop community-owned properties. However, that means it can be challenging to act quickly on unexpected opportunities and keep up with mainstream developers with access to liquid capital. To solve for this challenge, The Guild launched **Groundcover** in 2023—a fund that raises money on a portfolio basis

rather than on a project-by-project basis and can expeditiously deploy capital to make purchases on behalf of communities in competitive real estate markets.

## Structure and Services

The Guild is a cooperative that operates with what one staff member described as “octopus arms,” as its work is supported by a wide network of partners extending across and outside of Atlanta. It currently has seven full-time staff and three part-time or contracted staff.

- The **Community Stewardship Trust** is a public benefit corporation focused on developing community-owned, mixed-use spaces (residential, commercial, and cultural), recognizing that housing is not an isolated issue: people need affordable housing as well as commercial, community, and organizing spaces that meet their daily and ongoing needs. All The Guild’s mixed-use projects enter the Community Stewardship Trust, which acts as a holding company and is owned by community investors from Atlanta’s 30310 zip code. There are currently three properties in the trust.
- The **People’s Community Land Trust**, a collaboration with the Housing Justice League and American Friends Service Committee, is a scattered-site land trust, meaning the trust can hold properties throughout the city. The Guild acquires properties both in targeted areas where they have existing strong relationships and in less familiar areas if opportunities arise. Since the scattered-site land trust means The Guild can work in more parts of the city, it is actively deepening its relationships throughout multiple neighborhoods in southwest Atlanta. There are currently two properties in the People’s Community Land Trust, including a nine-unit multifamily building with apartments the Guild is working toward renting to households making 50 percent or less of the area median income.
- **Groundcover** is an integrated capital fund that raises money on a portfolio basis to support all The Guild’s acquisition endeavors. Groundcover allows The Guild to acquire properties in the short timelines that the market demands and the flexibility to exit those funds and replace them with funds from other sources that may take longer to assemble. In some cases, community shareholders are expected to replace the Groundcover stakes in properties. In the case of properties held by the Community Stewardship Trust, community investors purchase shares of the trust, a public benefit corporation, thus acquiring an ownership stake in all the trust properties. These funds pay back the Groundcover loans, and financing acquisitions with funds raised through Groundcover removes the pressure of The Guild having to pay high-

interest-rate mortgages, allowing more time and space for communities to lead property design processes.

- Programming, education, and community engagement are overlaid onto everything The Guild does to foster strong relationships within the collective ownership space. Programs include **Seed Academy**, a partnership with Grow America (formerly the National Development Council), which is a cohort-based real estate training program for local residents working on neighborhood projects that provides predevelopment funds to select participants. The **Transformative Development Program** is a collaborative network of neighborhood-focused developers of color across metro Atlanta and the state of Georgia that provides predevelopment funding and shares knowledge of community-owned and other equitable development approaches and practices. The **Community Wealth-Building Accelerator**<sup>50</sup> helps small businesses explore collaborative business models and has supported down payments on cooperative working spaces. And the **Solidarity Series** is a series of workshops designed to prepare residents to engage in the solidarity economy, with topics including community-owned real estate, finance and community investment, and governance and stewardship. The Guild has also partnered with Build Your Archive to host a community memory work lab—**One Photo At A Time**—to archive and document community memories.<sup>51</sup>

## Community Governance and Ownership

**The Guild governs according to the values of self-determination, restoration, and resilience.** The decisionmaking practices and ownership structures The Guild employs are designed to uplift community voices and give legacy residents real stakes in developments.

- The Community Stewardship Trust is structured as a real estate trust, where anyone who lives or works in, has a meaningful connection to, or has been displaced from the 30310 zip code is invited to buy shares of the trust.<sup>52</sup> As The Guild develops the properties it acquires, it stays in constant communication with neighborhood residents who they hope will eventually buy into the Community Stewardship Trust (box 13). The trust is structured as a public benefit corporation with cooperative bylaws. It has a dual board structure, including a board of directors, which presides over fiduciary and legal decisions, and a stewardship board, which presides over the management of neighborhood properties owned by the Community Stewardship Trust. The stewardship board will create ballot initiatives where community investors directly vote on key decisions, such as allocating surplus cash flow for community

benefits. Each investor will have equal voting power in these decisions (one person, one vote), notwithstanding the number of shares they hold.

- Because the People's Community Land Trust is a collaboration with the Housing Justice League and American Friends Service Committee, which specifically work with populations at risk of displacement, The Guild can better center the voices of Atlanta's renters who are at risk of displacement as they work to develop permanently affordable units.

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*"We're not asking for any investment from people upfront. And the reason for that is because projects are the riskiest before they're built. So, we will only allow folks to invest after the building is built as a way to lower the risk profile for that." – The Guild staff*

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The Guild engaged in early conversations about its values as an organization when it formed as a cooperative. Since then, the consulting company Grow Dialogue has facilitated meetings to help The Guild further explore who they are as an organization and team. Establishing a set of guiding principles orders their steps and keeps them on the right track, according to one staff member, which is important in an environment where there are "so many shiny things."



### BOX 13

#### Working with Capitol View

When The Guild acquired 918 Dill Avenue in the Capitol View neighborhood of Atlanta, community members were involved in its uses. “We’ve been working with Capitol View since before day one,” said one staff member, who solicited community input over video conference calls during the COVID-19 pandemic.

First, residents wanted a grocery store to access fresh produce. Currently, there is no grocery store within a two-mile radius of the project. The new grocery store will be sourced by multiple operators, including a retailer for produce and smoothies and another for meat. Second, community members wanted more restaurants but did not want to be tied to storefronts that may or may not work out. They were more interested in multiuse space. In response, The Guild built three commercial kitchens with the combined production capacity of a 30- to 40-seat restaurant that opens into the grocery store. In addition to increasing options for customers, The Guild also purchased all the kitchen equipment to fully equip each kitchen, thus lowering barriers to entry for entrepreneurs trying to break into Atlanta’s food industry. Food entrepreneurs can incubate their businesses in The Guild’s kitchens to ramp up for their own restaurant launches. When they move on, they make space for other food businesses to take their place. Lastly, residents wanted community gathering space, so there will be about 3,500 to 4,000 square feet of community-owned commercial space where local organizations can meet and hold events.

The Guild also acquired 890 Dill Avenue, across from 918 Dill Avenue, and are drawing on their strong relationships in the neighborhood to define the space. They host events and workshops on the vacant lot, where residents engage in codesign activities that invite their perspectives on the use of space (“What do you want to see here?”). The Guild also continually learns about the community’s history and partners with local organizations to host public walking and bike tours led by legacy residents to share the oral history of key locations in the neighborhood. Developing a strong relationship with Capitol View residents was essential. At one



*The Guild team poses with members of the southwest Atlanta community and Ujamma Construction during the 918 Dill Avenue groundbreaking festivities.*

Source: Britt Dvorak. Reprinted with permission.



*Community members add their suggestion for the open lot at 890 Dill Avenue.*

Source: Cliff Robinson. Reprinted with permission.



point, The Guild worked with local mutual aid-focused organizations to build and place a mutual aid cabinet on the vacant lot at the intersection of its Dill Avenue sites. But over time, people from outside the community began dumping their garbage and unwanted items. The Guild had not considered that the lot had a dumping issue in the past. Having open lines of communication with community members helped resolve the issue. As one staff member recalled, “It was something we had to fix, but we were able to say, ‘Hey guys, we’re sorry.’” Building trust with community members has developed much-needed advocacy for The Guild’s novel approach to real estate. When critical questions have arisen in neighborhood meetings on the speed of the construction process, long-time residents have jumped in on The Guild’s behalf to educate their neighbors on The Guild’s activities and the project’s challenges.

**Source:** Authors’ interviews with The Guild staff.

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## Funding

Staff emphasized that having multiple funding types and sources was critical to launching The Guild’s project (table 4) and that, perhaps even more than favorable funding terms, they needed flexible and collaborative funders.

Early on, The Guild faced challenges finding a traditional construction funding partner that was willing to work with them as they assembled the community’s vision for the 918 Dill Avenue project, which included a neighborhood-style grocery store (box 13). The first CDFI The Guild tried to work with had underwriting criteria resembling those of the strictest private banks, commented one staff member. They only wanted to back grocers with lengthy track records, which do not exist in Atlanta at the neighborhood scale, according to a staff member. And in the one and a half years it took to complete the underwriting process with this potential partner, interest rates increased, making the capital even more expensive. Fortunately, The Guild’s codeveloper Urban Oasis Development introduced them to a more flexible funding partner, the Reinvestment Fund, which they moved forward with instead. According to a staff member, the importance of working with the Reinvestment Fund was less about the terms of the capital and more about “their willingness to work with us on pieces that are sort of being assembled on the go.” The Guild’s 918 Dill Avenue concept would not have moved forward without the Reinvestment Fund’s willingness to back an untested multigrocer model that other lenders considered too risky.

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*“Truly, the work is mostly made possible by [funders’] engagement with us and their belief in community ownership.” – The Guild staff*

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Interviewees shared that capital from the Kataly Foundation was the most impactful project funding The Guild received. The Kataly Foundation provided the initial 918 Dill Avenue project funding, which catalyzed other capital sources, and its flexibility was critical throughout the entire development process. For example, when construction estimates rose for a variety of reasons, the Kataly Foundation more than doubled its initial equity investment in the project, enabling the project to continue. Balancing quality, cost, and timing expectations with on-the-ground realities has been an ongoing task for The Guild and its lenders.

**TABLE 4**  
**The Guild Funding Sources and Uses**  
*918 Dill Avenue*

Sources	Type and terms	Uses
Small-dollar community investors	Equity	Pools investment from community
Philanthropy	Grants Equity: 0 to 2 percent	Operating Acquisitions
Community development financial institution	Debt: 4.5 to 5.5 percent	918 Dill Avenue redevelopment
City <sup>a</sup>	Municipal bond: 1 percent, 35 years	918 Dill Avenue redevelopment
Federal <sup>b</sup>	Debt: below-market-rate interest (variable) for 35 to 40 years	918 Dill Avenue refinancing

**Source:** Authors' analysis of funding sources.

**Notes:** The Guild has acquired five properties: 918 Dill Avenue, 890 Dill Avenue, and the Mixed-Use Radical People's Hub (The MURPH) with the Community Stewardship Trust and residential properties on Washington Street and 379 Elm Street with the People's Community Land Trust.

<sup>a</sup> The 918 Dill Avenue project received \$930,000 from Invest Atlanta's Housing Opportunity Bond Program (Atlanta's development authority).

<sup>b</sup> Eventually, The Guild will exit the loan from the Reinvestment Fund and transition the 918 Dill Avenue mortgage to a federal program called 223F that specifically finances multifamily cooperatives.

One source of funding for the Community Stewardship Trust is community members themselves, who can buy shares in the trust. Share prices are tied to the mixed-use properties purchased by The Guild, which are expected to appreciate over time. The Guild purchases properties with funding raised through its Groundcover fund but does not accept investment from community members until projects are complete (i.e., the building is built) to lower the risk for community investors. Community investors, in essence, buy back the equity in projects in monthly increments.

The Guild designed the Community Stewardship Trust's investment offering to be accessible and affordable to residents, particularly to legacy residents who have shaped their community. As such, the

price of a single share starts at \$10, and shares can be purchased in monthly increments. To ensure residents with less wealth will not be excluded from the opportunity, the Community Stewardship Trust split its share into two classes: class-A shares that are available to investors whose household income is 80 percent of the area median income or less and class-B shares available to investors with any income level. Class-A investors have priority access to the Community Stewardship Trust's reserve, which provides liquidity, meaning the investment acts similar to a savings account for families with lower incomes. The Community Stewardship Trust's \$10,000 maximum for an individual investor prevents a few large investors from crowding out smaller investors. And The Guild staff are exploring ways for community members to acquire shares by engaging in the ongoing stewardship and development of Community Stewardship Trust projects, acknowledging that not all community members may have disposable income to engage.

## How Will The Guild Continue Its Progress?

The Guild's structure is evolving, and the team is constantly growing its network of relationships across Atlanta and beyond. Some factors that will aid its continued progress are as follows.

- **Relationship cultivation, respect for community knowledge, and runway time before decisions.** A central piece of The Guild's success has been building and nurturing relationships in neighborhoods across Atlanta. Rather than impose its own view of how development should occur, The Guild trusts communities to lead the way. Having the runway to build relationships in communities where it purchased buildings has allowed The Guild to make community-informed decisions about developments. Nevertheless, there is a constant tension between keeping pace with quick closing periods in the real estate market and their ethic of cooperative, nonhierarchical decisionmaking, which can be time-consuming. At times, The Guild's staff have had to slow down and think, "Does this decision really have to be made on a snap?" This is one reason why The Guild formed the Groundcover fund: to move on real estate opportunities as they occur while also being thoughtful about long-term control over assets (see Structure and Services). The Guild also acknowledges that it is one part of a broader ecosystem; they are willing to say, "I don't know," and take the time to source answers from their network of trusted partners.
- **Mission-aligned decisions with an unrelenting focus on legacy residents.** The Guild, which as a worker-owned cooperative took a lot of time upfront to formalize their values, understands that sometimes they have to say "no" and recognize when something is out of their scope rather than letting their relationships or funding carry them in directions they might not want to go.

For The Guild, this means keeping the needs of and impacts on Black legacy residents at the center of their decisions and saying no when something does not align with their values of self-determination and reparation. In real estate development work, centering legacy residents involves careful consideration at every step and ample time for consultation to ensure that mixed-use developments are meeting the needs of Black legacy residents rather than new incoming white households.

- **Flexible and informed funding partners.** As The Guild acquires properties and develops them according to community needs, it will benefit from funders that are willing to be creative and flexible in terms of what they fund and how they fund it. The Guild was grateful to find such a CDFI funding partner for the 918 Dill Avenue mixed-use development project and to find a funder from the philanthropic community that filled financing gaps and is committed to ensuring the success of the Community Stewardship Trust. As they grow this work, The Guild is looking for more partners that are willing to collaborate with them and stay informed about on-the-ground realities in the neighborhoods where they work.

# Sogorea Te' Land Trust

## *Huchiun, Ancestral Territory of the Lisjan*

Sogorea Te' has rematriated **12 sites** and **more than 50 acres of land in** Lisjan territory. They **hold deed to 6 of these sites** and access the other 6 through easements, leases, and other agreements.

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More than **17,000 individuals** and **250 organizations** have given Shuumi at least one time.

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About **80 teachers** are active in the curriculum collective and plan to teach Lisjan Ohlone history as part of their curriculum.

**Sogorea Te' Land Trust (Sogorea Te') is an Indigenous women-led land trust that is rematriating land in Lisjan (Ohlone) territory—reclaiming ancestral lands and bringing them under the stewardship of Indigenous people—while fostering a gift economy built on mutual aid, reciprocity, and trust.** In the East Bay Area, the ancestral land of the Lisjan people, sacred and ceremonial sites have been destroyed by development, and traditional ways of stewarding land have been fractured by centuries of colonization and violent government removal policies (see the Historical Context section of this report). Lisjan is a confederation that includes Ohlone People as well as other tribal lineages. By gaining legal access and title to their ancestral lands in the San Francisco Bay Area, Sogorea Te' can protect and revitalize Indigenous ways of being and doing and reconnect members of the Indigenous community to land, spiritual practices,

and traditional knowledge. Indigenous people in community with Sogorea Te' Land Trust can learn the history of Lisjan lands, help steward the land according to Indigenous traditions, and participate in ceremonies at sacred sites.

### Formation of Sogorea Te' Land Trust

Sogorea Te' was started by two Indigenous women who had a vision of acquiring properties throughout Oakland to have the space to build community, revitalize connection to the land, and relearn traditional ways of caring for it. Corrina Gould, a Sogorea Te' founder and lifelong activist whose ancestors were enslaved at Mission Dolores in San Francisco and Mission San Jose in Fremont, has been organizing around land return since the 1990s, when the Bay Area was rapidly developing. Cofounder Johnella LaRose relocated to the Bay Area from Shoshone Bannock territory.

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*"This is stolen land, and Indigenous people are still here." —Sogorea Te' staff*

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The nonprofit grew from grassroots sacred sites organizing, including prayer walks to shellmound sites—ceremonial and burial sites that were the center of community life for tribes. There were once more than 425 of these manmade earthen mounds throughout the Bay Area, some standing as tall as 30 feet. Tribes convened at the shellmounds and used their vantage points to communicate with other tribes (Wires and LaRose 2019). As the tech industry boomed, rapid development threatened the shellmounds and other cultural sites, and many were ultimately destroyed.

Gould and LaRose began developing their vision for Sogorea Te' Land Trust in 2015. Named for the sacred site Sogorea Te' and the 109-day encampment to protect it, the land trust is a legal tool for Indigenous people to hold land collectively outside of the federal recognition system. Early on, Sogorea Te' gained informal control over land, with values-aligned property owners granting verbal permission for them to steward lands throughout the Bay Area. The first land Sogorea Te' stewarded was in partnership with Planting Justice, a food

justice nonprofit that offered access to a quarter acre of land through an informal agreement. Sogorea Te' evolved its processes to strategically include legal agreements. For example, a cultural easement with the City of Oakland opened access to five acres in East Bay Hills, and anonymous donors have covered the cost of buying land that is under threat of development, such as the Pinnantak Garden in Berkeley. The land trust was initially under the fiscal sponsorship of the California Environmental Justice Alliance but later became a standalone 501(c)(3).



*A small group working on farmland in El Sobrante.*

Source: Sogorea Te' Land Trust. Reprinted with permission.

The **Shuumi land tax** was conceived to invite guests on Indigenous land—including individuals, institutions, nonprofits, businesses, schools, and faith organizations—to consider the financial benefits they have derived from the legacy of colonization and contribute to Indigenous-led work through voluntary payment.<sup>53</sup> Most recently, Sogorea Te' used Shuumi land tax contributions to buy back a sacred Ohlone cultural and village site (the West Berkeley Shellmound) to prevent its desecration by a high-rise housing development.<sup>54</sup> Instead of becoming a residential/commercial complex, there are plans to build a cultural center and ceremonial space on the reclaimed site and unearth a long-buried creek and restore it to a more natural state. In its largest land-back deal to date,



Sogorea Te' Land Trust partnered with **Movement Generation**, a nonprofit focused on justice and ecology, to purchase 43 acres in East Bay Hills in July 2023.

## Structure and Services

Sogorea Te' Land Trust is facilitating land return to Indigenous people while rebuilding Indigenous connections to the land and educating the greater Bay Area about Lisjan history and values.

- **Land stewardship** is at the heart of Sogorea Te's work. Sogorea Te' owns or stewards multiple properties throughout East Bay Hills, East Oakland, West Oakland, Berkeley, Albany, and Richmond, some of which have been placed into the land trust. Owning land allows them to restore native plants, bring back traditional foods and foodways, and even practice traditional arts such as basket weaving. Sogorea Te' has established **community gardens and farms** where they practice Indigenous food sovereignty, growing sustainable and traditional foods such as acorns. They also steward **community parks** and plan to reconstruct **shellmounds** to use for gatherings and ceremonies. Each land remediation project is different, based on distinct webs of relationships and connections to the land, but a common practice across most sites is removing nonnative vegetation and planting native species using traditional Indigenous ecological knowledge.

- Sogorea Te's staff are organizers, activists, cultural workers, and teachers dedicated to educating people on Lisjan lands about the Lisjan tribe's traditional history, present-day activities, and traditional practices. Their **cultural revitalization** programming includes language revitalization programs, traditional harvesting and food processing, cultural arts, history, and more.<sup>55</sup> They host prayer walks to shellmounds, volunteer days, and other community events such as block parties and Native comedy nights, allowing Sogorea Te' staff to connect with and educate community members. They have also formed partnerships with the



*Getting ready to plant at Pinnantak Garden in Berkeley.*

**Source:** Sogorea Te' Land Trust. Reprinted with permission.

Berkeley Unified School District and teachers to encourage education about Indigenous histories in public schools (box 14) and have created an extensive resources library.<sup>56</sup>

- **The Miitini Yuma Youth Program** connects young people to the land through hands-on education in traditional medicine, gardening, stream restoration, cultural knowledge sharing, and political education.<sup>57</sup> As the Bay Area becomes increasingly expensive, Indigenous young people are at risk of being pushed out of the region. Tribal elders hope that learning traditional practices and languages will encourage young people to stay in the area and carry Lisjan traditions and stories forward.



*Cultural work close-up of hands weaving tule for a traditional tule boat.*

**Source:** Sogorea Te' Land Trust. Reprinted with permission.

- Sogorea Te' is mitigating and preparing for climate change events and other disasters through its **Himmetka program**.<sup>58</sup> They are building community resiliency centers with food and medicinal gardens, water catchment features, and ceremonial space to provide culturally relevant support. Each emergency response hub is equipped with storage for tools, first aid supplies, water filtration, and a seed library. Many are powered by solar energy. The mutual aid-focused program launched during the COVID-19 pandemic to distribute food to Indigenous elders.



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#### BOX 14

##### Lisjan Nation Culture in Bay Area Schools

Sogorea Te' leaders envisioned an educational curriculum about the Lisjan Nation available to Bay Area teachers. They launched an initiative to develop a Lisjan Nation Curriculum Collective, which is led by a five-person coordinating team of educators who plan meetings about curriculum creation and head subcommittees to test teaching tools. The curriculum focuses on Lisjan history, culture, and current activism and will act as a guiding framework for educators. Teachers can plug lessons into various topics, from social studies to science. Resources will be available in an online library so that teachers in Lisjan territory can access curriculum vetted by Lisjan Nation representatives. Teachers who want to use the curriculum go through a simple membership onboarding process put in place to ensure that members meet expectations around how to respectfully show up in space with one another.

Sogorea Te' also collaborated with the Berkeley Unified School District to support a Native youth-led land acknowledgement project—a mural on the side of an administrative building. The Native Student Union at a local high school envisioned the content for the mural in collaboration with Sogorea Te', a partner in the school district, and a local artist. Almost all the students' input was incorporated into the mural.

**Source:** Authors' interviews with Sogorea Te' staff.

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## Community Governance and Ownership

**Sogorea Te' governs according to the values of dignity, connection to land, reciprocity, and spirituality.** Ten thousand Native people called the Bay Area their home before colonization and were part of at least 50 documented villages.<sup>59</sup> Today, there are more than 40 Native groups that trace their roots back to the Bay Area and share similar histories but have distinct cultures. The Bay Area is also home to many Indigenous people whose native land is elsewhere but were forcefully relocated to cities or are members of the diaspora. Therefore, Sogorea Te' represents a broad community, including Indigenous people and tribal members from different nations, young people, and a greater body of activists and supporters.

- Sogorea Te' is led by Indigenous women with a **board of directors** almost fully comprised of Indigenous women. The board provides direction and guidance on overarching strategies and specific decisions. Sogorea Te's **program directors** (full-time staff) are also involved in decisionmaking. The organization has **25 full-time or part-time staff** who are important contributors to the conversations and take lead roles for specific teams, such as media, Himmetka (emergency response), education, and housing. Staff can join any meeting, and

meeting notes are accessible to all staff. Staff regularly convene conversations and meetings with community members where “we do a lot of dreaming, like throwing out tons of ideas and then being like, ‘which ones are resonating with folks?’ and trying it out,” said one staff member.

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*“Sogorea Te’ kind of has a foot in two different worlds. One of the worlds is traditional nonprofit structure and operations, and we have to [follow] and are following the laws laid out by the IRS, and our financial and legal processes are all a part of that. The other foot is in a rematriated Indigenous space with prayer, ceremony, and culture.” —Sogorea Te’ staff*

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- Corrina Gould is the spokesperson for the **Confederated Village of Lisjan Nation**, which has embedded Sogorea Te’ in the sovereignty efforts of the Indigenous nation.<sup>60</sup>
- Much of Sogorea Te’s work is governed through trust-based customs and motivated by care and connection, but this can be challenging in a western system that prioritizes monetization and legal contracts. The concept of ownership itself is at odds with Indigenous customs. As the Confederated Village of Lisjan Nation’s website states, “We did not own the land, *we belonged to it*.”<sup>61</sup> The structure of nonprofit governance, oversight, auditing, and reporting to government agencies does not make sense within the fluid ways tribes operate based on custom. For example, even when Sogorea Te’ receives a donation, auditors require the gifts to be documented and attached to a fair-market-value estimation, an imposition that takes away from the custom of giving and receiving freely.
- The **land trust** is a vehicle through which Lisjan people and intertribal urban Indigenous people gain legal ownership and stewardship over their ancestral lands. It acquires land through purchases or donations through title transfers. The **Rematriate the Land Fund** was established in 2021 to pay for land acquisition expenses, including appraisals, realtor fees, titles, and the actual purchase.<sup>62</sup> Sogorea Te’ also accesses and stewards land through cultural easements, leases, and access agreements. Seeds of Land Return is a simple legal guide to transferring land without brokers,<sup>63</sup> one approach Sogorea Te’ and their partners at the Sustainable Economies Law Center take to lean into relationship-based transfers and avoid the hundreds of pages of legal documents that can be involved in land transfers.

Funding

Sogorea Te’ funds its work through multiple channels (table 5), but much of it is funded by the local community as gifts in recognition of the Lisjan people as rightful caretakers of the land. Overall, the invitation to institutions, nonprofits, businesses, schools, and faith-based organizations operating in Lisjan (Ohlone) territories to pay Shuumi was well-received, but only after years of voluntary activism and awareness building by community leaders.

TABLE 5  
Sogorea Te’ Funding Sources and Uses

Sources	Type and terms	Uses
Bay Area residents	Gift: Shummi land tax	Operations, programming, land acquisition
Institutions include philanthropies, nonprofits, faith-based organizations, and businesses	Gift: Shuumi land tax Grants: unrestricted Grants: program specific	Operations, programming, land acquisition

Source: Authors’ analysis of funding sources.

The **Shuumi land tax** (Shuumi means “gift” in Chochenyo) is a voluntary tax for guests living on Indigenous land, which both invites people to give monetarily and asks them to remember that they are benefiting from the violent history of colonization. It recognizes that stolen land is not just a fact from the past—it is very much a part of today, as one staff member noted. In 2024, the Kataly Foundation made the largest Shuumi contribution to date of \$20 million.

How Will Sogorea Te’ Land Trust Continue Its Progress?

Sogorea Te’s longtime community organizing and dedication to operating with traditional values across a wide set of collaborators has led to many victories, which it will continue to pursue considering the following factors.

- **Creativity around standard nonprofit and philanthropic procedures.** While being a nonprofit allows Sogorea Te’ to receive funding, its staff will be the first to say that the nonprofit structure—which they see as part of the colonial landscape founded on land theft—is not a particularly good match for enacting Sogorea Te’s values and vision to rematriate land or “restore people to their rightful place in sacred relationship with their ancestral land.”<sup>64</sup> Standard accounting and foundation reporting requirements are limiting and at times anti-Indigenous because of the expectations they place on gifts that, in gift-based economies, are given and received freely. While continuing to operate within set structures as necessary,

Sogorea Te' is always pushing the boundaries on how to approach land transactions to better reflect their values of trust and reciprocity.

- **Leveraging the strong culture of organizing in Oakland while keeping the Indigenous community at the center of their work.** As Sogorea Te' imagines the future in the San Francisco Bay Area, they recognize that there is a lot of momentum around their work. Many organizations and people from all backgrounds feel it is important to be "in right relationship with the stewards of the lands where I live," as one collaborator stated, and Sogorea Te' has benefited from many dedicated allies doing "distribution work," as described by one staff. At the same time, Sogorea Te' wants to keep Indigenous people at the center of the work and "really make sure that Indigenous people from these lands are able to be working and experiencing this, even if they didn't graduate from a master's program in biology or something," a staff member shared. They are intentional in outreach and engagement to encourage participation, even from Indigenous community members who have never had the time or space to think about the importance of their culture.
- **Educating youth and the broader public.** Sogorea Te' prioritizes regenerating and returning to cultural knowledge and practices through youth education because young people are the future for upholding cultural and spiritual traditions. Between their Miitini Yuma Youth Program to give Indigenous young people hands-on cultural experiences and support of curriculum development for use in schools, Sogorea Te' is shaping the consciousness of future Bay Area leaders. They also offer opportunities for people of all ages and backgrounds to learn more about the traditional and present-day practices of the Lisjan people who first inhabited and continue to live in the Bay Area.
- **Shuumi land tax payments.** A large share of Sogorea Te's work is supported by annual unrestricted gifts of Shuumi land tax from individuals and institutions. These payments give Sogorea Te' full autonomy over how they pursue their repatriation mission.

## Cross-Case Summary

Boston Ujima Project Inc., Cooperation New Orleans, The Guild, and Sogorea Te' Land Trust are all building the power and agency of Black, Indigenous, working-class, and legacy residents who have been historically and systemically excluded from development of their communities. They are achieving this through organizing, investment stakes in community assets, and democratic governance processes that provide opportunities for community members to make decisions about how to use and steward local land and other resources.

All four organizations take an ecosystem approach, combining a number of strategies to build networks and relationships that extend far beyond their organizational walls (table 6). Notably, the primary vehicle for community ownership differs across each model, reflecting the values and needs of each organization. For example, while Boston Ujima Project Inc. supports all values-aligned businesses, Cooperation New Orleans primarily works with those aspiring to form cooperatives. The Guild and Sogorea Te' both acquire land and take it out of profit-maximizing markets, but The Guild does so with the primary goal of creating permanently affordable housing and community-desired amenities, while Sogorea Te' Land Trust wants land back for community, cultural renewal, and ceremonial space and to steward land according to their cultural traditions.

TABLE 6

Summary of Pathways to Building Community Ownership

	Boston Ujima Project	Cooperation New Orleans	The Guild	Sogorea Te' Land Trust
Community events	Yes	Yes	Yes	Yes
Community-focused programming	Yes	Yes	Yes	Yes
Business-related training programs	Yes	Yes	Yes	-
Formal membership	Yes	Exploring	Yes	-
Support for cooperation formation	Yes	Yes	In ecosystem	-
Voting opportunities	Yes	-	Yes	-
Stewardship trust	-	-	Yes	-
Community land trust/land trust	In ecosystem	-	Yes	Yes
Loan fund	Yes	Yes	-	-
Investment opportunities for local residents	Yes	-	Yes	-

Source: Authors' analysis of case study organizations' structures and offerings.

Each of the four ecosystem-building organizations has been thoughtful about how to adopt and implement these community ownership tools as part of a broader cultural power-building strategy with intentional, trust-based, community-engaged approaches built on legacies of collectivism and

cooperation. Each has taken a community-led approach to identifying their values and operating according to those values. The four organizations share many of the same values, including solidarity, reparation, cultures of care and reciprocity, creative expression grounded in culture, and community self-determination. Their systems of governance vary, but all are grounded in democratic norms of shared decisionmaking structures. For example, Ujima has a formal process for democratic investment decisions, and The Guild is developing a one person, one vote decisionmaking structure for its Community Stewardship Trust. Cooperation New Orleans, like Ujima, lends to community enterprises based on an assessment of values, and Sogorea Te' Land Trust relies on trusted Indigenous leaders who incorporate community input for many decisions.

All four organizations also support education in their communities, especially about cooperative models and histories of mutual aid, solidarity, and resistance in their cultures (table 7). Some learning happens through informal events, some through formal cohort-based models or workshop series, and other learning through creative and interactive theatre, storytelling, or neighborhood tours. Only Sogorea Te' Land Trust has developed youth-specific curriculum, though Ujima encourages youth membership.

**TABLE 7**  
**Summary of Tools to Build Community Ownership**

Entity	Curriculum/workshop	Description
Boston Ujima Project Inc.	■ Black Trust Chuck Turner Lecture Series	■ Cooperatives in the context of Black history
	■ Assembly of Black Possibilities	■ Convening of Black organizers and advocates for economic justice from across the country
Cooperation New Orleans	■ Black Co-Op Academy	■ 12-week cohort focused on cooperatives
	■ Cooperation Gumbo	■ Project to document the history of cooperatives in New Orleans
The Guild	■ Transformative Development Program	■ Growing collective ownership projects for developers of color
	■ Community Wealth-Building Accelerator	■ Program for small businesses to explore collaborative business models
	■ Solidarity Summer Series	■ Lecture/workshop series about the solidarity economy
Sogorea Te' Land Trust	■ Miitini Yuma Youth Program	■ Hands-on education about traditional practices, culture, and Indigenous politics for young people
	■ Lisjan Nation Collective Curriculum	■ Curriculum about Lisjan Nation history, culture, and practices for use in area schools

Source: Authors' analysis of case study organizations' structures and offerings.

These organizations are also creating intentional spaces designed to foster belonging and solidarity and making space for creative experimentation and growth, even out of failure. Whether through story

circles, member meetings, prayer walks, seminars, or barbecues, each group works to inspire community members and provides them with support and resources to follow through on their dreams. All the while, they acknowledge the ancestors, histories, and legacies upon which their cultures, traditions, and expansive capacity for cooperation are built.

All the organizations benefit from a variety of partnerships and funding sources, and some even share funding sources (table 8). All four models accept individual and institutional donations. Sogorea Te' receives the most funding through direct unrestricted contributions through its Shuumi land tax. Ujima also receives discretionary funds for use by the loan fund and, like The Guild's Groundcover, accepts low-cost capital from institutional funders. Both Ujima and The Guild have mechanisms for community members to invest in and earn returns on assets in the community.

**TABLE 8**  
**Summary of Funding Sources and Uses by Organization**

<b>Funding sources</b>	<b>Boston Ujima Project Inc.</b>	<b>Cooperation New Orleans</b>	<b>The Guild</b>	<b>Sogorea Te' Land Trust</b>
Individual donors	Operations			Shuumi land tax
Small-dollar investors	Loan fund		Community stewardship trust	
Philanthropic grants	Operations Programming	Operations Programming	Operations Programming	Operations Programming Shuumi land tax
Philanthropic investment	Loan fund		Land acquisition	
Municipal grants			Redevelopment financing	
Federal loans			Property refinancing	
CDFI loans		Loans for cooperatives	Redevelopment financing	
Municipal bonds			Property acquisition Redevelopment financing	
Low-cost equity			Property acquisition	
Market-rate equity			Integrated loan fund	

**Source:** Authors' analysis of case study organizations' funding sources.

**Notes:** Information in this table is current as of September 2024.

# Recommendations for Supporting the Community Ownership Movement

Community ownership is a path for communities to achieve self-determination. The ways community ownership models or their sponsor organizations are structured are as varied as the communities they aim to serve, but all offer opportunities to participate in local democratic processes that can contribute to cultural flourishing. Putting decisionmaking power and ownership of land, real estate, and other resources in the hands of community members prevents outside developers from dictating the fate of communities and allows community residents to benefit from local development or advance conservation goals. Worker ownership of local businesses helps workers build wealth and make decisions related to benefits and other aspects of job quality.

The following recommendations lift up lessons from Boston Ujima Project Inc., Cooperation New Orleans, The Guild, Sogorea Te' Land Trust, and 25 other community ownership practitioners that shared their thoughts with us. Specifically, they highlight who, how, and what to fund to strengthen the efforts of community groups leading this work.

## Who to Fund

### FUND LOCAL COMMUNITY OWNERSHIP ECOSYSTEM BUILDERS

Local community ownership ecosystem builders, such as Boston Ujima Project Inc., Cooperation New Orleans, The Guild, and Sogorea Te' Land Trust, act as connectors, facilitators, educators, and resource hubs for their cultural communities. Ecosystem builders have been described as change agents and resource providers that organize to “lower barriers for the makers, doers, and the dreamers.”<sup>65</sup> Local community ownership ecosystem builders are committed to bolstering collective ownership and cultural power-building in their communities and often host or sponsor multiple community ownership projects.

### FUND NONTRADITIONAL STRUCTURES OUTSIDE OF THE 501(C)(3)

Private philanthropies, especially those in the arts and culture space, traditionally fund large nonprofits that are not representative of community interests (SELC 2022). To put decisionmaking power in the hands of community members, private philanthropies can fund community-owned and community-governed organizations (Tomasko et al. 2023; SELC 2022). Cooperative businesses, mission-oriented social enterprises and LLCs, and community investment vehicles are all examples of entities controlled by community members or community representatives that typically fall outside of the 501(c)(3)



structure. Worker-directed nonprofits, community land trusts, or land trusts may be structured as 501(c)(3)s but are also options for funding community-owned and community-governed organizations.

## How to Fund

### WITH HUMILITY, EMBRACE OF COMMUNITY-IDENTIFIED GOALS, AND PATIENCE

Funders need a genuine understanding of the histories and values of communities they are trying to support through proactive research and respectful engagement (Shakespeare et al. 2021). After undertaking their own learning, they should approach community groups with humility, listen intently to their concerns, and actively acknowledge and act on community members' expertise. Open and ongoing communication and alignment of both economic and mission-related goals is needed for authentic partnerships between funders and community groups. And funders should not underestimate the time and financial investments required to support community-driven development. As one community ownership practitioner shared, everything takes longer if you are actively listening to community because, as people learn, articulation of their needs may change. As such, patient capital products with long, nonprescriptive terms are necessary to allow community-based organizations to collaboratively work through challenges with community members and capital providers (SPARCC 2022).

### BASED ON TRUST

Funders can employ relationship-based giving and lending practices using donation and underwriting processes that rely on trust to increase the flow of capital to communities that are cut off from funding or financing. Grants with burdensome requirements can take away from community-focused work, according to some interviewees. According to one funder, trust-based giving and lending allows funders to provide reparative capital. Such practices differ from traditional lending tactics, which rely on the “5 Cs of capital”—character, capacity/cash flow, capital, conditions, and collateral—where character is primarily assessed by credit history and collateral is required to guarantee loan repayment (Nakhasi and Glasgow 2024). Some organizations advocate for character-based lending, where the assessment of a person's ability and willingness to repay is based on their integrity and reputation as measured by their relationships with the community or the positive potential of their plans.<sup>66</sup> The strength of an individual's relationships with lenders can also indicate the likelihood that a borrower will repay a loan.<sup>67</sup> Meanwhile, other groups have moved away from the 5 Cs of credit altogether.<sup>68</sup>

This does not mean trust-based practices are without rigor or metrics but rather that shifting to a more relationship-based strategy requires rethinking how to measure impact. In traditional lending, as in traditional philanthropy, impact is often defined by the lender or grantor. In trust-based practices, the two parties together determine what impact they hope to have and how to measure that impact. What results is a picture of change over time grounded in the communities where funds are being invested.

### **CREATIVELY AND FLEXIBLY, USING ALL YOUR ASSETS AND MULTIPLE FORMS OF FUNDING**

Ecosystem-building organizations and their community ownership projects need multiple types of equity-focused capital—grants, loans, first-loss capital, guarantees, equity, and more—to support community ownership ventures in every stage of development (SPARCC 2022). These multiple forms of funding can come from both the programmatic and endowment sides of private foundations as programmatic grants, program-related investments, mission-related investments,<sup>69</sup> and as part of endowment spend downs.<sup>70</sup> And organizations can blend this funding with other flexible and affordable capital from local financial institutions, such as CDFIs. Private foundations and other investors can use these multiple funding instruments in tandem through integrated capital strategies to support complementary workstreams within or across organizations in the same community working toward a collective goal.

Structuring investments in ways that keep capital circulating in communities is critical to realizing the benefits of community ownership models. For example, private philanthropies can make grants or low-cost investments that subsidize community member investments in democratic loan funds or community stewardship trusts, which expands the pools of funding that can be invested in cooperative enterprises, community-focused businesses, and community-controlled real estate while securing greater financial benefits for community-based investors. In addition, no-strings-attached gifts to reparative funds allow organizations like Indigenous land trusts to acquire and steward more of their rightful land on their own terms and timelines (SELC 2022).

### **BOLDLY SUPPORT EXPERIMENTS AND LEARNING**

To bolster the community ownership movement, funders should be supportive of bold, new, community-driven ideas. Early support for experiments and pilot projects can serve as proof of concept to catalyze other funding and support. And even if experimental projects do not go as planned, “failure”—and transparency around it—is a meaningful part of the growth process. Experimental projects can allow organized communities to “fall forward,” as described by one practitioner, meaning if they fail, they fail in a way that leaves the community with more knowledge to pursue the next opportunity. For example, even though some Black-owned cooperatives were short-lived, they laid the

groundwork for other cooperative activities in Black communities (Gordon Nembhard 2014). According to some practitioners, sharing stories of failure is just as important as sharing success stories, because projects often fail—not for lack of good ideas but because of various structural barriers and lack of appropriate resources.

## What to Fund

### ECOSYSTEM AND COMMUNITY-BUILDING

Because communities are not monolithic, a single community-based group cannot speak on behalf of all community members (Shakespeare et al. 2021). But with the support of funders, ecosystem-building organizations can engage, educate, and coordinate with community members and groups who historically have not had seats at decisionmaking tables. This work requires time. Community members need space to ask questions and dream about what they want to achieve, perhaps even before community ownership operating models or governance structures are proposed. And it takes time not just to decide on priorities but also to learn how to cogovern and become fluent in cooperative economics (Gordon Nembhard 2014). Therefore, early and ongoing support for local ecosystem building, similar to the efforts described in our four case studies, is necessary. Funders should not undervalue the importance of this work but recognize it as a primary benefit of community ownership schemes. While community ownership projects may lead to business creation, affordable housing, or other forms of community-led economic development, it is organizing that creates pathways to building social cohesion, cultural power, and cultures of care that sustain communities through ups and downs.

### TECHNICAL ASSISTANCE, CAPACITY-BUILDING, AND ADVISING

Ongoing technical assistance, capacity-building, and advising can be helpful throughout the life of a project, especially in its formative years. Supporting organizations as they engage with financial, legal, and other experts as ideas come to life can help early-stage initiatives blossom. Funding and facilitating technical assistance, capacity-building, and advising can help community groups access expertise from designers, lawyers, financiers, urban planners, or community development professionals to help them navigate complicated zoning, legal, and financial systems; it also can help them access federal, state, and local resources, which can be difficult to apply for (e.g., the New Market Tax Credit). Funders can also make connections with other like-minded funders and investors, especially since start-up community organizations may lack development teams dedicated to building relationships with funders and raising capital.

## EXCHANGE OF IDEAS, CONVENINGS, OR OTHER MEETINGS AMONG LIKE-MINDED ENTITIES

Connections to others doing similar work provides inspiration, direction, support, and protection. Some community ownership builders want to share with and learn from others across the country with similar goals. This may take the form of formal or informal cohort models or other virtual or in-person opportunities for exchange, such as funded convenings or affinity group organizing. It may involve developing resources, common language, and tools. Practitioners advancing participatory economic justice and cultural power-building work can benefit from advice from more established organizations on how to design and implement governance structures, financial and legal terms, fundraising strategies, and models that are less dependent on philanthropy. And supporting national ecosystem builders that act as convenors, incubators, and support systems can increase opportunities for new or evolving organizations to learn from others' experiences.

## EDUCATION AND CULTIVATION OF A NEXT GENERATION OF LEADERS

Cooperative economic education and involvement in community-building can develop leadership skills and social capital (Gordon Nembhard 2014). It can also lead to stronger bonds and an increased interest among young people in actively participating in the life of their community, which is particularly urgent for communities fighting for cultural survival and revitalization. Passing on Indigenous traditional practices, for example, connects young people to their ancestral lands, ensures the survival of traditional languages and lifeways, and preserves planet-sustaining knowledge, according to a Sogorea Te' staff member. Young people are an important part of shaping the cultures of local organizations and making them relevant to the next generation. Some community practitioners hope these young people will eventually step into community leadership roles or into government and philanthropy where they can advocate for community ownership. Educational programming for community members of all ages fosters shared knowledge, understanding, and cultural power-building. In addition to funding for community education, funding and advising for succession planning is needed. Community-based organizations are often spearheaded by a small group of dedicated community members. They need support developing mechanisms to hand off ownership and leadership to other community members to ensure that projects are built to last.

## POLICY

Ecosystem and community-building work is of critical importance, but funders also have a role to play in supporting policy education and development. This can take many forms at the local and state levels. At the city or county levels, it may mean helping community organizations access seats at economic development and planning tables, which could involve participatory budgeting or community benefits

agreement design (Theodos, Edmonds, and Tangherlini 2021). Encouraging localities to adopt principles that depart from traditional land development approaches can help economies work for all residents (Schilling, Fu, and Freemark 2024). For example, local zoning policies are common hindrances to realizing community-envisioned plans, and complexities in real estate–related legal processes, such as land transfer, can hinder community initiatives. Local policies that improve tenant and rental protections can help renters (Tajo et al. 2024). For example, a tenant opportunity to purchase act, community opportunity to purchase act, or right of first refusal can guarantee tenants the opportunity to jointly purchase their apartment buildings, either through a nonprofit or directly.<sup>71</sup> State structures often govern the process of becoming a legal entity and can be made more accessible for cooperatives and other community-owned and community-governed efforts.

Since many resources for local community work originate with the federal government, work at the federal level can help existing programs and policies support community investments. For example, Title III of the 2012 Jumpstart Our Businesses (JOBS) Act, added in 2016, allows for marketing and crowdfunding on online platforms from nonaccredited investors. Bipartisan federal policy that advances community ownership is conceivable. For example, a refundable local tax credit could subsidize residents who make equity investments in commercial real estate, multifamily buildings, and businesses in their community (Theodos et al. 2020; Tomasko et al. 2023); down payment assistance could be provided for community-owned housing (Ford et al. 2024); or the federal government could create subsidies to preserve the affordability of commercial properties.<sup>72</sup> Governmental and quasi-governmental agencies at all levels can also do more to expand procurement opportunities (Theodos, McManus, and Rajninger 2024). The financial system can be made friendlier to cooperatives, which encounter many challenges around depositing and accessing capital (Theodos, Edmonds, and Scally 2020). Regulations and funding can encourage and facilitate CDFIs providing affordable and flexible loans to underinvested communities. Policy could encourage foundations to make mission-related investments from their endowments that support ventures in underinvested communities (Tomasko et al. 2023; SELC 2022). Beyond this, federal health care, family leave, and parental leave policies can reduce costs for worker-owned businesses and support a more universal culture of care in the workplace (Ford et al. 2024).

## Looking Ahead

The community ownership movement is at a critical inflection point. Funders that choose to invest in this movement have a unique and urgent opportunity to build on communities' strengths and support

organizations that are creatively taking control of their land and economies in ways that validate and bolster their rich cultures and expand opportunity without replicating or perpetuating existing inequities.

In this moment, communities need the time, space, and resources to align their visions and values, practice sharing power and making collective decisions, and translate values into actions that truly benefit the community members they are centering. Organizations that are rooted in disinvested communities and have structures that support community-led decisionmaking about local land use or investments, encourage and fund relationship-building, offer learning opportunities and technical support, and create investment opportunities for local residents are the anchors of solidarity ecosystems. Flexible funding partners that collaborate with community members and support community-led visions can help advance organizing, experiments, cooperative ideas, and dreams born out of these ecosystems. Supporting this movement can uplift community traditions, current cultural practices, and ingenuity.

Community ownership efforts with thoughtful governance mechanisms offer a path forward to address our country's interconnected, complex, and persistent problems, including wealth inequality, economic immobility, and displacement. This report discusses promising grassroots examples with long legacies of solidarity in all corners of the US, including in both urban and rural contexts. They offer stability, resilience, and opportunities for democratic decisionmaking in communities, making this work both hopeful and urgent.

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