



Building Collectively

**4 Takeaways from
Movement-Led Community
Ownership Models**

2024



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“To build towards the self-determination of communities, resources are needed not just for the acquisition of land for a CLT [Community Land Trust] but also the organizational capacity to ensure the project can both survive and interweave with a broader power-building movement.”

— Zac Chapman | *he/they* | New Economy Coalition

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Community ownership is a means to collective self-determination, and to land and housing justice

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Systemic change takes time and resources, and it requires flexible and long-term strategies

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When organizing and political education work in tandem, the potential for impact can be greater than the sum of those parts

Takeaway #4

To be a tool for collective liberation, community ownership must be rooted in community-driven strategies, and resourced to both meet material conditions now, and a vision for the future

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Letter & Grounding

From colonial land expropriation to the rise of the corporate landlord, BIPOC, immigrant, and low-income communities have been forced to navigate ever-changing, rigged housing systems that seek to displace and extract as many resources from communities as possible. Over the last several months, Neighborhood Funder's Group's Democratizing Development Program, in partnership with Tara Mohtadi, has interviewed a constellation of organizers, movement builders, and funders committed to building alternatives. In *Building Collectively: 4 Takeaways from Movement-Led Community Ownership Models*, we explore various community ownership models, the tactical and transformative strategies necessary to foster housing justice, and examples of what it looks like for funders to be in the right relationship with grant recipients.

Building Collectively is designed to interrupt a common occurrence in philanthropy. Funders often meet to develop the best strategy to “meet the moment”, identify urgent issues, and explore how their institutions are best situated to solve them. I say this in earnest as a former funder: our strategy meetings and sense-making too often occur without long-time movement partners present, and fail to incorporate a rich analysis of disruption to the cyclical nature of the

crises that precede the urgent issues we are poised to solve. This is especially true for the intersecting crises within the housing economy.

Funding like this contributes to concrete and immediate outcomes. When communities are impacted by the increased hoarding of resources and government fails to support basic material needs, antidemocratic forces become more appealing. Shelter is one of the most basic needs and increasingly authoritarian forces are limiting its availability to communities. Worse yet, climate change exacerbates historic land and housing injustices. These compounding threats are imminent and movement organizations are building power and developing new solutions to meet this unprecedented challenge.

This report provides insight into how the right funding priorities can address this moment of crisis and the next one by investing in justice, dignity, and peace. Community ownership is not just about affordable homes— it is also about agency and communities having the choice to create dignified neighborhoods. The findings in this report were informed by discussions with movement partners; what they want to be resourced to build now that lasts for decades, and how they arrived at this moment. This report poses new questions to funders and encourages them to invite new people and perspectives into their strategy realignments and refreshes.

The clearest call to action from contributors has been to fund and organize peers to fund this work. While difficult to imagine, collective organized action by philanthropy has been done before. The task now is to organize with our co-conspirators while guided by the long-term visions of movement partners. We must strategize within our institutions and organize capital to more fully resource the work and the people leading it. Too many movement building organizations are forced to choose between ambitious dreams and covering health insurance, launching a new campaign, or raising wages—choices that undermine their effectiveness and our collective future. This report invites you to consider how your work can meet this moment and support homes and neighborhoods that are by and for communities most impacted.

In Solidarity,



Chimene Okere

Democratizing Development Program
Neighborhood Funders Group

Who We Are

Principal Author: Tara Mohtadi is a researcher, strategist, consultant, and organizer. Born and raised in Minneapolis to the daughter of immigrants from Iran, she has long been both personally and professionally dedicated to understanding how people relate to place, and what constitutes belonging. She began working in the field of urban planning and design in pursuit of these questions, taking on roles in both private and public sector institutions. As a Master's in City Planning student at MIT, she developed a thesis that explored models of collective and cooperative governance, as a means of understanding the layers of infrastructure needed to build a deeper democracy. In recent years, she has pivoted to learning from and supporting movement building; her particular focus is on resource mobilization and re-distribution, working across organizers and funders to catalyze land and housing justice.

Neighborhood Funders Group (NFG) organizes philanthropy so that Black, Indigenous, and people of color communities and low-income communities thrive. NFG's membership is composed of more than 135 grantmaking organizations, which include private foundations, community foundations, family foundations, corporate foundations and giving programs, religious giving programs, public foundations, and other

grantmaking institutions. NFG is a community of grantmakers who move money to racial, gender, economic, disability, and climate justice.

NFG currently runs six robust programs through which people in philanthropy learn, collaborate, and take action together: Democratizing Development Program, Funders for a Just Economy, Integrated Rural Strategies Group, Midwest Organizing Infrastructure Funders, Philanthropy Forward, and Amplify Fund. NFG also organizes a biennial National Convening for funders and is the fiscal sponsor for the LIFT Fund. NFG's [theory of change](#), guides its long-term goal work: Philanthropic assets are liberated so that BIPOC communities and low-income communities have power to self-determine.

NFG's Democratizing Development Program (DDP) is a coalition of place-based and national funders that partner together to mobilize philanthropic resources for housing justice and community power. DDP works to address the fact that for too long, for-profit investors have dictated the design and development of land and cities. As a result, generations of Black, Indigenous, and People of Color communities have experienced separate and unequal realities caused by gentrification, displacement, segregation, criminalization and other extractive and often racist development practices. DDP is led by Chimene Okere and its coordinating committee of grantmakers who are dedicated to more fully resourcing community, and changing the philanthropic sector.

Acknowledgements: This report would not be possible without the generous time and input from the many individuals interviewed (please see page 5 for the complete list), and the many others who provided feedback and support (below).

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Goals of This Report

This report offers an orientation to both the tactical and transformative strategies needed to enable community ownership. It explores examples of relationships between funders and fundees, the role of communication and education in fostering and sustaining change, and the importance of building coalitions and ecosystems to strengthen and broaden bases of support.

As a coalition of grantmakers, NFG holds the unique position of both being responsible to its membership of funders, and to the communities it seeks to liberate. In response to the growing interest in community ownership from its membership, NFG is invested in ensuring that resourcing strategies are guided by the experiences, needs, and opportunities of these communities. In the Fall of 2023, we set out to tell the stories of communities who are building and benefiting from community ownership strategies. One of the learning objectives we began with, was to expand the understanding of community ownership beyond just a land acquisition and development strategy in order to

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understand how community ownership is part of a broader movement to achieve self-determination and liberation, and to transform our systems to be solidarity-oriented, and collectively governed. Guided by the work of organizers who are leading demands across working class communities and communities of color, our North Star throughout this process is encapsulated by New Economy Coalition’s mission, which states, **“We are guided by Black, indigenous, immigrant and working class communities. We know that we will all be free when all these communities have self-determination and community control of land, labor and livelihoods.”**

What this report is not: This report does not intend to recommend specific strategies or solutions¹, nor will it outline and compare different community ownership models.² Rather, it emphasizes that for resourcing to be in right relationship with solutions, the contexts and histories of communities need to be front and center; strategies need to be community-led, not just community-oriented.

¹ Many reports and papers outline specific strategies, including this [assessment of the housing crisis](#) and related interventions from the Othering & Belonging Institute, Center for Popular Democracy’s [report](#) on how grassroots organizations are campaigning for social housing, [this white paper](#) from the Urban Displacement Project, and [CZI’s overview of affordable housing solutions](#)

² For further reading on various models, see these reports from [Kresge Foundation](#), and [Right to the City](#)

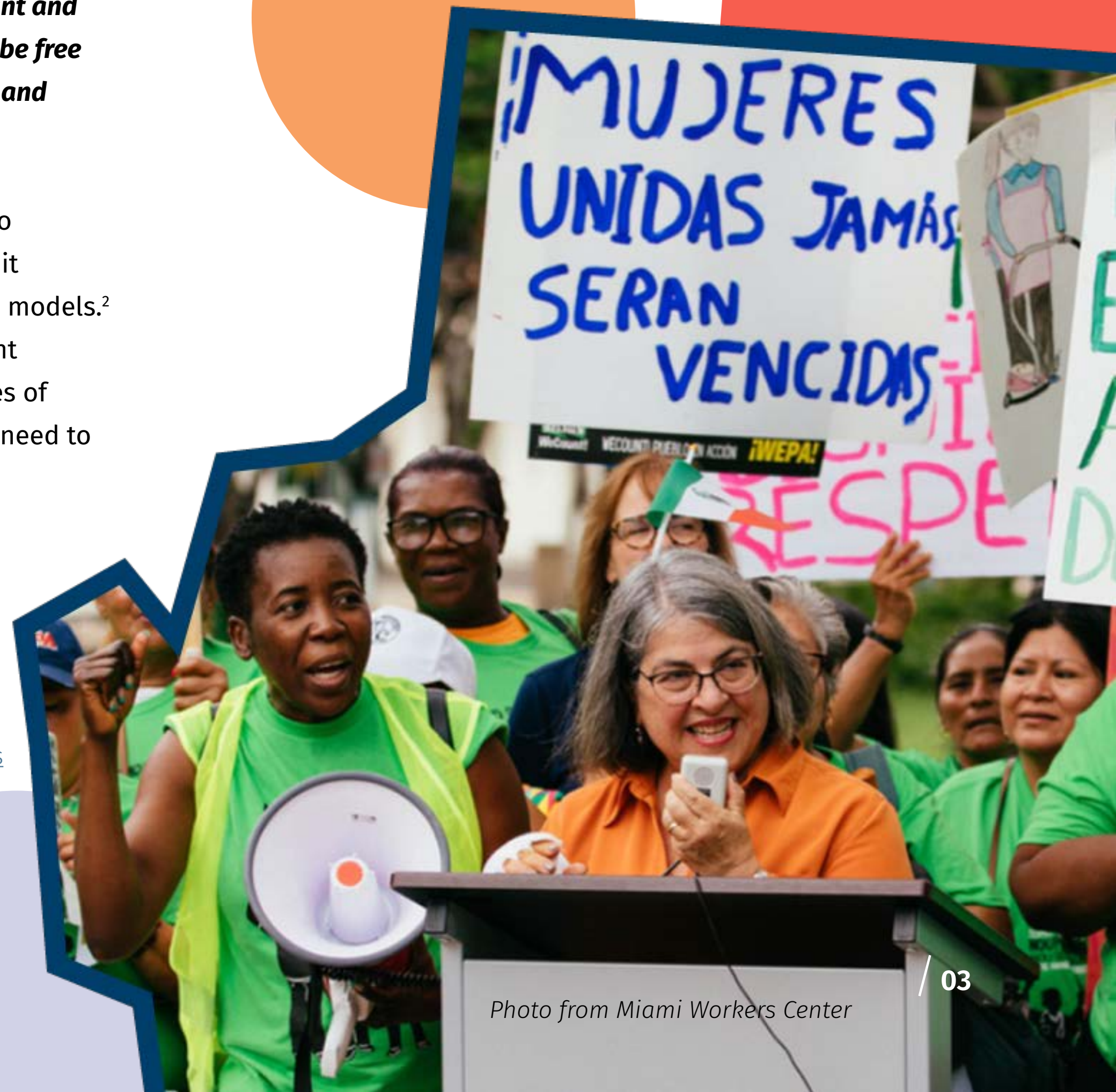


Photo from Miami Workers Center




Photo by Sheila Quintana: A man holding a bullhorn at a protest, *Inquilinxs Unidxs por Justicia* (United Renters for Justice)

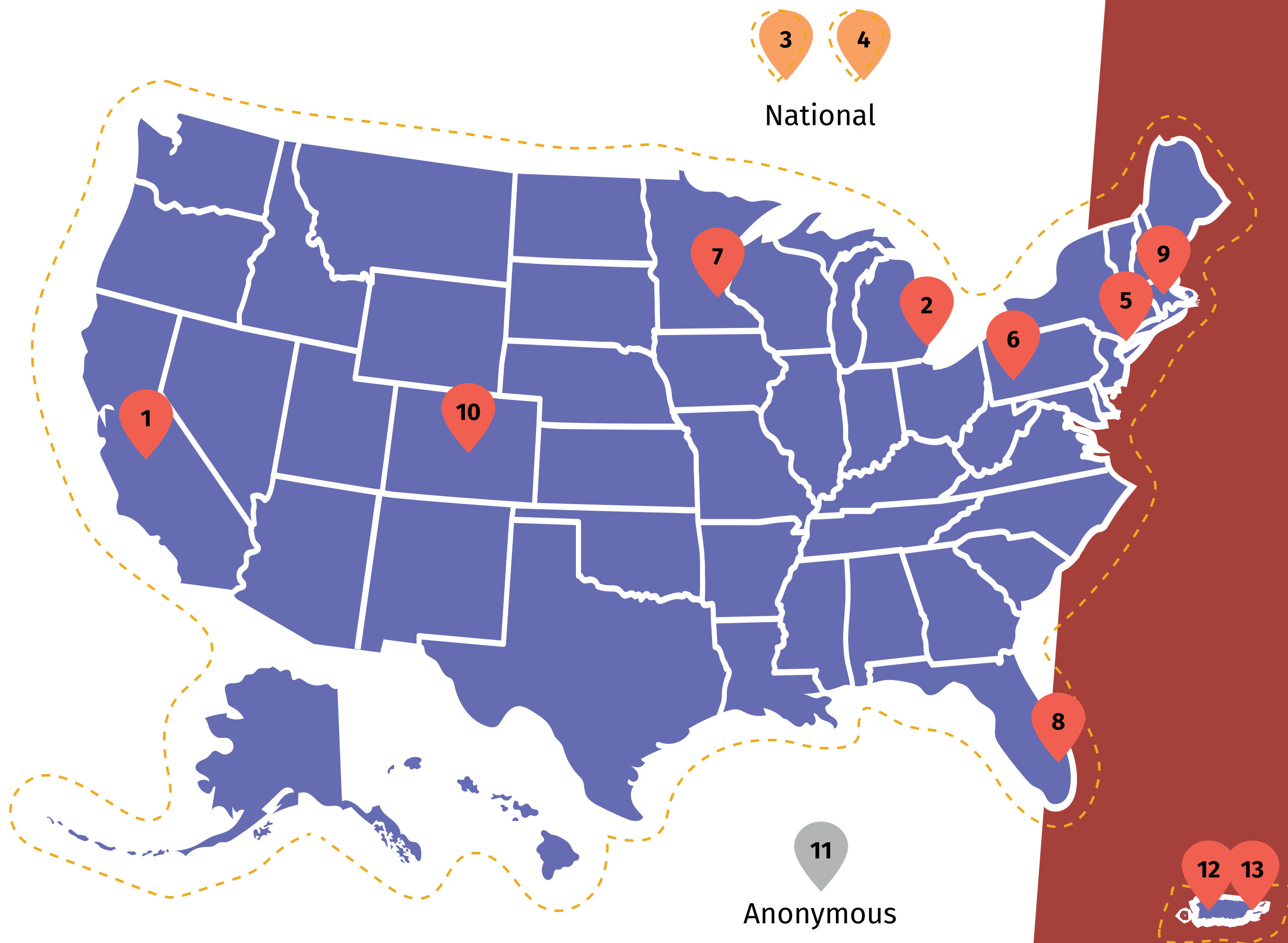
Research Process

Over the past several months, we set out to listen and learn from the organizations behind various community ownership models, to lift the curtain on the often invisibilized work of organizing that guides these strategies. Our methodology was inspired by the values of Participatory Action Research (PAR), which is a framework for conducting research and generating knowledge based on the belief that those who are most impacted by research should be the ones taking the lead in the process of research and analysis:³

“PAR seeks to understand and improve the world by changing it. At its heart is collective, self reflective inquiry that researchers and participants undertake, so they can understand and improve upon the practices in which they participate and the situations in which they find themselves. The reflective process is directly linked to action, influenced by understanding of history, culture, and local context and embedded in social relationship.”⁴

In order to best inform our collective practices, as community members, organizers, intermediaries, and funders, we believe the stories and lived experiences of organizers and movement builders, and their touchpoints with residents and community members, should be conveyed directly. Hence we have chosen to heavily feature direct quotes, as much as possible. At the same time, we also acknowledge our individual and organizational biases in this process in choosing the organizations we interviewed, which are primarily from our existing ecosystem of collaborators and partners. Additionally, we acknowledge how our role may have influenced interviews, given our positionality as an entity that either directly or indirectly funds many of the interviewees.

While we established questions and shared them with interviewees ahead of each conversation, we also used each interview as a learning opportunity to adapt our questions and approach based on feedback we heard from interviewees. We therefore prioritized iteration over consistency, which was a decision based on the fact that **community ownership itself is emergent**; there is no singular definition or approach to community ownership.



The Interviewees

- 1) Emily Duma, *she/her*, Program Strategist, Community Ownership for Community Power Fund, Common Counsel Foundation & Jazmin Segura, *she/her*, Director of Strategic Initiatives, Housing Justice, Common Counsel Foundation | **California**
- 2) Eric C. Williams, *he/him*, Managing Director of Economic Equity Practice, Detroit Justice Center | **Detroit**
- 3) Zen Trenholm, *he/him*, Senior Director of Employee Ownership Cities and Policy & Julian McKinley, *he/him*, Co-Executive Director for Partnerships and Growth, Democracy at Work Institute | **National**
- 4) Zac Chapman, *he/they*, Resource Mobilization Director, New Economy Coalition | **National**
- 5) Wendy Fleischer, *she/her*, Donor Representative, Change Capital Fund | **NYC**
- 6) Carl Redwood, *he/him*, Project Director, Pittsburgh Black Workers Center | **Pittsburgh**
- 7) Roberto de la Riva, *he/him*, Co-founder and Director of Cooperative Programs, Inquilinxs Unidxs por Justicia (United Renters for Justice) | **Minneapolis**
- 8) Santra Denis, *she/her*, Executive Director, Miami Workers Center | **Miami**
- 9) Mike Leyba, *he/him*, Co-Executive Director, and Andres Del Castillo, *he/him*, Director of Development, CityLife/Vida Urbana | **Boston**
- 10) Andrea Chiriboga-Flor, *she/they*, Executive Director, Justice for the People Legal Center | **Colorado**
- 11) “Movement Building Organization” (anonymous)
- 12) Omar Ayala González, *he/him*, Cofundador, Urbe Apie | **Puerto Rico**
- 13) Mariolga Reyes Cruz, *she/her*, PhD, Co-founder and Executive Director, Fideicomiso de Tierras Comunitarias para la Agricultura Sostenible (FITiCAS) | **Puerto Rico**

The History of Extraction & Community Ownership in the U.S.

Displacement + Dispossession

Community Ownership + Control

Interviewees Featured in this Report

The tools of racial capitalism have been used to displace, exclude and dispossess people for centuries: from land seizures and forced displacement by European colonists, to the state-sanctioned discrimination and economic exclusion of Black residents in the twentieth century⁵, and the privatization of the real estate market in more

recent years, wherein “predatory inclusion” exploits vulnerable communities through high-risk loans, and increasing housing prices have also displaced entire communities.⁶ Time and time again, communities have organized to resist and fight back against these injustices, winning material, legal, and political protections for tenants.



1700s: Colonial displacement and exclusion from the right to property of Indigenous populations, enforced via police violence.

Colonization



1800s-1900's: Systematized dispossession of Black people via racial covenants; deed restrictions prohibiting the sale or lease of homes to specific racial groups; bylaws restricting HOA membership by race.

Racial Covenants

1934: The Federal Housing Administration (FHA) made low-interest, government-backed mortgages available to whites—including those who were lower income—but refused to insure mortgages for people of color.⁸

Discriminatory Mortgages



Mutual Aid

1700s: Mutual aid systems and cooperative economics were used by African Americans from when they first were forcibly brought to the Americas: from shared garden plots, to pooling earnings, or collectively purchasing equipment, shared resources were essential and practical tools for survival.⁷



Redlining

1930s: The practice of redlining—in which real estate and public sector actors developed and adopted color-coded maps to identify areas’ “riskiness” for housing investment and mortgage lending—blocks racial and ethnic groups from home ownership.

1960s-70s: Members of the **Black Panther Party** promoted **collective and cooperative housing**, alongside community care and mutual aid programs.⁹

First Cooperative Housing



1969: The first community land trust in the US, **New Communities**, was created by Black farmers, and at 6,000 acres, was the largest parcel of Black-owned land. This pioneering initiative was the result of a collaborative effort among farmers and civil rights activists, including members of the Student Nonviolent Coordinating Committee (SNCC).¹⁰

First Community Land Trust



1990s: Despite the Fair Housing Act of 1968, which prohibits discrimination in lending by race and location, discrimination continues to plague the housing market, with **predatory mortgages and interest rates** that target communities of color.

Predatory Mortgages

1900s

Urban Renewal Projects

1950s-80s: **Urban renewal projects** uprooted communities of color, to make way for downtown redevelopment projects, highways, or private housing developments for mostly white and higher income renters and owners.



Tenant Opportunity to Purchase Act

1980: The **Tenant Opportunity to Purchase Act (TOPA)** was first enacted in Washington D.C., stipulating that when the owner of a rental property wants to sell, tenants have the right to submit an offer before it is put on the market.¹¹



Ellis Act

1985: California's **Ellis Act** allows landlords to evict their tenants if they take the units off the rental market. Once off the market, those units can be sold as condos or demolished and turned into homes. The Ellis Act has been manipulated as a tool for real estate speculation and has caused mass displacement in California.¹²

City Life/Vida Urbana Founded

1973: A group of local residents and activists with roots in the civil rights, feminist, and anti-Vietnam War movements founded the **Jamaica Plain Tenants Action Group**, now **City Life/Vida Urbana**.

Resisting Exploitation in Miami

1999: The **Miami Workers Center (MWC)** is founded to investigate how people from the community were dealing with exploitation not just on the job but in other aspects of their lives.



2007-2008: The US real estate market bursts, and the stock market collapses. Rather than helping the general public, the government bails out banks and big corporations.

Great Recession



2020: Rent control measures, rent relief, and eviction moratoriums were enacted in cities across the country in response to the Covid-19 pandemic.

Pandemic Protections

2000s



Rise of the Corporate Landlord

2007-2008: In the wake of the foreclosure crisis and rental demand increases, a large inventory of single-family homes enters the market, creating an opportunity for large, corporate investors to purchase properties.¹³



Evictions Rise

2007-2016: 7.6 million individuals were threatened with eviction every year between 2007 and 2016. Households at the highest risk of evictions are those with children, and Black renters face a disproportionate share of evictions.¹⁴

"The Eviction Cliff"

2023: As eviction moratorium and rent control measures are lifted post-pandemic, evictions once again spike.

Tenants Sue their Landlord

2015: Tenants from in and around the Lyndale neighborhood of Minneapolis formed an association to sue their landlord, QT Properties. They named it "Inquilinos Unidos por Justicia."

Mutual Aid after Hurricane Maria

2017: Urbe Apie provides critical mutual aid resources to communities in Puerto Rico in the aftermath of Hurricane Maria.

Residents Purchase Mobile Home Park

2020: As a result of years of organizing mobile home residents, Colorado passes the Mobile Home Park Residents Opportunity To Purchase Act. Justice for the People Legal Center supported residents in leveraging this law, pooling funding together to purchase the Montevista Mobile Home Park when it was put on the market in 2022.

Graphics from California Community Land Trust Network's Housing Commodification Timeline, [Popular Education Materials](#)

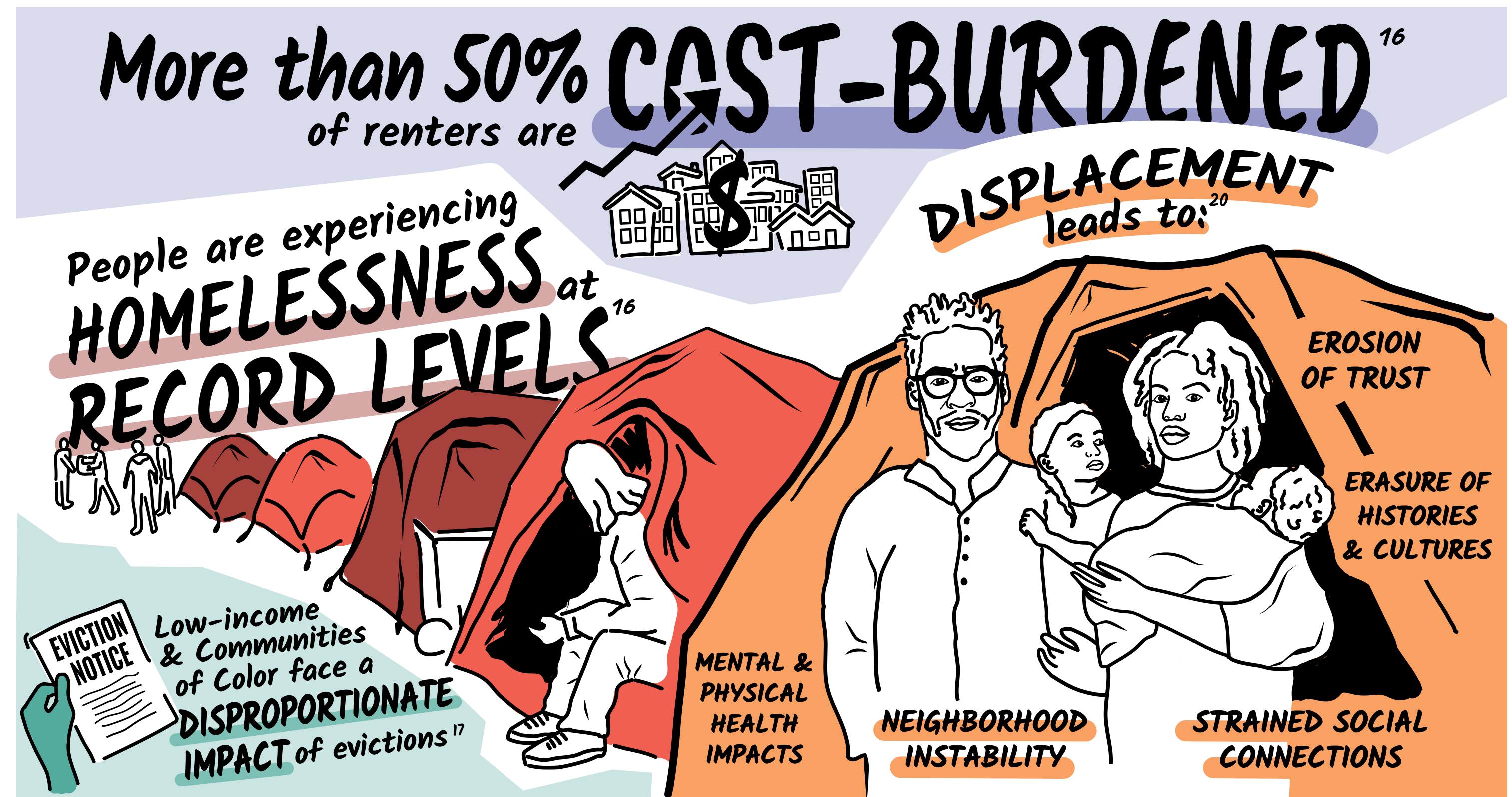
Contextualizing Community Ownership

We are, and have been, in a housing crisis: there is a lack of housing available to lower-income individuals and families and the price of housing has outpaced wages and economic growth.¹⁵ More than half of renter households are cost-burdened and a record number of people are experiencing homelessness.¹⁶ Displacement and evictions are widespread, but disproportionately impact low-income communities and communities of color.¹⁷ And while displacement has long been exclusively linked with gentrification, emergent research decouples the two. Displacement is a “more durable component of neighborhood disadvantage” and is part of deeply racialized inequities, not just a passing trend of gentrification and poses the greatest risk to low-income communities.¹⁸

Over the past few decades, the housing market has seen increased speculation, with banks and large investors increasingly taking over the housing market since the 2008-9 recession.¹⁹ The instability that BIPOC and low-income communities face predates the 2008 crisis: it is the product of centuries of dispossession, exclusion, and land commodification. While racist policies like redlining are no longer legal, its ramifications, and the perpetuation of other forms of displacement and exclusion continue to uproot

communities. In her seminal book *Root Shock*, Dr. Mindy Fullilove illustrates how displacement creates ripple effects, from its mental and physical health impacts, to the erosion of trust and the erasure of histories and cultures, that then creates broader neighborhood instability.²⁰ Displacement erodes personhood; it diminishes people’s ability to meet their basic needs, let alone have access to upward mobility or

contribute to civil society and economic development. And “serial displacement” undermines social connections within communities, and a community’s willingness and capacity to work together, making it harder to work together and solve collective problems.²¹ The impact of displacement at all levels of society makes it an issue that should be of high priority for residents, policymakers, and institutions alike.



Developed by Chimene Okere and Tara Mohtadi, designed by Karla Flemming

Not all of the organizations featured in this report would describe themselves as “housing organizations”, but they all incorporate tenants and residents in their base building, and prioritize housing justice in some capacity, because for the frontline communities they represent, housing is inextricable from issues of climate justice, immigrant rights, labor, or public health. They recognize that to achieve structural change in any arena, people must have access to affordable, stable, and long-term housing. The role of grassroots organizations and movement building groups is not only essential to meeting the immediate and material conditions of people, but also ensuring that strategies are rooted in long-term, structural changes.

To resist privatization and commodification, we must 1) address the immediacy and urgency of keeping people in their homes, and housing the unhoused, and 2) build longer term strategies towards neighborhood stabilization, community stewardship and decommodification.²² These are not two distinct pathways, but rather—as various movement-aligned groups illustrate—often happen concurrently. In Colorado, for example, when a mobile home park in Westwood went up for sale, a combination of tenant organizing to prevent the displacement of the park’s residents, was paired with fundraising to secure the capital necessary to purchase the park, capacity-building and legal aid to support the purchase of the park by its residents, and

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coalition and base building to then get legislation passed in the state of Colorado to secure long term tenant rights for all tenants. In Miami, the Miami Workers Center spent a year doorknocking and engaging tenants across Miami-Dade County to identify the issues that most impacted tenants on a day-to-day basis. That list of demands was then turned into a Tenant Bill of Rights which ties their demands to reforms that would ensure tenant protection and landlord accountability. Those demands were eventually passed by the city, and a new Office of Housing Advocacy was also created.²³

Campaigns such as these reflect community control. It is a process by which power can be redistributed, through community-led decision making, and the outcomes that are possible when capital is organized by local communities. But community control cannot exist as a standalone development solution siloed from principles of racial, economic, and gender equity, or it risks perpetuating the concentration of power and resources by the already powerful.²⁴ The stories highlighted in this report illustrate the deeply entangled nature of our

global crises, and therefore the need to build interconnected strategies for collective liberation.

Photo from Miami Workers Center; women organizing in response to Miami's housing crisis



What is Community Ownership?

Cooperative economics has long been intertwined with movements for labor rights, tenant power, and land and environmental justice. In *Collective Courage: A History of African American Cooperative Economic Thought and Practice*, Jessica Gordon Nembhard chronicles the history of cooperative economic practices amongst African Americans, from enslavement to the Civil Rights Movement: “Cooperatives address such issues as community control in the face of transnational corporate concentration and expansion, the pooling of resources and profit sharing in communities

where capital is scarce and incomes low and increased productivity and improved working conditions in industries where work conditions may be poor and wages and benefits usually low. Cooperatives can be part of the solution in rebuilding after economic recessions – they, like other elements in the solidarity economy, start where people are and build from the ground up.”²⁵

Within a solidarity economy framework, **community ownership has emerged as a strategy for communities to steward land, resources, and capital, shifting power and wealth from banks and corporations, and redistributing it to those who have been most impacted by cycles of**

extraction and disinvestment.

As an antidote to the economic exploitation of capitalism, community ownership is a critical step in the broader fight towards

racial and economic justice. It can refer to both housing-specific solutions, like community land trusts and other decommodified housing models, but it also encapsulates the broader transformation of our systems and structures, to be solidarity-oriented, collectively governed, and mutually accountable.

Community ownership is a concept that has gained popularity and traction in recent years. This upswell in interest presents a vital opportunity to expand the possibilities of community ownership, but it doesn’t come without risks. In order to prevent community ownership from being co-opted as yet another form of extractive development and investment, movement-aligned organizations offer us key insights into what community ownership means and who it is meant to serve. While there is no singular definition of community ownership, our working definition is guided by the principles of 1) collective governance and democratic control, wherein power is redistributed to allow those impacted by decisions to be decision makers; and 2) decommodification, ensuring that resources are controlled by people, and people are put before profits. Movement-building organizations have been critical in defining and upholding these core values of community ownership, linking the fight for housing justice to broader struggles for power.



Building Collectively: 4 Takeaways from Movement-Led Community Ownership Models

Photo from Change Capital Fund

Learnings from the Field of Movement-Building

Takeaway #1: Community ownership is a means to collective self-determination, and to land and housing justice

Language as Strategy

Community ownership and community wealth building are often used interchangeably, but across the field, many emphasize how important it is to be intentional about how and when to use different terms.

Organizers have long experienced their ideas and strategies being co-opted for the purposes of advancing an agenda that strays from their original intent or strategy. This co-optation echoes the legacies of extraction that these groups, and the communities they serve, have experienced. As a partner to movement-building groups around the country, Zac Chapman of New Economy Coalition describes movement capture and co-optation as a real risk, and notes that it is

critical for organizations to be specific about demands, and about the reason for their demands and the broader systemic issues that need to be addressed.

For many groups, language is not just a question of semantics, but an essential tool in developing, communicating, and implementing a strategy. How language is used might require specificity in one context, and ambiguity in another, depending on who is in the room, and what the goals of a conversation are.

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*Photo from Inquilinxs Unidxs por Justicia
(United Renters for Justice); person in
a mask holding a sign*



Photo by Adja Gildersleve, Inquilinx
Unidxs por Justicia (United Renters
for Justice)



Common Counsel Foundation is a California-based philanthropic intermediary that primarily serves a funding and capacity-building role. For them, language is a tool that can help bring in funding partners. Emily Duma explains this in the context of the Foundation's Community Ownership for Community Power Fund (COCP), which emerged from a group of community ownership leaders:

“Community ownership [tends to be] broadly defined in ways that, for some people, has a lot to do with wealth building, and for some people has a lot to do with decommodification.

How do we build language to especially push philanthropy to hear what the field is asking for?”



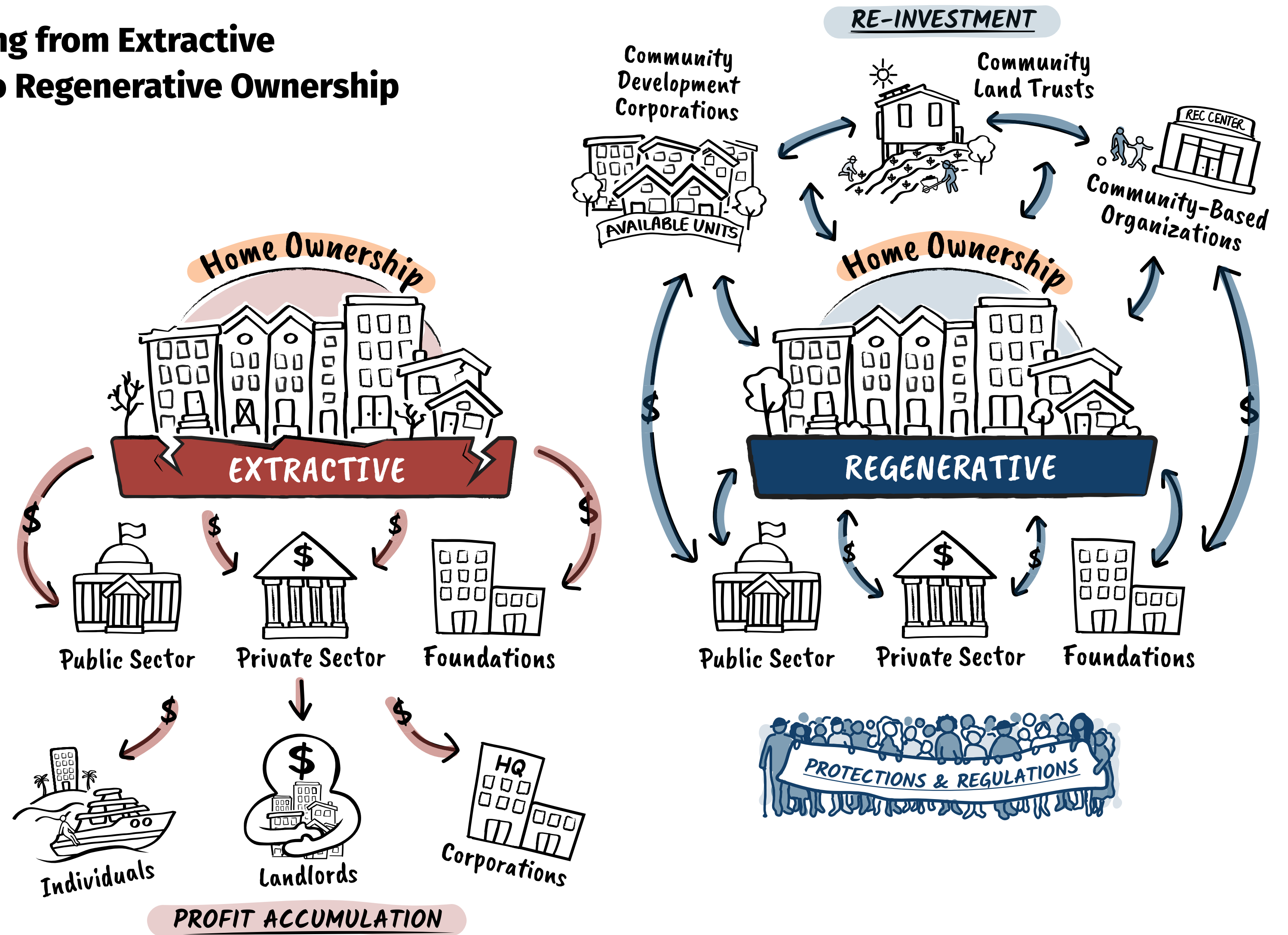
Emily Duma | she/her
Common Counsel Foundation

“...We have spent time with our partners saying, ‘What does community ownership mean to us? How do we create a definition that highlights the things that we think are most critical, so that it doesn't get watered down? For our partners, resident leadership, resident member leadership, democratic control, and permanent or very long term affordability, are the core tenets of community ownership.’”

Language can be a tool that sharpens the strategies of movement-building groups, and creates unity from which coalitions can mobilize. It can also help with communicating values externally, to broaden the base of allies, and bring in stakeholders like funders and decision makers, while ensuring that values are not diluted along the way. To use language effectively requires first arriving at a shared understanding, and this is no simple feat; **organizations need time, capacity and resources to be able to coordinate and align**—a sentiment that was echoed many times, by many organizations who we engaged for this report.

Home ownership is a particularly delicate concept within the community ownership space; it is often articulated as a goal of community and economic development efforts, and gets conflated with housing justice. But the term itself excludes renters, and interventions that emphasize ownership often fail to address the systemic challenges preventing people from obtaining ownership. **So long as it exists within systems of extractive financial and real estate systems, home ownership does not guarantee safety from displacement or create financial security.** Following the U.S. foreclosure crisis, the national homeownership rate fell, and in parallel, rental demand increased with increasing rates of unemployment, underemployment, bad credit and tighter mortgage underwriting causing many homeowners to become renters, and preventing others from entering homeownership.²⁶ These trends, and the increasing capture of the real estate market by banks and corporations, has paved the way for the rise of the “corporate landlord”.²⁷ The risks to tenants demand preventative protections and proactive regulations. Home ownership is an important facet of economic justice, especially for BIPOC and low-income communities, but it is important to situate home ownership and wealth building as goals within a broader series of changes that need to happen in order to ensure longterm stability, affordability, and accessibility for all.

Shifting from Extractive to Regenerative Ownership

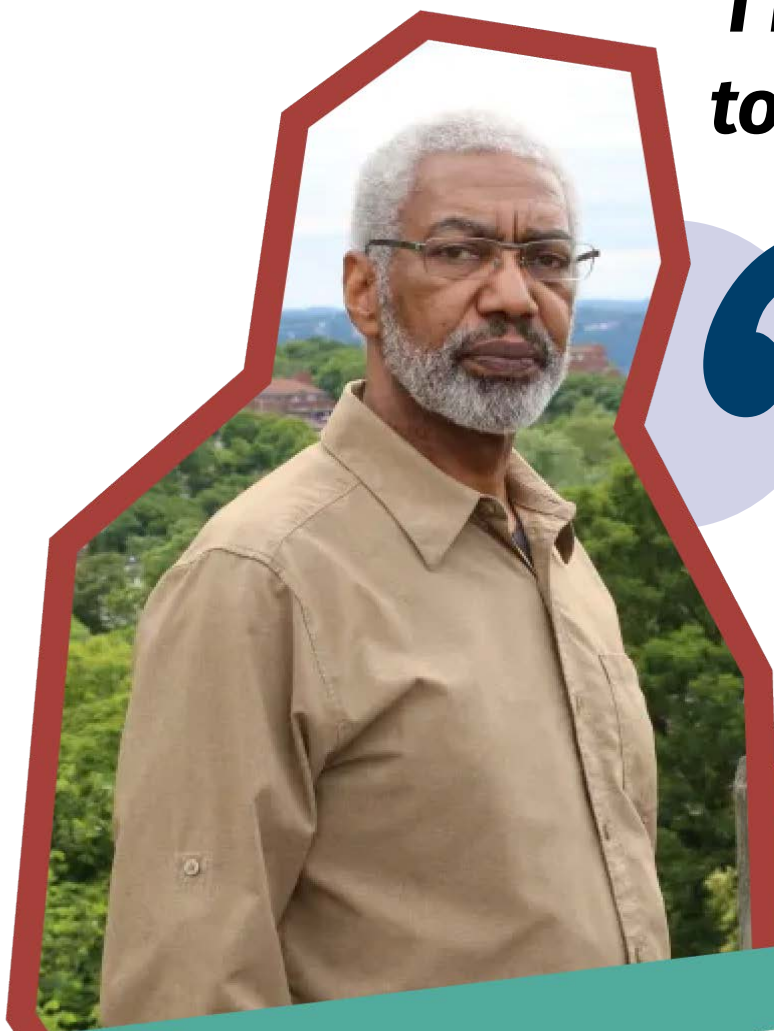


Developed by Chimene Okere and Tara Mohtadi, designed by Karla Flemming

Because home ownership is still intertwined with the commodified housing market, many are careful about how they orient to the term, and some break down the term further into *home* and *ownership*, in describing the tensions it presents:

As one movement-building organization puts it, **“Ownership over a community garden or over a set of affordable housing is not necessarily connected to a larger political struggle. It’s a band-aid over a larger problem.”**

Carl Redwood, Pittsburgh Black Workers Center:



Carl Redwood | he/him
Pittsburgh Black Workers Center

“I’m not opposed to the whole thing about home ownership and having a home that you can pass on. But in order to get there, there’s a desert that you’ve got to walk through.”

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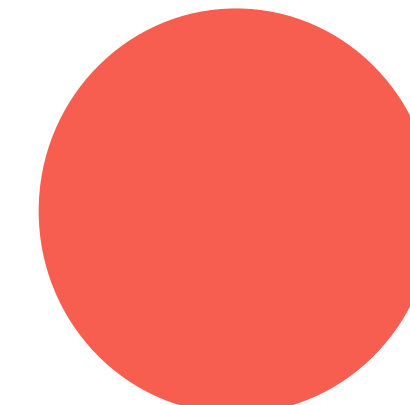
That desert entails histories of policies and industry norms from all together refusal to insure loans to Black customers, to perceptions of risk in lending to communities of color. The legacy of racial capitalism continues today, creating barriers to accessing loans, mortgages, and debt financing, along with continued geographic segregation of communities of color.²⁸

For City Life/Vida Urbana, their skepticism for home ownership as a catch-all for economic development is rooted in their experience working predominantly with working class, immigrant populations:



Andres del Castillo | he/him
City Life/Vida Urbana

– Andres del Castillo:
“There is a fundamental contradiction between land as a wealth building strategy and anti-displacement. Because if your entire wealth building strategy is predicated on home ownership, that’s not liquid. It creates circumstances where people are asset rich but cash poor. If your goal is anti-displacement, then actually, home ownership may not be the best strategy if you’re talking about it from a wealth building perspective.”



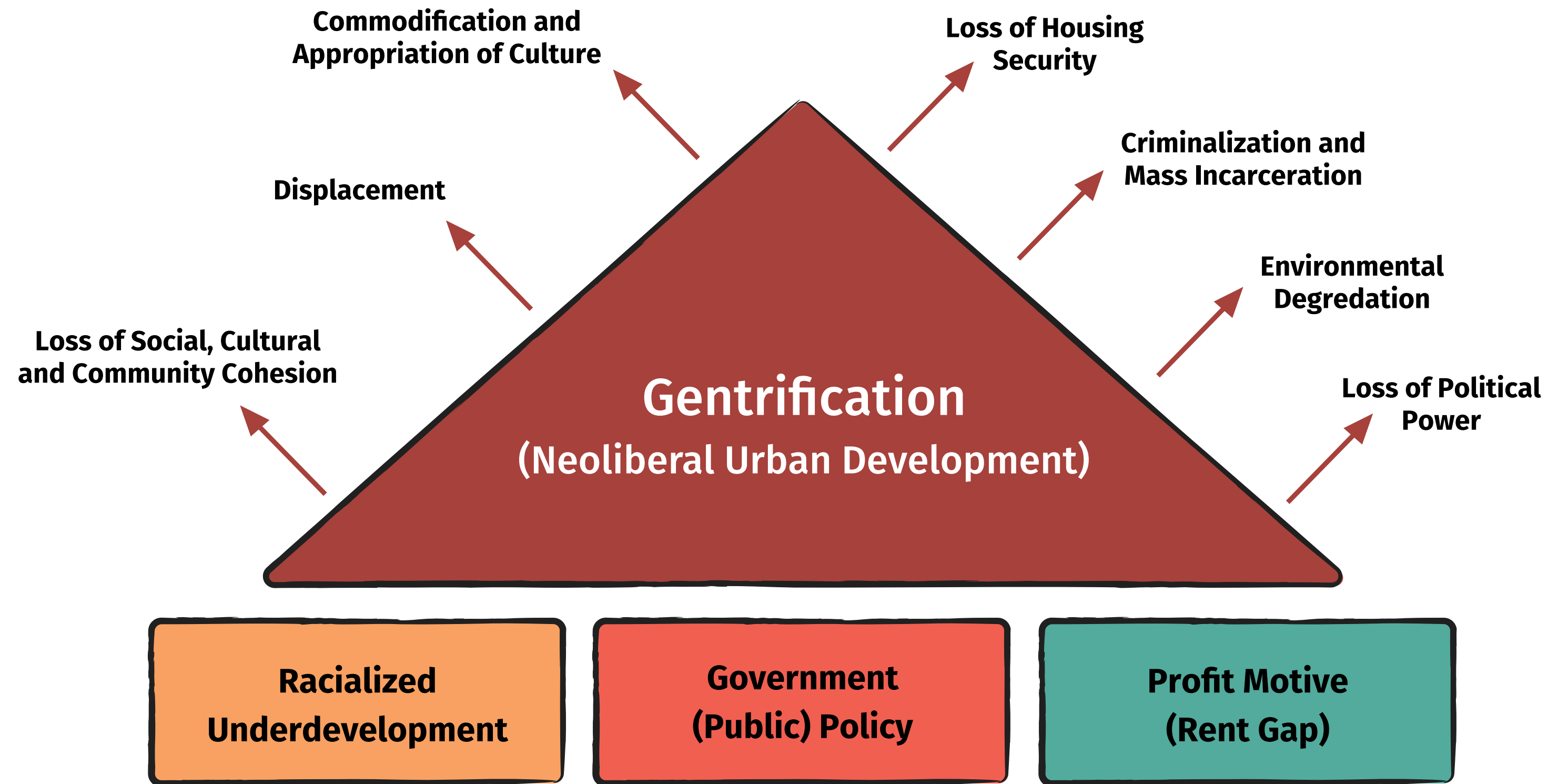
– Mike Leyba: ***“It's not that we don't promote homeownership. I absolutely think we do, and in fact, we encourage to the extent that we can. But for us the first step is always stable, healthy, affordable housing. And the ideal version of that is something that includes some type of tenant governance, because our people deserve a say, in addition to the benefit of affordable housing.”***

Mariolga Reyes Cruz of FiTiCAS, the first agricultural community land trust in Puerto Rico, describes how even within the agroecological movement, there is a tension around ownership, because traditional ideas of autonomy and liberation are predicated on the private holding of land, and rooted in a colonial framework of individual property. FiTiCAS' mission, of commoning the land, is based on transformative change that CLTs and co-ops can provide, not by taking over the market, but by stabilizing the market, and lowering the prices of private land housing so that everyone has more agency in choosing to buy or rent. To get to this place, requires collective momentum: ***“In order to support the Commons, everybody has to put something in the common jar right, and that is the logic of cooperation.”***

Fighting Displacement

Gentrification and displacement are sources of financial distress, can cause a loss of community services and institutions, and overcrowded and substandard housing conditions, can impose relocation costs, longer

commutes, disruptions to health care, and a fragmentation of community support networks, and have direct impacts on mental and psychological well-being.²⁹ Stability, affordability and accessibility are the core tenets of a just housing system, and the antidote to gentrification and displacement.



Developed by Causa Justa :: Just Cause, “Development Without Displacement: Resisting Gentrification in the Bay Area.”

What Can Community Ownership Look Like?

- In Pittsburgh, Carl Redwood has hopes for a future housing co-op that is paired with a CLT, providing both affordability and democratic governance to residents
- In Boston, City Life/Vida Urbana helped to stabilize 114 housing units through the Mixed-Income Neighborhood Trust (MINT) model
- IX's Sky Without Limits housing cooperative began with organizing tenants across buildings under the same landlord in Minneapolis. After a long and difficult fight, the landlord sold the buildings to the tenants, who are now converting the property into a cooperative
- In Puerto Rico, FiTiCAS' land trust model protects farmland in perpetuity, to combat the history of food insecurity, land grabs and ecosystem destruction
- With banks not seeing worker ownership as "investable," DAWI incubated their own investment Firm, Apis & Heritage Capital Partners, in order to meet the capital needs to fund cooperatives

Community ownership or community control has emerged as a strategy that can prevent the ripple effects of displacement, by ensuring long-term stability, affordability and accessibility.

Community ownership is built on both the democratic control of decision-making and processes, and ownership of resources. As an alternative to the business-as-usual of the real estate market, community ownership can help close the racial wealth gap by distributing land-based wealth intergenerationally. In commercial contexts, community ownership can catalyze economic development by lowering the cost of retail spaces and encouraging capital investments.³⁰ Additionally, community ownership often yields improvements in neighborhood environmental and health conditions. By lowering the cost of housing, for example, residents have more resources to pay for necessities like healthcare, education, transportation, and to have more financial stability to withstand impacts from extreme weather events.³¹ Community ownership models additionally often pair investments in housing with investments in community infrastructure and place-making, such as the stewardship of parks and gardens, which further helps stabilize neighborhoods, and foster social cohesion.³²

Like home ownership, community control or ownership cannot exist as a goal in isolation; without ties to broader questions of justice, community control is susceptible to perpetuating oppression and exclusion. Public processes, for example, overrepresent populations who already hold power, ie. older, white, male, homeowners.³³ When movement-building organizations refer to community control, they are therefore often explicit in defining community as the residents, with a particular emphasis on ensuring that immigrant populations, working class communities, and people of color, are equitably represented. **It is through a clear articulation of racial and gender justice, and a strategy for community control and decommodification, that community ownership can be a tool for stable and affordable housing.**

Photo by Steel Brooks,
a demonstration in the
winter time, Inquilinx
Unidxs por Justicia (United
Renters for Justice)



Takeaway #1 Key Ideas

Language is a tool to articulate strategies, but developing a shared language and unified strategy requires time, capacity and resources.

Home ownership alone does not guarantee safety from displacement or create financial security.

When community ownership is rooted in values of racial and economic justice, it can prevent the ripple effects of displacement, and create pathways to long-term stability and affordability.

Takeaway #2: Systemic change takes time and resources, and it requires flexible and long-term strategies

As Zac Chapman, New Economy Coalition:

“Social justice funds often focus more on

“resist” work, like divestment or protesting, than “build” work. And yet community development funds often don’t recognize

the economic impact of the solidarity economy movement, workforce development funds often don’t recognize Just Transition political goals, and impact investors don’t want to fund the networks and connective tissue to build movement. To build towards the self-determination of communities, resources are needed not just for the acquisition of land for a CLT, but

also the organizational capacity to ensure the project can both survive and interweave with a broader power-building movement.”

Moving from the “Or” to the “Both/And”

Housing and land justice demand both responsive strategies that meet immediate needs and offer urgent protections, while also building solutions for an entirely different future. The immediate and tactical are often distinguished from the long-term and transformative, in terms of both timelines and funding strategies. But in practice, they are intertwined. In movement-building, these strategies are sometimes referred to as the work of “resisting” and “building.”

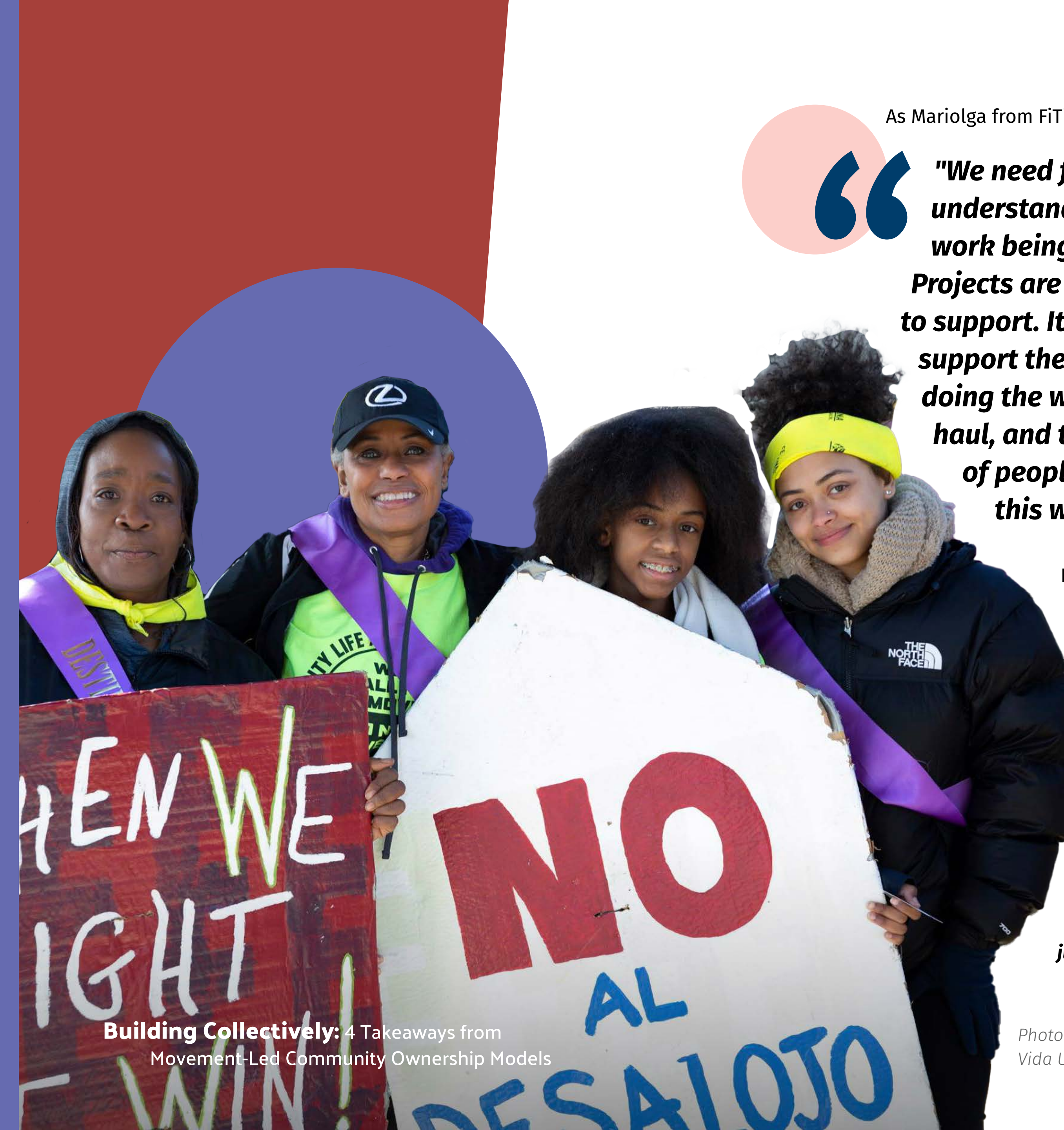


Zac Chapman | he/they | New Economy Coalition

The tendency to create a binary between these essential components of work means that often, the shorter term—which is often linked to more urgent and time-sensitive demands—receives attention, at the expense of the critical longterm struggle for structural change. In a competitive landscape of resources, organizations describe being forced to make a choice between 1) funding operational or organizational capacity, like staffing, campaigns, or direct services, and 2) resourcing investments in longer-term strategies like land acquisition, incubation, or on-site programming.

At the Miami Workers Center, for example, Santra Denis describes the many times she has had to make hiring decisions based on this binary: **“Do I hire an organizer or someone who can just put their head down? We’re unlikely to have funding for both...What we need is to be able to fund new or more work, without taking away from current campaigns and operations.”**

This binary is strengthened by the ways in which media coverage and grant evaluations perpetuate an oversimplified narrative, where success is equated with the most tangible outcomes, such as legislation passing, tenants buying out a building, or investment in a community land trust. But when we distill years of work into a single headline or outcome, we invisibilize the messy yet critical underpinnings of that outcome; we lose sight of the interconnected people, timelines, resources, and strategies that are built by movements, and form the foundations for these wins to take shape.



As Mariolga from FiTICAS explains,



"We need funders to understand that this is work being done by people. Projects are the easiest thing to support. It's harder to support the people who are doing the work for the long haul, and to grow the cadre of people who are doing this work."

Emily Duma of Common Counsel Foundation:

"It's not enough to fund at the organizational level and not fund acquisitions that help organizations acquire and take housing off the speculative market. It's not enough to just decide to fund a

few individual organizations and not fund the collective movement infrastructure that's emerging and strengthening the field."

Transformative Change takes Time & Patience

When it comes to funding alternative

models, such as community land trusts or worker-owned cooperatives, "risk" is often cited as the source of funders' hesitation, or what prevents them from funding a strategy all together. Transforming systems takes time. It also takes trial and error. Organizers don't shy away from describing the work they do as messy for a reason: the work of transformative change centers people, and therefore it requires people-driven approaches, based on trust, relationship-building, and patience. Funders have the opportunity to join the movement, by taking on leadership and allyship roles: for example, funders can measure their investments based on the strength of the base they are helping to build, they can leverage their relationships towards building governing and electoral power, and they can use their influence to help shift narrative power within the sector and beyond. Trial and error may mean that there are mistakes made and battles lost along the way, but it doesn't mean that there is a lack of strategy or clear planning. Accepting these dynamics can foster funder-relationships that allow for co-learning, that strengthen opportunities for adaptation, and that ultimately bolster resilience towards long-term change.

Justice for the People recently secured funding for residents to buy Montevista Mobile Home Park in Colorado, but while the process from the notice of sale to securing funding happened within a year, the process rested on 10 years of organizing, campaigning, relationship building, and policy advocacy to get there. As Dre Chiriboga-Flor describes:

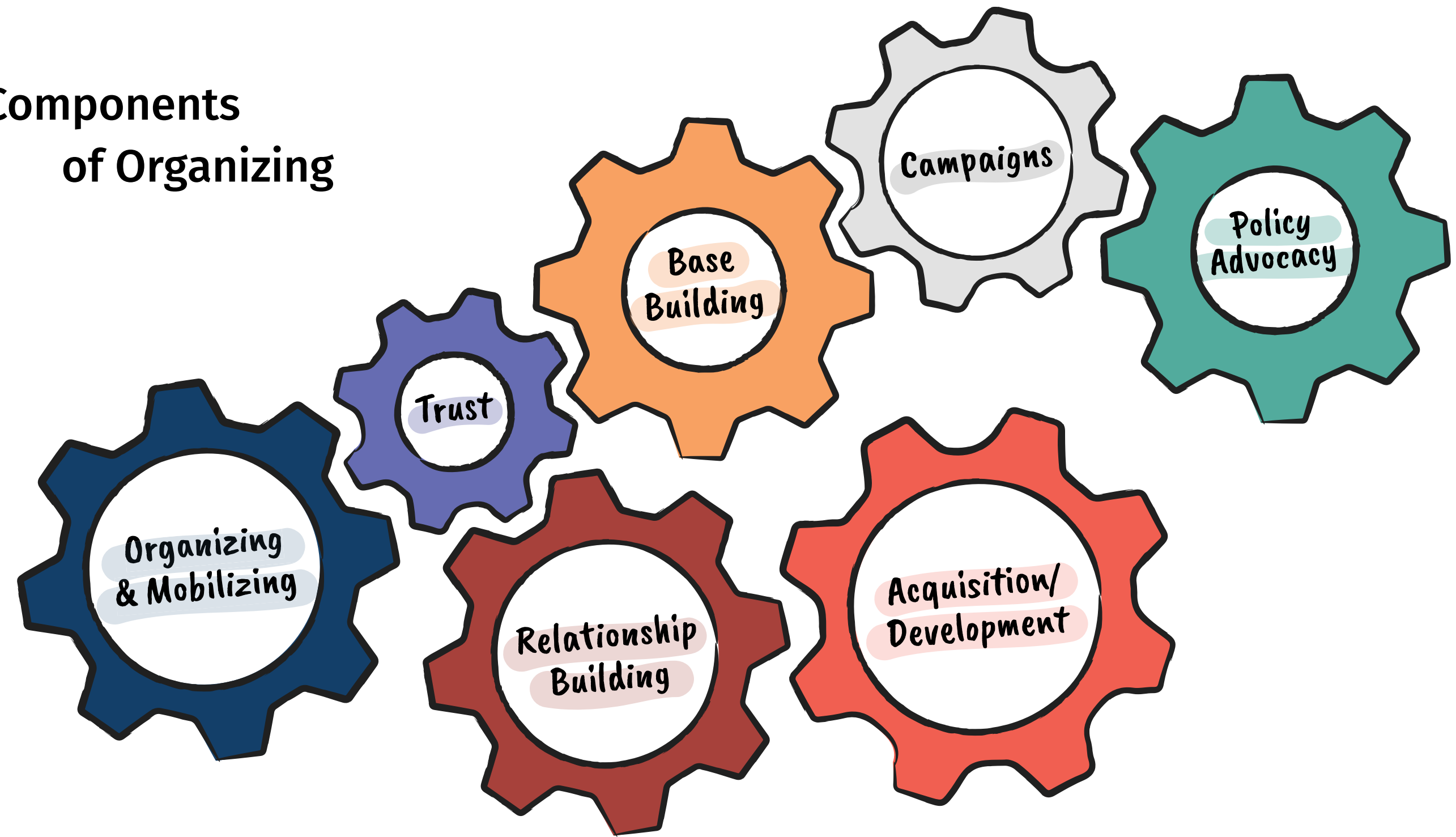


Dre Chiriboga-Flor | she/they
Justice for the People Legal Center

“When I tell people about Montevista, I have to say that this took 10 years to get here, it did not take one year. It seems like it was quick but this didn't happen in a year.”

Roberto, of United Renters For Justice/Inquilinxs Unidxs por Justicia (IX): **“Most of our campaigns are over 5 years long... we're in this movement for the long term. This isn't something that you think 'you wanna be an activist, and you know, just**

Components of Organizing



Developed by Chimene Okere and Tara Mohtadi, designed by Karla Flemming

help someone out on the door'. We're looking to actually build an institutional movement that can build power in the city with tenants.”

Santra Denis, Miami Workers' Center: **“We drastically underestimate how much it takes to move this kind of dream work forward. It often takes one year just to get people**

together and to start trusting each other. So even a 3-year grant is often not long enough. If we want to double down on the ownership work, we need a new stream of revenue to fund this work: the multi-year funding, and the level of funding is good. The steadiness matters. But to actually get an organizer in the mix, to build housing, to continue existing work while also new work, requires an increase/a new investment.”

Community ownership models exist within current economic systems and market dynamics to varying extents. Many organizations have developed creative financing mechanisms to resource their work, with some leveraging public and private funding to build their visions, and others opting for financial independence and relying instead on self-generating revenue.

In Pittsburgh, Carl describes how different cooperative models are paving the way for community visions, including the model of a housing co-op on top of a community land trust, to not only preserve affordability, but to help build democracy; along with a writer/journalism co-op created to chronicle stories and histories of elders in the community, to ensure that the community's history isn't lost. Both of these models respond to different demands and needs.

City Life/Vida Urbana used the MINT model (mixed-income neighborhood trust) to help preserve 114 units as affordable housing in East Boston. The MINT model incorporates a range of housing, where higher-rent units subsidize lower-rent units, and residents and local organizations are given governance and control via a Trust Stewardship Committee. City Life additionally added an anti-displacement mandate to the model, to ensure residents would not face eviction.³⁴

IX's vision for their housing cooperative, Sky Without Limits,

is to be financially autonomous. As such, they envision funding the movement through rents from the cooperative's decommodified housing program, so that they don't have to depend on funders.

FiTiCAS in Puerto Rico is exploring an endowment model for funding so that they can grow at a sustainable pace, while also trying to secure more public funding to support their work long-term.

DAWI has learned that banks are not looking at worker ownership as an investable avenue. As a result, DAWI has had to bring their own capital to the table, incubating an investment firm called Apis & Heritage Capital Partners, which raised about 58 million dollars over the past 2 years (the original goal was 15 million dollars). This capital has funded pathways to developing cooperatives, which traditional capital institutions now see as proofs of concept.

Change Capital's Donor Collaborative model works in four year cycles, to create continuity and build relationships between

the funders and grantees. The unique collaborative approach to funding **"allows funders [such as banks, private foundations, and community foundations] to raise funds without any one funder having to stick their neck out too far."**

Building Collectively: 4 Takeaways from Movement-Led Community Ownership Models



Photo from *Inquilinxs Unidxs por Justicia (United Renters for Justice)*, a group of tenants celebrating a victory.

Building Alignment

The availability and supply of resources is not the only problem, nor the all-encompassing solution, to achieving land and housing justice. **To go from singular projects to systems-level change, we need strategic alignment and organizational capacity in order to build and sustain that change.** Alignment and coordination amongst organizations can also make resources more easily accessible and more effectively implemented. From the perspective

of organizers, a collective approach is not just a matter of values, it is essential to their strategy. When organizations form relationships and operate as a coalition, they can move as an ecosystem: this approach is an antidote to the scarcity mindset and individualism that often permeates the non-profit field, which incentivizes organizations to compete with one another for finite resources. As a coalition, organizations can reject the "zero-sum" framework, and can better meet capacity and resource gaps, align strategies for more efficient and robust campaigns, and counter oppositional political forces.

Alignment across geographies:

For example, over the past few years, New Economy Coalition has shifted their strategy from a national scope to a regional focus through "building out federated, regional solidarity economy and ecosystems" to ensure that resources are equitably redistributed, and to foster more community control.

Urbe Apie is trying to convene organizations across the island of

Puerto Rico to advance a regional strategy: (Translated) **"As an organization, we built ourselves trying to strengthen what already existed, and meet the needs of existing spaces."** While allied organizations may not have expertise individually, as Omar Ayala González describes, as a coalition they can pool expertise and resources to make demands: **"There are many organizations and there are individuals who are organizing as individuals. We try to see ourselves as a front, as a collective, as soon as we organize. And so when we begin to demand things from the state, our disruptions are easier — it is the state that has the resources, let's organize goods, we have to channel them. If not, they are going to be squandered, as always happens when there is corruption. So when we talk about the future, we talk about 3 axes of permanence: culture, body and territory."**

(Original Spanish): **"Como organización, nos construimos intentando fortalecer lo que ya existía, y satisfacer las necesidades de los espacios existentes... Hay muchas organizaciones y hay individuos que están organizando como individuos. Nosotros intentamos que ya en el momento que organicemos, nos veamos como un frente, como un colectivo. Y así empezamos a exigir cosas del estado, para que nuestras interrupciones sean más fáciles — es el estado el que tiene los recursos, organicemos bienes, los tenemos que canalizar. Si no, van a ser despilfarrados, como siempre ocurre cuando hay corrupción. Así que de camino al futuro... hablemos de 3 ejes de permanencia: la cultura, la cuerpo y el territorio."**

Building Collectively: 4 Takeaways from
Movement-Led Community Ownership Models

Photo from Urbe Apie

Alignment across sectors:

The injustices of our labor and housing systems are parallel, and inextricably linked; just as workers' wages, rights, and benefits are exploited by the ruling class, renters' conditions and protections are profited off of by landlords and developers. Together, the renter and working classes are predominantly young, poor and people of color—and represent a shared struggle for justice.³⁵ In the labor movement, one form of community ownership is worker-owned cooperatives (or “co-ops”). Co-ops improve the material conditions of their workers, through structures that are collectively governed by the workers. Co-ops also create opportunities for workers to build both individual and community wealth, by creating quality jobs with often higher wages than industry average, and in primarily distributing profits amongst workers rather than for outside investors.³⁶ Worker-owned cooperatives meet the needs of workers—especially BIPOC and low-wage workforces—by creating the structures for workers to have control over their decision making processes and resource allocation. The Democracy at Work Institute (DAWI) recognizes the overlapping struggles between their base of workers, and the base that other movement-oriented groups are fighting for.



Julian McKinley | he/him | Democracy at Work Institute

As DAWI's Zen Trenholm describes: ***“We're not going to build a movement with a bunch of cooperatives operating as disconnected island utopias of worker equity. We need to continue working with other social movements (climate justice, immigrant rights, labor, gender justice, etc) and support their efforts by deploying worker ownership as a means to realize their specific movement goals.”*** Building bridges between sectors like labor and housing is not only strategic, it is essential.

Julian McKinley further illustrates that across any sectoral alignment, relationship-building is key:

“Building relationships across sectors or fields is absolutely essential for us to be able to build stronger and more equitable communities. So it's not just about workers owning a business in a specific place. But it's also about what does your ecosystem look like? How do you bring in all of the right players who have different experiences, who have different leverage points, who have different resources as well, to really create a more beneficial and healthy community?”

Coalitions are strategic: they make it easier for organizations to share resources and lessons learned amongst one another, to build more robust strategies, and to tie campaigns together towards larger scale wins.

From Carl's decades of organizing Black communities in Pittsburgh, he expresses the importance of communicating in a way that resonates with the specific, lived experiences of communities: ***“The tendency is those of us that can participate in such a thing [as developing cooperatives, or talking about community ownership], who can volunteer more, tend to be better off financially: We can participate in a co-op and take that chance. Whereas other people are in more of a survival mode. So we have to prepare a sizable number of folks in the black community who are open to exploring the co-op models. And that's what we can do through organizing: identify folks who could possibly participate or support.”***

Before Justice for the People, Dre worked with the advocacy organization 9to5 to support residents to purchase the Denver Meadows mobile home park – a process that gained national attention after it was featured in the documentary “A Decent Home.” That process, and other similar efforts around that time, had a huge impact: Colorado went from no rights to some of the strongest rights for mobile home residents, with the passage of the Opportunity to Purchase Act and Mobile Home Park Dispute Resolution and Enforcement Program at the state level, which creates higher thresholds for folks to be

displaced. As Dre describes: **"All of that was led by organizing every step of the way. Everything comes back to organizing. None of that would be possible without that. And that gave us a lot of clarity around how we need multiple strategies. We need multiple tools. And if it's not grounded in organizing, it's not sustainable and it won't be long term."**

Emily Duma, of Common Counsel Foundation, describes the role of coalition building in the work that the Community Ownership for Community Power fund supports. For example in LA, 5 of COCP's partner organizations advocated for and were awarded \$14 million from the county to support purchasing housing across the city, which would not have been possible if each organization was advocating on their own: **"It was through their collective organizing effort that they were able to unlock public resources."**

In the context of Puerto Rico, Omar Ayala describes how the state has an obligation to the federal government to involve communities in development and budget allocation. But to access goods and make demands, people have to be organized: **"Otherwise, they will be squandered, as always happens when there is corruption."** While organizations may not have expertise individually, as a coalition they can pool expertise and resources to make demands.

Building Collectively: 4 Takeaways from Movement-Led Community Ownership Models

Mike Leyba of City Life/Vida Urbana describes the collectivist approach to their work as essential to greater and longer term impact: **"Transformative change cannot come without deep and broad organized power at the grassroots level to demand for that change. The ecosystem approach really is important: We know what we are as an organization. And we also know what we're not..."**



Mike Leyba | he/him | City Life/Vida Urbana

"Through organizing, we were able to get city subsidies that can be used to acquire and preserve affordable housing in the city of Boston that wouldn't exist without the movement pushing for it.

And that was because of the united front of organizations. I know that in order for us to be more successful in the next 50 years

we really have to think about it outside of our organization."



Photo from City Life/Vida Urbana

Takeaway #2 Key Ideas

To move from a landscape dotted with singular projects, to systems-level change, we need resources that fund more than land/housing acquisition and development; we need resources for organizational capacity, to ensure that a project can be sustained, and movements can develop long-term power.

Coalitions, across geographies and sectors, make it easier for organizations to share resources and lessons learned, and build stronger strategies.

Building Collectively: 4 Takeaways from
Movement-Led Community Ownership Models

Photo from City Life/
Vida Urbana

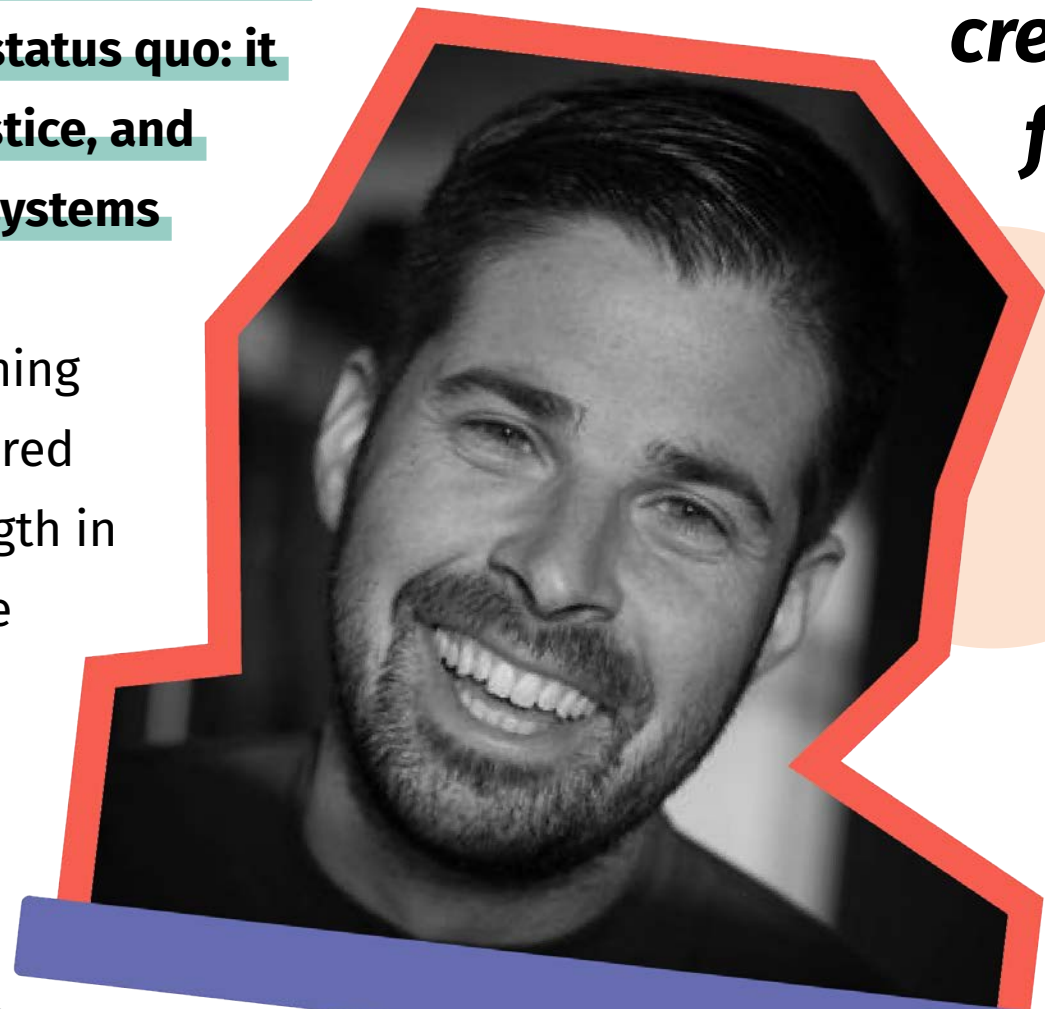


Takeaway #3: When organizing and political education work in tandem, the potential for impact can be greater than the sum of those parts

Organizing is Change-Making

is a tool that brings light to an injustice, and connects that injustice to broader systems of oppression. Organizing enables people to act as a collective, convening people around a cause via their shared experiences, and building the strength in numbers that is necessary to enable resistance. As one movement-building organization describes, **“When there are decisions that are being made on behalf of people, if there's no organized base to be able to resist that, then those decisions will easily get passed, or easily move forward without the insights from the masses of people that it's actually affecting.”**

Organizing is effective in sparking change because it disrupts the status quo: it



Roberto de la Riva | he/him | Inquilinxs Unidxs por Justicia (United Renters for Justice)

Roberto de la Riva, Inquilinxs Unidxs Por Justicia (IX):

“Organizing in some ways and creating a social net for people from below, where people are making decisions, is an important avenue to clap back against the system as usual, because the system's working exactly how it was designed, and people don't have a lot of the institutional power to fight back against things like that.”

In Puerto Rico, Urbe Apie saw that this type of social net was lacking, in large part due to lacking physical infrastructure for people to

convene. As Omar Ayala explains, (Translated) **“A community that does not have its own meeting spaces is a community that is easier to destroy. When Urbe Apie started, the main thing for us was for people to meet to talk about problems, but also to look for solutions to those problems. When the community meets, it can create long-term solutions. Our ecosystem gives the community the possibility, or thousands of possibilities, that they didn't have: possibilities for development that are being built by the people themselves.**

(Original Spanish) **“Una comunidad que no tiene espacios propios de encuentro es una comunidad que es más fácil de destruir. Cuando Urbe Apie comienza, lo principal para nosotros era que la gente se encontrara a hablar de los problemas, pero también a buscar las soluciones a esos problemas. Y cuando la comunidad se encuentra, puede crear soluciones a largo plazo. Nuestro ecosistema le da a la comunidad la posibilidad, o miles de posibilidades, que no tenían: Posibilidades de desarrollo que vienen siendo construidas por la misma gente.”**

From this basis of education, Urbe Apie then uses organizing strategies to disrupt business as usual: with developers and speculators, for example, their tactics create a window of opportunity where direct negotiation between developers and the community can happen, cutting out the intermediaries of banks and insurance companies. This strategy not only increases the likelihood for community input to be considered, it also is more cost effective for the developer.

In a landscape where concepts like community ownership, community land trusts, cooperatives, are not yet mainstream, education can create windows of possibility for people to envision alternatives.

In Detroit, the Detroit Justice Center heard feedback from the community that they were interested in models like community land trusts as a housing solution, but, as Eric Williams describes, ***“What we realized was that a lot of people were interested in this particular form of community ownership, but they weren't really familiar with how it works. So we spent maybe 2 months giving dozens of presentations across the city that were open to the public, sometimes sponsored, sometimes not, explaining what a community land trust can do. This is how it operates. And then, after that, what we got was people coming to us saying, ‘Hey, we want to form one.’”***



Zen Trenholm | he/him | Democracy at Work Institute

Zen Trenholm of DAWI describes the role of education as critical to successful strategies: the “if they build it they will come” mentality doesn’t necessarily apply to community ownership, because even if you have the capital available, if

people don’t understand what community ownership means, and how it can work for them, they’re not going to ask for it:

“The challenge with our progress in including worker ownership in economic development programs and policies (such as the State Small Business Credit Initiative) is that if people don’t understand what worker ownership means, and how it can work for them, they’re not going to use those resources. What we need is comprehensive education and outreach programs that show people the benefits of worker ownership and how it can work for them.”



Photo from City Life/Vida Urbana

Political Education Builds Solidarity

Brazilian philosopher and educator Paulo Freire conceptualized the role of education

as being at the center of revolution: that for transformation to take shape, the hierarchy of the teacher and student is not useful. Rather, the teacher and student must be one and the same, a relationship where there is dialogue and where shared responsibility then sets the foundation for critical consciousness, in which one can reflect on current conditions, and take action towards transforming those conditions.³⁷ This concept has been adapted in the field of organizing, as a way to raise consciousness around oppression, link systems of oppression, and ultimately build solidarity through activism that fights against oppression.

Together, organizing and education create the foundation for political education. **Political education can be described as a means to develop people's consciousness along the lines of race, class, and gender—in order for them to more fully contextualize their place in the struggle.** Organizers often emphasize the importance of political education because they see it as the difference between simply achieving incremental wins, and enacting transformative change. Political education serves an essential role in moving from building a base from a place of resistance and defense, to developing and

implementing visions from a place of solidarity and power. As one movement-building organization explains:

“In the void of political education and framing, what you end up with is reform at best: reform that may temporarily be a band-aid solution for a few people. But the larger system remains intact. With campaigns, we need to not only fight the fight, but communicate why we are fighting, and what we are fighting for: so in a campaign around a particular landlord for example, explaining that ‘the reason landlords exist is because of a larger construct of capitalism... and the reason why this is an issue is because of the extractive nature of labor for the profits of the capitalists, at the expense of the workers.’”

Building Collectively: 4 Takeaways from Movement-Led Community Ownership Models

Photo from City Life/
Vida Urbana



FiTiCAS' work is rooted in a clear political ideology that Mariolga calls **"profoundly decolonial."** As she describes, **"Following the colonial logic, each house is your kingdom, and each farm is a kingdom. But there are no subjects in a Community Land Trust, no big landowner ready to exploit other people. So how do we disrupt that logic? That's the piece where organizing can support."** For Mariolga and FiTiCAS, political education links ideology to practice:

"We can talk, ideologically, chipping away at capitalist and colonial logic. But ultimately we're talking about practical matters. What does this look like in practice? On the ground? Literally—not metaphorically—on the ground. How do we do it? And how do we sustain the work?"



Mariolga Reyes Cruz | she/her
Fideicomiso de Tierras Comunitarias para
la Agricultura Sostenible (FiTiCAS)

Political education can deepen and broaden the impact of organizing, by allowing people to connect their injustices to each other and to broader systems of oppression, and through the lens of the collective, also recognize the power and agency they have to enact alternative futures.

Roberto de la Riva emphasizes IX's philosophy of *caminar preguntando*, or move and question: **"You go through a step and experience it together, and question and learn, and build upwards or downwards to understand new information. If we can't connect our experiences together, we can't move forward. And that's why popular education and understanding who we are as people, and as a movement is necessary for tomorrow."**

Takeaway #3 Key Ideas

Organizing disrupts the status quo: it illuminates injustices, and ties the people and places facing those injustices to one another, in order to collectively resist oppression.

Political education can deepen and broaden the impact of organizing, by allowing people to connect their injustices to each other and to broader systems of oppression, and recognize their agency to enact collective visions.

Takeaway #4: To be a tool for collective liberation, community ownership must be rooted in community-driven strategies, and resourced to both meet material conditions now, and a vision for the future

From inadequate housing stock and a lack of affordable housing, to continued racial segregation of communities and persistence of the racial wealth gap, the housing crisis is comprised of diverse causes, and therefore requires diverse solutions.³⁸ When policy and market-driven solutions take a one-size-fits-all approach, they either ignore, or worsen, the needs of residents—especially the most vulnerable residents. Community organizing and movement-building are, at their core, about the struggle for power by people who ordinarily have little power.³⁹ By nature, therefore, movement building strategies arise directly out of the needs and demands of local communities. Community ownership is emergent, not because it is new, but like movement building, its efficacy depends on being responsive and adaptive. Strategies that work in one place, may not be transferable to another. In Puerto Rico, for example, redistribution of resources and the collective stewardship of land is at the core of community ownership efforts, while in Minneapolis, the focus is on enabling community-led decision making and tenant-control of housing.

Context-Specific Solutions for Context-Specific Challenges

In Detroit, Eric Williams speaks to how the city's history of racial and economic injustice have formed the foundation for the plight of its most vulnerable residents today: **"The city is so poor that getting policy wrong has more severe consequences."** Due to a confluence of political, economic, and racial factors, there is a skewed perception on what is needed for the city; the 80% area median income level calculation that is used to determine housing costs, for example, is based on an area that



Eric C. Williams | he/him | Detroit Justice Center

encompasses more than just metro Detroit, and therefore doesn't accurately reflect the needs of the city's residents:

"People see housing being built that's called affordable, but that's not for the people who in fact need it, who live in the area. There are a lot of definitions for gentrification, but particularly for Detroit, gentrification is development that takes place without input from the people currently living in the area and geared toward the needs of people who don't live in the area. That's why community guided development and community empowerment is so important. It's to push for things like developments that are actually size appropriate as far as the units go, making sure that there are ordinances that require housing to be safe and actually habitable, not just cheap."

In Boston, City Life/Vida Urbana's primary base of immigrant and working class people cannot wait the 10-20 years that affordable housing production often takes. Instead of focusing on affordable housing, therefore, City Life/Vida Urbana focuses primarily on near-term stabilization strategies, while also working towards permanent affordability. Given their base of immigrant residents, they additionally committed to

eliminating immigration status as a barrier to access housing, and fought for status-blind applications in their East Boston Neighborhood Trust project.

In Puerto Rico, Omar Ayala of Urbe Apie articulates his worries around policies that claim to be solutions, but are removed from the realities of communities' conditions: he describes how across Puerto Rico's 78 municipalities, and therefore 78

urban centers, many have been displaced in the name of revitalization. And yet, the government has committed to creating more than 5,000 new housing units despite there being 200,000 abandoned across the island. Without a clear system that articulates and responds to community needs, revitalization will continue to displace the most vulnerable residents.



Omar Ayala González | he/him | Urbe Apie

(Translated):

"The power that is generated when people themselves make decisions about their problems and about their solutions is something that cannot be easily destroyed. So it's a way to stop displacement. It's not that we're going to

end it — we may not be able to end it. But we can counteract it, creating a fair balance that promotes the necessary access to the defense and development of human dignity, and that's very important."

(Original Spanish): **"El poder que se genera cuando la misma gente toma decisiones en cuanto a sus problemas y en cuanto a sus soluciones es algo que no se puede destruir tan fácilmente. Así que es una forma de detener el desplazamiento. No es que lo vamos a acabar. Quizás no lo podemos terminar. Pero sí lo podemos contrarrestar, creando un balance justo que promueva el acceso necesario a la defensa y desarrollo de la dignidad humana, y eso es muy importante."**

By being rooted in community-driven, local, and context-specific strategies, organizing efforts respond to the constantly changing and complicated human nature of communities' needs; this is at the core of what makes the work of organizing and movement-building both critical and challenging. **As community ownership strategies continue to be built and resourced, movements and organizers are inextricable from successful solutions.**

Movement Building is Relationship Building

alike try to tackle land and housing justice issues with solutions-oriented approaches, where “building more” is the catchall to fix housing access and affordability. But more housing will not achieve justice when that housing is built atop deeply flawed and unjust systems. Stable and affordable housing requires a response to the urgent conditions of residents, while simultaneously building a new vision—one that reconceptualizes housing as something beyond a source of profit.⁴⁰ Movement-building and grassroots organizing groups demonstrate how and why housing needs to be linked with human dignity, power, and well-being.

Too often, government and non-governmental institutions



Santra Denis | she/her | Miami Workers Center

As an intermediary, DAWI is adamant about letting local partners guide their work: **“We deeply, deeply rely on our local partnerships. We don't tell people ‘Oh, you need to have this or that or it won't work’ We start with our partners' assets, who they're working with, and where they see immediate gaps in advancing their agenda. We always want to build on what's already quite strong in the ecosystem as that will catalyze and drive progress.”**

For the Miami Workers' Center, leading with the most impacted means leading with women of color. As Santra Denis describes:

“What would it look like for us to lift the floor? Knowing that if we lift the floor many other folks will be lifted as well? We actually want people to see Miami Worker Center as a powerful organization who is contesting for power at the local level with badass women organizers.”

Santra expresses how people often don't realize that the organization is led by and focuses on women, and are **“shocked or taken aback when they hear that the gender-focus of Miami Worker Center is paired with the housing and labor focus.”**

As an organizer, Dre's approach in leading Justice to the People always comes back to ensuring that the community is the primary decision maker: **“Whenever I go into a community we try to establish a board pretty quickly in order to have a structure, autonomy and leadership. So that it is clear, like, ‘I'm not here to make decisions for you all’ — and especially with our grassroots allies, we make sure that residents are there at every step of the process.”**

Funding the Movement

Movement building is shifting the conversation in philanthropy, making clear the importance of

community-driven programs, and community-accountable capital strategies.

Zac Chapman of New Economy Coalition describes the emerging alignment between movement-building and philanthropy:

“A novel shift in movement organizing over the past 20 years is that

increasingly we see more and more philanthropically-backed movement infrastructure organizations. How

does that affect the landscape?...

In the relationship between philanthropy and movements, serious strides have happened.

We recognize that there's a finite amount of funders that are willing to work against their own class interests.

Community-accountable movement groups metabolize those funds into self-sustaining structures and capital strategies. In short, we need funders that are class traitors, relationship-builders, and fervent organizers.”

Jazmin Segura | she/her | Common Counsel Foundation

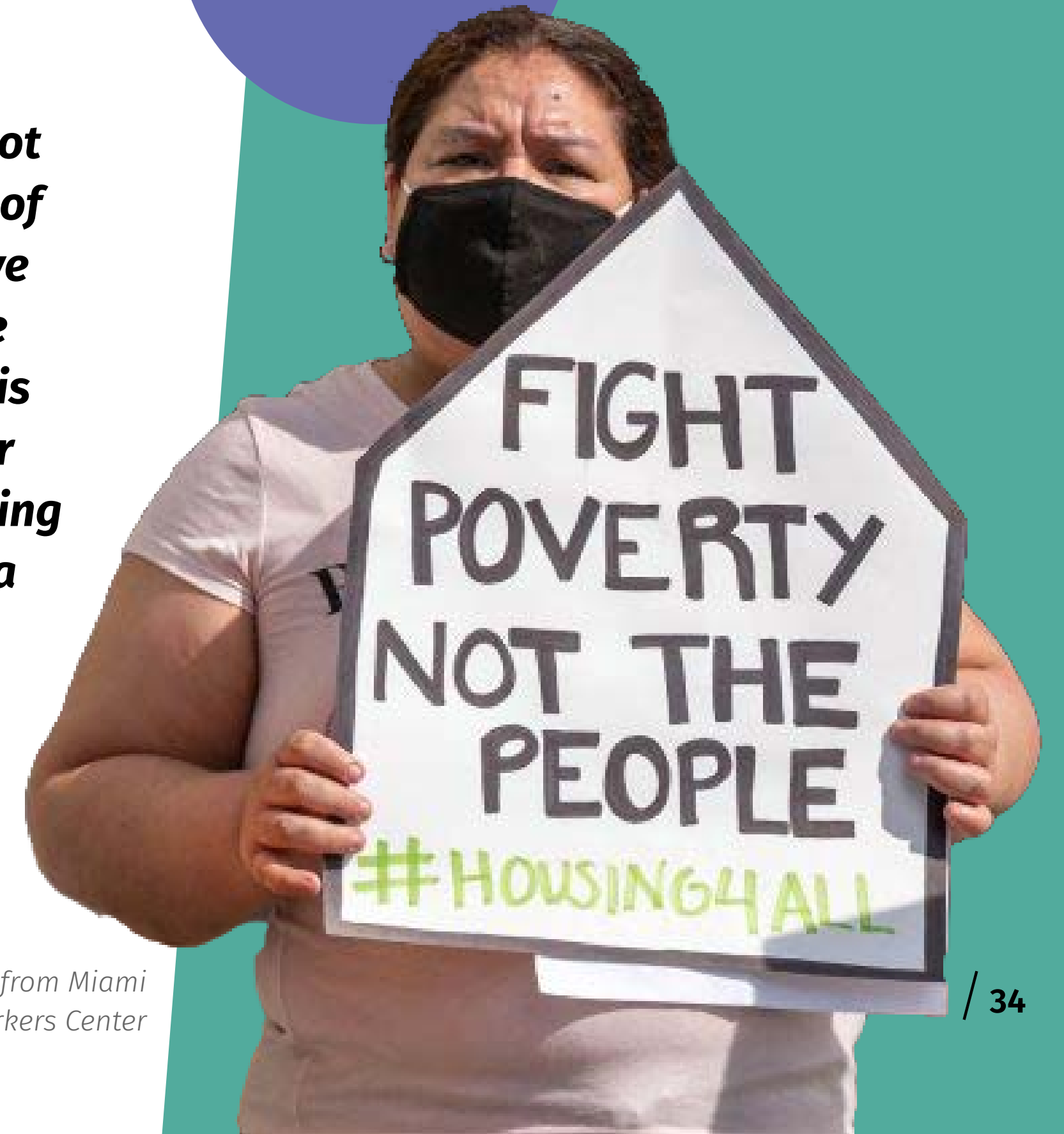


Jazmin of Common Counsel Foundation describes the role that housing justice efforts have played in shifting the conversation in California:

“Our landscape is shifting. Our movement partners have been very successful in advancing a narrative around housing being a human right, at least in California. There's been a lot of advancement around seeing housing as a human right and not a commodity. And because of that success, I think we have shifted the way in which we talk about the work...[that is a] testament to how successful many of our housing justice partners have been in shifting the narrative and establishing housing as a human right, and developing a vision for a system that centers communities rather than corporations or profits.”

Building Collectively: 4 Takeaways from Movement-Led Community Ownership Models

Photo from Miami Workers Center



Wendy Fleischer of Change Capital Fund reflects on their donor collaborative model, which brings together 21 banks, foundations and intermediaries to provide funding and technical assistance in four-year cycles:



Wendy Fleischer | she/her
Change Capital Fund

“We have 21 funders and each of them gets to be part of something that can be a game changer for the field. Even if our collective focus on community ownership may not be specifically named in an individual foundation’s or corporations’ mission

statement, the beauty of it is they leverage each other's funding to support a movement that advances their goals. Each individual grant may be relatively modest, but the funds are significant when they are pooled.”

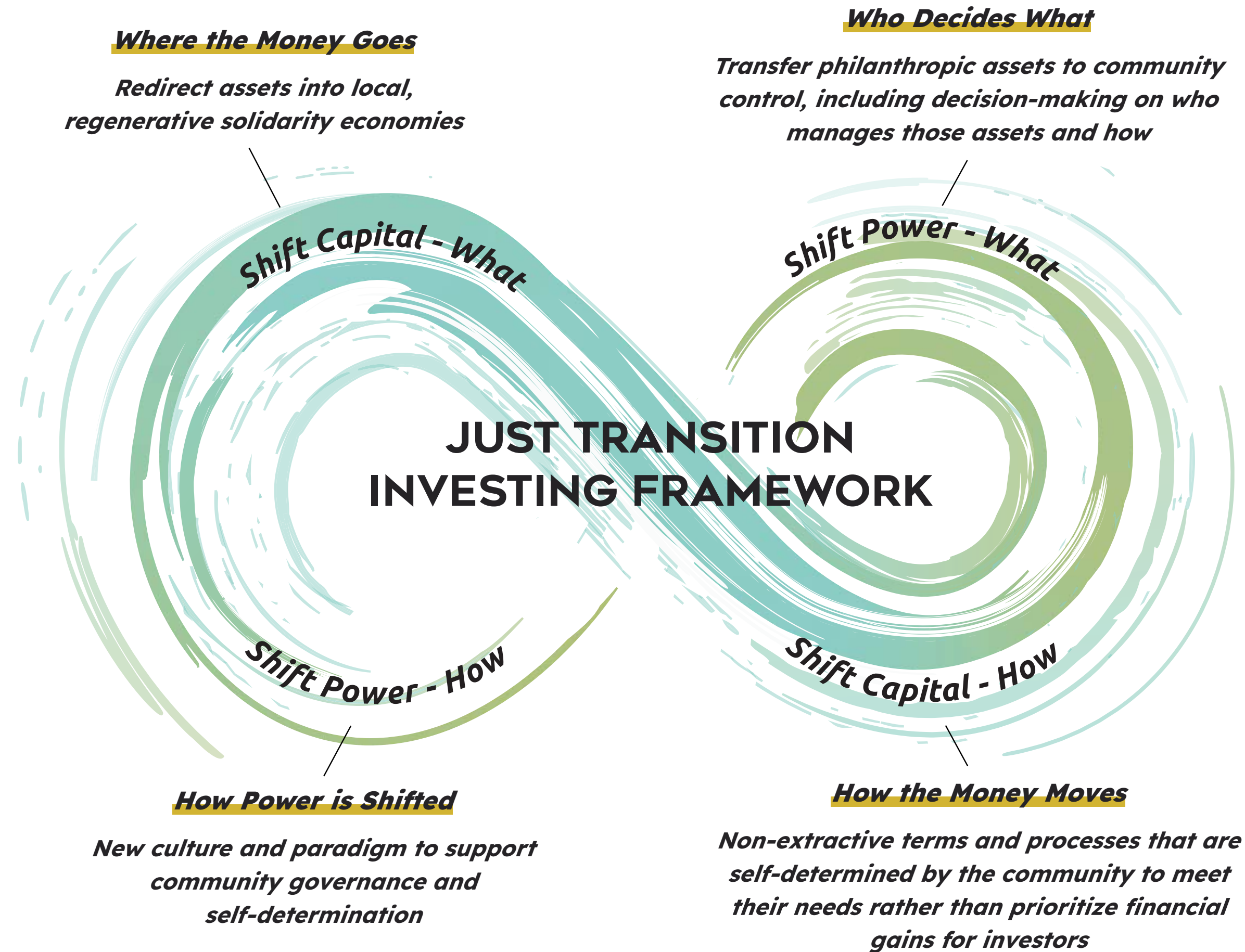
Takeaway #4 Key Ideas

As community ownership strategies continue to be built and resourced, movements and organizers are inextricable from successful solutions.

Movement building is shifting the conversation in philanthropy, underscoring the importance of community-led programs, and community-accountable capital strategies.

Next Steps & Calls to Action

As Justice Funders' Just Transition Investment Framework highlights, the values and principles of a Just Transition entail not only shifting capital, but also shifting power.⁴¹



Developed by Justice Funders: [Just Transition Investment Framework](#)

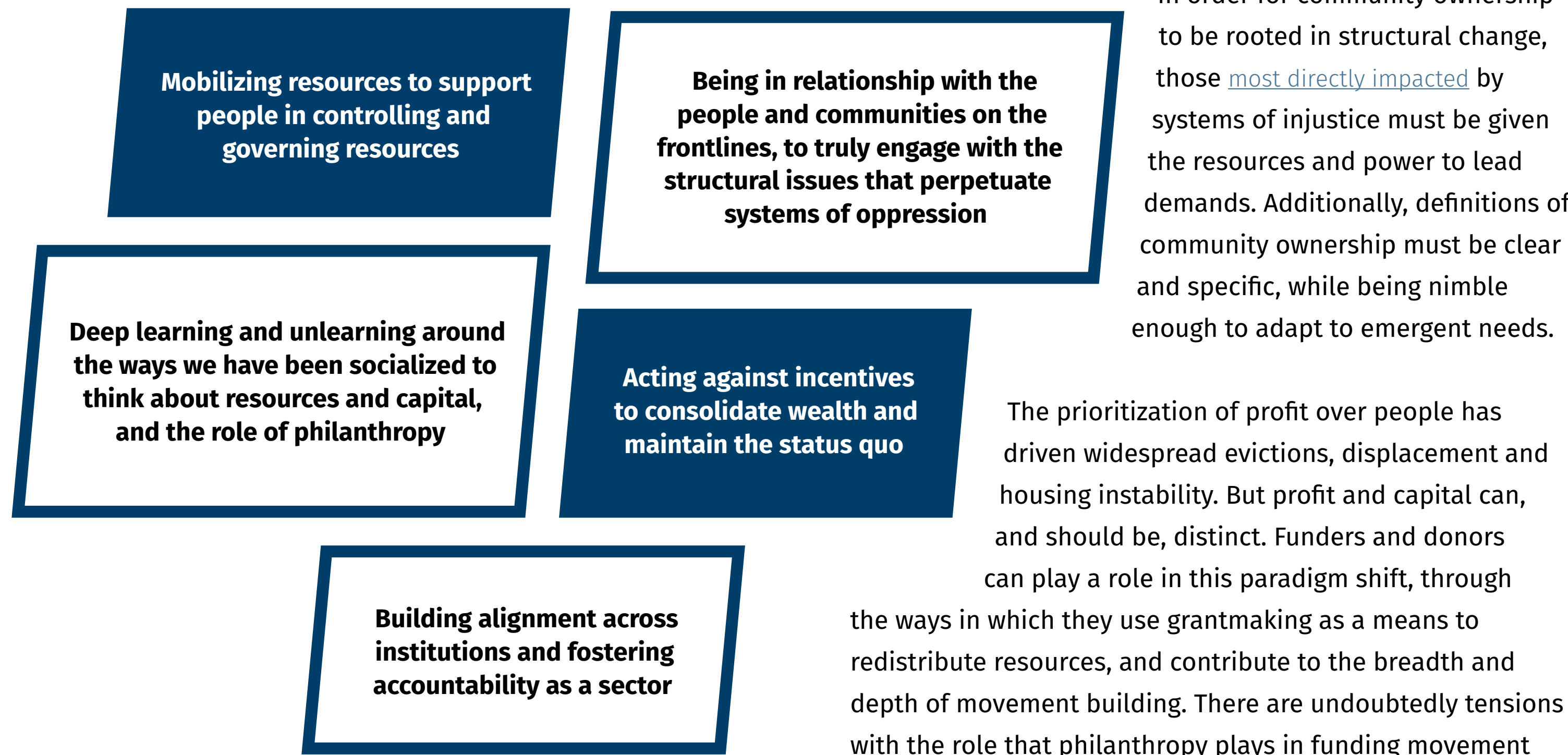
Community ownership, when rooted in a vision of justice and equity, can be a strategy to redistribute capital and reclaim power. In the context of land and housing justice, examples of investments that enable community control and power include:



We need to fundamentally shift our land and housing systems, in order to transition from the speculative real estate framework that sees land and housing as investments that can be exploited and profited off of, to a regenerative framework that considers land and housing a human right. Until our economic system is entirely transformed, and housing is decommodified, resourcing community ownership is critical to counteracting the landscape of extractive forms of private and corporate ownership. Funders have a powerful opportunity to resource transformative change, and be allies in the movement towards decommodification.

Movement-building organizations have historically and presently led this approach, meeting the immediate needs of the communities they represent and simultaneously establishing a collective vision for transforming our political and economic systems, while also building a base that can shift towards realizing a collective vision.

Resourcing movement-building requires:



To fundamentally disrupt and build entirely new systems requires **base building** amongst tenants, residents, and community members, and **bridge building** with allies in the philanthropic and public sectors. As the base grows, there is a fine line between community ownership being funded as part of a broader vision for transformative change, and being co-opted as a “quick-fix” reform that perpetuates the status quo, or altogether undermines movement building efforts.⁴³

In order for community ownership to be rooted in structural change, those most directly impacted by systems of injustice must be given the resources and power to lead demands. Additionally, definitions of community ownership must be clear and specific, while being nimble enough to adapt to emergent needs.

The prioritization of profit over people has driven widespread evictions, displacement and housing instability. But profit and capital can, and should be, distinct. Funders and donors can play a role in this paradigm shift, through

the ways in which they use grantmaking as a means to redistribute resources, and contribute to the breadth and depth of movement building. There are undoubtedly tensions with the role that philanthropy plays in funding movement

building, but until communities achieve self-determination, funders can play an important role in funding critical gaps in resources, as various DDP members and others have exemplified.

To take part in the collective movement towards liberation and community control, those most impacted and those with access to the most power and resources must be **jointly at the table**. We must resource and entrust the vision of communities of color and low-income communities to guide us towards collective liberation. Funders and financial institutions can be critical allies in filling funding and capacity gaps, but the very dependence on external funding is at odds with how many communities define self-determination. This tension means that funders must commit to repairing the harms that capitalism in general, and philanthropy specifically, has proliferated, and contending with their own roles within a sector driven by capitalism. Through a commitment to transparency, curiosity and accountability, funders can serve as regenerative, rather than extractive, partners.⁴⁴

FAQs

I. What are the entry points for funders without investment resources?

- A. Consider talking to the organization about the path that is most supportive. Many organizations we interviewed work in coalition with groups that provide TA, capacity building, and or organize a constituency that can be aligned with your grantmaking strategy. As noted by interviewees, grants for movement infrastructure and community organizing can be incredibly supportive for the campaigning necessary to launch a community ownership model.
- B. Just as movement-builders build alignment and solidarity through coalitions, philanthropic institutions can and should take an ecosystem-based approach: creating systems of accountability across peer institutions and creating multi-donor pooled funds are necessary strategies to moving at the pace and scale that movements need.
- C. To enable the self-determination of BIPOC communities, philanthropic institutions can play a role in both the distribution of capital and distribution of power. Institutions can support communities in building their collective capacity, and strengthening the necessary infrastructures and systems to have control over resources

II. For foundations with investment resources, what are their entry points?

- A. Reach out to organizations listed in the report or contact ddp@nfg.org to learn more about specific opportunities to directly fund organizations. Many of the groups listed here are balancing multiple capital streams with grants, program-related investments, and other debt and equity finances.
- B. Invest in movement-led funds: Many movement-led funds serve a critical role in distributing resources to organizations on the ground. These funds include Climate Justice Alliance's Our Power Loan Fund, Right to the City Alliance's Revolving Loan Fund, NDN Fund, Indigenous Environmental Network's Regenerative Community Loan Fund, Native Women Lead's Matriarch Restorative Fund, Black Farmer Fund, REAL People's Fund, RUNWAY, the Community Ownership for Community Power Fund, and Boston Ujima Project's Ujima Fund.⁴⁵

III. What frameworks support the casemaking internally for this work?

- A. The Just Transition framework is a useful method to understand the intervention arch in which community ownership fits. That framework, along with others, is a useful method for a wide array of audiences because it offers the context in which cultural and economic problems exist as well as immediate and long-term strategies for addressing it. See our compiled list of resources.



Photo by Adja Gildersleve, cars on the highway with "cancel rent" painted on the windows, Inquilinxs Unidxs por Justicia (United Renters for Justice)

Further Reading & Resources

[Just Transition Guide for Philanthropic Transformation](#), Justice Funders

[Shifting Capital And Power To Build The Regenerative Economy](#), Justice Funders

[“Funding Economic Democracy: A Legal Toolkit”](#), Sustainable Economies Law Center

[“Shifting Capital and Funder Behavior: What Philanthropic Advocacy Means to Us”](#), The Kataly Foundation

[“How Movement Organizations Organized Funders”](#), The Chorus Foundation

[Solidarity Economy Funding Library](#), New Economy Coalition

[Resourcing Agreements For Members, Staff, & Funders Of The Solidarity Economy Movement](#), New Economy Coalition

Building Collectively: 4 Takeaways from
Movement-Led Community Ownership Models

Photo from City Life/
Vida Urbana



Endnotes

- 1 Many reports and papers outline specific strategies, including this [assessment of the housing crisis](#) and related interventions from the Othering & Belonging Institute, Center for Popular Democracy's [report](#) on how grassroots organizations are campaigning for social housing, [this white paper](#) from the Urban Displacement Project, and CZI's overview of affordable housing solutions.
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Photo by Sheila Quintana, a child holding a sign and cheering, *Inquilinx Unidxs por Justicia (United Renters for Justice)*

THIS NEIGHBORHOOD
STANDS FOR

RACIAL JUSTICE

RENT CONTROL

COMMUNITY OWNERSHIP

Building Collectively: 4 Takeaways from
Movement-Led Community Ownership Models

STOPPING EVICTIONS & DISPLACEMENT

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DEMOCRATIZING DEVELOPMENT PROGRAM

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