CITY OF CHICAGO

COMMUNITY WEALTH BUILDING INITIATIVE

A report by the Office of Equity and Racial Justice and the CWB Advisory Council
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It takes a village. The Community Wealth Building Initiative was made possible thanks to the vision and support of Mayor Lori Lightfoot and Chief Equity Officer Candace Moore; the leadership and strategy from the Mayor’s Office and the Department of Planning & Development; the on-the-ground organizing and implementation from community-based organizations; and the partnership from philanthropy and research centers.

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For far too long, racial disparities have existed in Chicago and have been exacerbated by inequitable policies and economic development practices. Black and Brown neighborhoods on the South and West sides have not received adequate resources, investments, or infrastructure for residents to build sustainable, intergenerational wealth.

When I first took office, I vowed to put our city on a new path forward – guided by equity and inclusion – to build vibrant, safe, and strong communities. Through INVEST South/West, we have laid the foundation for a brighter future and built a pathway to reverse decades of systemic public and private disinvestment. Through the Office of Equity and Racial Justice, we launched the Community Wealth Building Initiative, a bold and transformative strategy to promote community ownership and control while placing communities at the center of the process.

I want to thank the Office of Equity and Racial Justice, the Department of Planning & Development, and the many community leaders who contributed to this innovative and transformative work. Thanks to you, Chicago will serve as a model for the country on how to design and implement economic development that empowers our residents to build power and wealth and make our communities all the more resilient.

Sincerely,

Mayor Lori E. Lightfoot
Since Day 1 of this Office, our team has sought to advance institutional change by supporting City departments in normalizing concepts of racial equity, organizing staff to work together for transformational change, and operationalizing new practices, policies, and procedures that result in more fair and just outcomes.

A core part of our approach is co-creating solutions for our city’s most pressing issues with those most impacted by the problem. In response to growing economic inequities in Chicago, we partnered with community leaders to co-create the Community Wealth Building initiative that promotes the local, democratic, and shared ownership and control of community assets.

Though “community wealth building” may be a relatively new term, these models and values have long existed in Black, Indigenous, and People of Color (BIPOC) communities, locally and globally. We understood that the work to build a reparative and solidarity economy was already happening. Our job was simply to notice, uplift, and use government levers to propel these efforts without co-opting them in the process. If done well, we have an opportunity to build wealth and power for our communities and model a new way for government to partner with community to address root causes.

After more than three years, we are taking a moment to reflect on what we have accomplished and dream about what is still left to do. The purpose of this report is to:

- Document and archive our multi-year journey of this initiative
- Demonstrate the growing momentum of CWB in Chicago
- Offer up recommendations and a roadmap for the future of this work
- Share our process learnings with the field and inspire other cities to embrace CWB

To learn more, visit chicago.gov/CommunityWealthBuilding.

In solidarity,
The Office of Equity and Racial Justice
Problem Statement
Problem Statement

Majority-Black and majority-Latinx neighborhoods on the South and West sides of Chicago have been deliberately disinvested in through implicitly and explicitly racist policies from the government and the private sector. As a result, residents do not own or control most of the assets in their neighborhoods (businesses, homes, land, commercial property, etc.). They are excluded from opportunities to build financial wealth, often shut out of development decisions, and are at risk of displacement.

The COVID-19 pandemic and the civil unrest following the murder of George Floyd brought to the surface unresolved pain and trauma from 400+ years of racist public and private policies and investments that have denied BIPOC communities an equitable stake in the ownership and control of society’s collective resources. At the core of the outrage was the fact that our culture and systems have created and perpetuated what Heather McGhee refers to as racial zero-sum thinking, the idea that progress for people of color must come at the expense of white people. As McGhee says in her book "The Sum of Us," the zero-sum paradigm is not only a fallacy, but it allows us to escape accountability for the need for a massive redistribution of wealth.¹

The wealth of this country was built on stolen land from Indigenous peoples, stolen labor from enslaved Africans, and the continued exploitation of working-class people of color. These past harms are encoded into our institutional structures and continue to perpetuate a system that concentrates economic power and assets.
# Wealth Concentration & Racial Wealth Gap

<table>
<thead>
<tr>
<th>The top 1% of U.S. earners hold more wealth than all of the U.S. middle-class(^2)</th>
<th>In 2019, the national median wealth of the average White family was 8x that of the Black family and 5x that of the Latinx family(^3)</th>
</tr>
</thead>
<tbody>
<tr>
<td>The median wealth of single White men under the age of 35 is approximately 4x greater than that of single white women, 15x greater than that of single Black men, and 224x greater than that of single Black women(^4)</td>
<td>Between 2007 and 2010, the average Black family experienced a 31% reduction in wealth, and the average Latinx family experienced a 44% reduction. By comparison, the average white family experienced an 11% reduction(^5)</td>
</tr>
</tbody>
</table>

## Housing

<table>
<thead>
<tr>
<th>Average Chicago homeownership rate: White families (54%) Latinx families (43%) Black families (35%)(^6)</th>
<th>Average Chicago home values: White homeowners ($275,000) Latinx homeowners ($180,000) Black homeowners ($145,000)(^7)</th>
</tr>
</thead>
<tbody>
<tr>
<td>For every $1 banks loaned in Chicago's white neighborhoods for home purchasing, they invested just 12 cents in the city's Black neighborhoods and 13 cents in Latinx areas(^8)</td>
<td>Chicago is 120,000 units short on affordable housing(^9)</td>
</tr>
</tbody>
</table>
### Small Business & Commercial Real Estate

<table>
<thead>
<tr>
<th>Black- and Latinx-owned businesses comprise just 9% of total business owners with employees in Cook County, although they make up more than 57% of the county’s population</th>
<th>The value of the average White-owned business in Chicago is more than 12x that of the average Black-owned business</th>
</tr>
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<tbody>
<tr>
<td>White entrepreneurs attract 17x more equity capital than Black and Latinx entrepreneurs nationally</td>
<td>Less than 2% of Black and Latinx wealth is generated from commercial real estate compared to 86% of White wealth</td>
</tr>
</tbody>
</table>

Some commercial corridors on the South and West sides of Chicago have storefront vacancy rates as high as 43%, compared to pre-pandemic vacancy rates on prominent corridors such as Magnificent Mile downtown at 15%.

### Neighborhood Gentrification

<table>
<thead>
<tr>
<th>Gentrification is a process of neighborhood change in which higher-income residents move into historically disinvested, lower-income neighborhoods. These neighborhoods experience rapid new private and public investments, and residents and businesses are displaced because they can no longer afford rising rents or property taxes, or their customers disappear, and they must move out of the area or close.</th>
<th>Between 2011 and 2020, five zip codes (including the Pilsen and Logan Square neighborhoods) saw the median household income increase by 30% or more while simultaneously seeing a gain in white residents and a loss in Latinx residents.</th>
</tr>
</thead>
<tbody>
<tr>
<td>18% of low-income households in Chicago were at risk of, or already experiencing, gentrification and/or displacement, especially in the southern and western parts of the city (as of 2017)</td>
<td>59% of Chicago’s moderate-to-high-income neighborhoods demonstrated risk of or ongoing exclusion of lower-income households, especially in the northern parts of the city (as of 2017).</td>
</tr>
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</table>
Traditional economic development approaches have attempted to address these inequities, but have been insufficient in addressing the root causes. In 2005, The Democracy Collaborative coined the phrase “community wealth building” to describe a range of alternative strategies that create inclusive, sustainable economies built on locally rooted and broadly held ownership (pictured below). In their recent work, The Democracy Collaborative refers to CWB as a wedge that has the transformative power to disrupt and displace the extractive economy and drive a more democratic economy. Community Wealth Building offers us a paradigm shift, a systems-level approach that places power and assets into the hands of the communities.

### Two Approaches to Economic Development

<table>
<thead>
<tr>
<th>Drivers</th>
<th>Community Wealth Building</th>
<th>Traditional Approach</th>
</tr>
</thead>
<tbody>
<tr>
<td>Place</td>
<td>Develops under-utilized local assets of many kinds, for benefit of local residents.</td>
<td>Aims to attract firms using incentives, which increases the tax burden on local residents.</td>
</tr>
<tr>
<td>Ownership</td>
<td>Promotes local, broad-based ownership as the foundation of a thriving local economy.</td>
<td>Supports absentee and elite ownership, often harming locally owned family firms.</td>
</tr>
<tr>
<td>Multipliers</td>
<td>Encourages institutional buy-local strategies to keep money circulating locally.</td>
<td>Pays less attention to whether money is leaking out of community.</td>
</tr>
<tr>
<td>Collaboration</td>
<td>Brings many players to the table: nonprofits, philanthropy, anchors, and cities.</td>
<td>Decision-making led primarily by government and private sector, excluding local residents.</td>
</tr>
<tr>
<td>Inclusion</td>
<td>Aims to create inclusive, living wage jobs that help all families enjoy economic security.</td>
<td>Key metric is number of jobs created, with little regard for wages or who is hired.</td>
</tr>
<tr>
<td>Workforce</td>
<td>Links training to employment and focuses on jobs for those with barriers to employment.</td>
<td>Relies on generalized training programs without focus on linkages to actual jobs.</td>
</tr>
<tr>
<td>System</td>
<td>Develops institutions and supportive ecosystems to create a new normal of economic activity.</td>
<td>Accepts status quo of wealth inequality, hoping benefits trickle down.</td>
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</table>

We need new visions.

We need new strategies.

We need new tools.
The Case for Community Wealth Building
The Case for Community Wealth Building

Our Vision
The Office of Equity & Racial Justice has a vision of a democratic and reparative economy that gives everyone the ability to thrive without extracting from people or the environment in the process. To get there, we plan to build and strengthen a sustainable community wealth building ecosystem in Chicago.

Our Definition
The City of Chicago defines Community Wealth Building (CWB) as an approach to economic development that promotes the local, democratic, and shared ownership and control of community assets to transform our economy to be more sustainable and just.
What is Community Wealth Building?

**Individual & Household Wealth**

Refers to the personal wealth of an individual or a household. Often described as what you own minus what you owe. Impacted by strategies to increase an individual’s income and asset ownership and/or to decrease an individual’s expenses and debt.

- One Individual
- One Household

**Community Wealth**

Refers to the shared wealth of a community, a connected group of people. It is the shared wealth, not the sum of wealth, of multiple households or whole communities. Defined by models of local, democratic, and shared ownership and control of community assets.

- Collective of Individuals
- Whole Neighborhoods

What do we mean by local, democratic, and shared ownership and control?

**Local**

- In the hands of the residents of the neighborhood in which the development is built

**Democratic**

- Has a governance model that acknowledges power dynamics; facilitates equitable decision-making power

**Shared**

- In the hands of many people; broad-based

- Hierarchical and exclusive, prioritizing some voices over those most marginalized

- Concentrated in the hands of just one person or a privileged few
CWB models are majority-owned (51% or more) and majority-controlled by residents.

<table>
<thead>
<tr>
<th>Ownership</th>
<th>Control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Low</td>
<td>Low</td>
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<td></td>
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<tr>
<td>High</td>
<td>High</td>
</tr>
<tr>
<td>Low</td>
<td>High</td>
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</tbody>
</table>

- High Control: Residents have significant influence over decision-making.
- Low Ownership: The majority of ownership is held by others.

CWB is unique in that it empowers residents in both ownership & governance structures.

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<thead>
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<th>Control</th>
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<tr>
<td>Low</td>
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<tr>
<td>Low</td>
<td>Low</td>
</tr>
<tr>
<td>High</td>
<td>High</td>
</tr>
</tbody>
</table>

- 100% Resident-owned: Full ownership and control are in the hands of residents.
- 0% Resident-owned: Full ownership and control are with others.

Worker Cooperative, Limited Equity Housing Cooperative, Community Land Trusts, Community Investment Vehicle

*The City does NOT recognize nonprofit organizations as a proxy for residents. Trusts (e.g. community land trust, perpetual purpose trusts) are an exception as they are often a nonprofit entity formed with the sole purpose of holding asset ownership on behalf of a community, rather than to conduct other programming.
## CWB Priority Models

<table>
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<tr>
<th>Pillar</th>
<th>Business Ownership</th>
<th>Home Ownership</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Priority</strong></td>
<td>Worker Cooperative</td>
<td>Limited-Equity Housing Cooperative</td>
</tr>
<tr>
<td><strong>Definition</strong></td>
<td>A business owned and controlled by its employees, who share in both the decision-making and the profits of the business. In a worker co-op, every worker who meets basic eligibility requirements can become a co-owner of the business, which comes with the right to vote for and serve on the board of directors.</td>
<td>A residential development owned and managed by a nonprofit cooperative made up of members who each purchase shares at below-market prices to maintain affordability. The cooperative corporation owns the housing stock, while the member owners purchase stock in the cooperative corporation and occupy a particular dwelling unit.</td>
</tr>
</tbody>
</table>
| **Benefits**    | • Offers higher than average wages  
                 • Shares profits amongst worker-owners based on patronage  
                 • Reduces internal pay inequity, difference between highest and lowest paid worker  
                 • Provides dignified working conditions  
                 • Enables voice and power in key decisions  
                 • Builds capacity, skills, and leadership  
                 • Exhibits higher than average business success rates (after 6-year milestone) | • Provides community-controlled housing in perpetuity  
                 • Builds equity that can be passed onto the next generation  
                 • Prevents market-price increases that contribute to gentrification  
                 • Develops resident skills, including consensus-building, managing a complex budget, and more  
                 • Provides a simpler and safer on-ramp to home ownership than traditional models |
| **Local Examples** | • Chi Fresh Kitchens  
                          • Blue Tin Productions  
                          • Cocina Compartida de Trabajadores Cooperativistas  
                          • New Era Windows | • Pilsen Housing Cooperative  
                          • Logan Square Cooperative  
                          • Jumpstart Housing Cooperative |
### Community-Owned (Indirect)

<table>
<thead>
<tr>
<th>Pillar</th>
<th>Land Stewardship</th>
<th>Commercial Real Estate</th>
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</thead>
<tbody>
<tr>
<td>Priority</td>
<td>Community Land Trust</td>
<td>Community Investment Vehicle</td>
</tr>
<tr>
<td>Definition</td>
<td>Nonprofit organizations that acquire and steward land in a “trust” for the permanent benefit of low-income communities. CLT holds ownership of land in perpetuity, while residential and commercial tenants may own the homes, stores, and other structures established atop the land via a 99-year ground lease with the CLT organization. Resale restrictions enforced by the ground lease ensure that property owners on CLT land make a fair return on their investment while maintaining affordability for future occupants. Governance board includes three stakeholder types that share power: (1) leaseholder, (2) community members, and (3) technical experts, funders, and other mission-aligned stakeholders.</td>
<td>A CIV is a legal investment mechanism that provides collective community investment in neighborhood assets based on shared development goals. In its perfect form, a CIV is majority-controlled, majority-owned, and designed by residents or local members. Communities leverage CIV models to raise the necessary capital to acquire and control key assets in their community that impact their quality of life, such as blighted or foreclosed commercial properties. This form of community capital pooling also serves as an alternative funding mechanism to traditional lending and investments.</td>
</tr>
<tr>
<td>Benefits</td>
<td>• Offers affordable homes in otherwise inaccessible real estate markets • Provides secure and stable home environments • Reduces displacement caused by gentrification • Maintains public and private investment within the community for generations • Preserves residential and commercial property as well as open space, community gardens, and urban agriculture • Provides homeowner orientation and mortgage counseling assistance</td>
<td>• Allows residents to directly own and control real estate in their neighborhoods • Empowers residents to advance their desired outcomes, moving beyond their traditional community engagement role • Builds individual wealth through dividends and other profit-sharing structures • Reactivates commercial vacancies and renovates blighted properties • Provides affordable lease space to growing small businesses • Reduces retail leakage • Enhances resident financial literacy • Exposes residents to investments opportunities beyond traditional savings and retirement plans</td>
</tr>
<tr>
<td>Local Examples</td>
<td>• Here to Stay Community Land Trust • Englewood Community Land Trust</td>
<td>• E.G. Woode • We the People CIV • Vacancy to Vibrancy: Washington Park CIV</td>
</tr>
</tbody>
</table>
Key Challenges & Expected Outcomes

Key Challenges

• **Lack of Public Education and Awareness** – A lack of understanding and shared language around CWB models is one of the biggest barriers, often contributing to the marginalization of CWB and the perpetuation of stigmas and misconceptions.

• **Capital Access** – Public, private, and philanthropic funders have various hesitations and limitations, due to a lack of awareness and policies that unknowingly exclude shared ownership models. There is limited start-up support for early-stage planning, and lenders are often not equipped to underwrite and assess shared ownership structures that fall outside of traditional financial metrics. This is compounded by the fact that the largest and most institutionalized public funding sources - such as the Low-Income Housing Tax Credit - are not designed to work with CWB models, making it harder to leverage existing community development financing tools.

• **Community Capacity** – The learning curve and on-ramp to complex shared ownership models are significant. Communities require hands-on technical assistance support from developers, attorneys, financial advisors, and more.

• **Democratic Decision-Making** – Making collective decisions and building consensus is difficult and time-consuming, but worthwhile; there is a need to build the trust-based relationships and the skillsets to practice democracy in our workplaces, homes, and communities.

• **Local Expertise** – Resources are needed to grow Chicago’s local subject matter experts to support project implementation. Right now, CWB models are reliant on a relatively small pool of local and national players.

• **Few Examples** – There is an uneven track record of success across the four pillars, with CIVs being the least established both locally and nationally.
Expected Outcomes

- **Community Power & Self-Determination** – Agency and power to make decisions that impact one’s own life
- **Neighborhood Stabilization** – Minimized neighborhood turnover and displacement; reduction in vacant and blighted properties, improved neighborhood amenities
- **Community Wealth** – Local, democratic, and shared ownership and control of community assets
- **Individual & Household Wealth** – Increased household income and asset ownership and/or decreased household expenses and debt
- **Community Health & Safety** – Increased health and vibrancy of neighborhoods and well-being of individuals; address root causes that lead to violence and crime
- **Community Education & Skills-Building** – Strengthened community capacity, skilled leadership and democratic decision-making practices, and workforce development
- **Dignified Work Conditions** – Meaningful work with fair wages and benefits; free from labor exploitation
- **Civic Engagement** – Increased participation in political and non-political areas (community service, town halls, voting, etc.)
- **Circular Economy** – Reduced retail leakage; money and resources stay within the community and continue to regenerate; promotion of sustainable processes that reduce waste
City of Chicago CWB Strategy
Timeline of Events

2019

• **October 2019:** Mayor Lightfoot participates in the Bloomberg-Harvard City Leadership Initiative and tasks Chief Equity Officer Candace Moore with developing a strategy to address inequitable economic development.

2020

• **January 2020:** Moore convenes a small team, including members from the Mayor’s Office, City Departments, and three external partners (LISC Chicago, World Business Chicago, and Black Chicago Tomorrow) to conduct research and analysis. The team narrows its focus to shared asset ownership.

• **June 2020:** Nneka Onwuzurike joins OERJ to lead the CWB initiative.

• **July 2020:** OERJ adopts the Democracy Collaborative CWB framework and researches promising practices nationwide. City integrates a CWB framework into the Invest South/West RFP as a demonstration case and later learns that key stakeholders (developers, community, etc.) require more education and tools.

• **June – November 2020:** OERJ conducts 1:1 interviews and focus groups with more than 80 local and national community-based organizations and practitioners to refine the strategy.

2021

• **January 2021:** OERJ invites 30 community leaders to join a six-month-long working group to co-create a City of Chicago definition of CWB, design shared values, articulate short and long-term outcomes, and conduct a landscape analysis of existing work.

• **July 2021:** OERJ and working group members co-host a day-long CWB convening to present the work and provide recommendations to the City, philanthropy, and private sector.
2021

- **November 2021**: Mayor Lightfoot commits to using $15 million of American Rescue Plan Act dollars to fund a historic community wealth building pilot

2022

- **February 2022**: City invites community members to apply to serve on a one-year CWB Advisory Council to guide the City’s strategy and policy. 20 members are selected based on their lived experiences, knowledge, and skillsets across different models.

- **May 2022**: CWB Advisory Council kickoff meeting

- **July – August 2022**: Mayor’s Office and City Departments organize a series of “field trips” to visit and learn about local CWB models

- **September 2022**: Department of Planning & Development (DPD) opens grant for CWB ecosystem organizations to apply for up to $300,000 to provide free CWB technical assistance

2023

- **January 2023**: DPD announces Ecosystem Building grantees

- **January 2023**: DPD opens grants for CWB models to apply for up to $150,000 in planning & pre-development grants

- **April 2023**: CWB Advisory Council final meeting

- **May 2023**: DPD announces Planning & Pre-Development grantees
CWB Advisory Council Process

The Office of Equity and Racial Justice assembled the CWB Advisory Council to ensure that the design and implementation of the CWB strategy was community-led. Thanks to local philanthropic support, we were able to align our values of equity and accessibility by offering members a $2,500 stipend to participate.

Roles & Responsibilities:
- Advise on CWB strategy
- Advise on CWB policy agenda
- Advise on and help conduct broad community outreach strategy
- Build the CWB skills and knowledge of government leaders
- Design democratic governance model for advisory council
- Serve as vocal champions and ambassadors of this initiative

Members Skills & Experiences:
- Facilitating Democratic Spaces
- Democratic Governance
- Community Organizing, Education & Outreach
- Policy Advocacy
- Legal Services
- Real Estate Development
- Business Development
- Finance
- Research and Evaluation
- Philanthropy & Grantmaking

Collective Values:
- **Community-Led** – Be led by the most impacted local community members, explicitly center BIPOC voices
- **Democracy** – Center community ownership and control; resist hierarchy and exclusion
- **Self-Determination** – Ground in the agency and power to make decisions that impact one’s own life
- **Equity & Racial Justice** – Promote equitable opportunities and outcomes for everyone, with an intentional focus on removing systemic barriers that have caused historical and present-day inequities
- **Community Relationships** – Be rooted in relational practices, not transactional ones; recognizing the interconnectedness of our communities and movements; center care and love for one another
- **Culturally-Grounded and Multi-Generational** – Honor our various cultures and traditions; invite in people of all generations, from youth to elders
- **Sustainability** – Responsibly steward natural resources; preserve the health of our environmental ecosystem; uplift regenerative practices
- **Systems-Change** – Shift power; address root causes (not symptoms) of the problems; change policies, practices, and culture
- **Creativity & Experimentation** – Embrace play & imagination; test & learn; fail & iterate
- **Abundance & Shared Prosperity** – Remember there are enough resources for everybody; resist scarcity mindset
$15 Million Investment

In response to community feedback, Mayor Lori E. Lightfoot, the Office of Equity and Racial Justice, and the Department of Planning & Development announced a historic $15 million investment in Community Wealth Building as part of the Chicago Recovery Plan, the City’s plan to amplify once-in-a-generation federal funding to create an equity-based investment strategy to catalyze a sustainable economic recovery from the COVID-19 pandemic.

3 Program Goals

Strengthen the ECOSYSTEM
Build the PIPELINE
Invest in PILOT PROJECTS

3 Program Phases

1. Ecosystem ($6M)
   Fund CWB ecosystem orgs working in six key areas:
   1. Research & Convening
   2. Education & Outreach
   3. Legal & Governance
   4. Business Development
   5. Financing & Fundraising
   6. Assets & Operations

2. Pipeline ($4M)
   Up to $150,000 planning and pre-development grants + Paired with technical assistance

3. Pilot Projects ($4M)
   Offer large-scale development grants

Remaining $1M goes towards administrative costs
Phase 1: Ecosystem

The Community Wealth Ecosystem Building (Community WEB) Program invests in the organizations that start, sustain, and scale CWB models. The Community WEB is a two-year program that will fund an interconnected network of advisors to provide high-quality, specialized, and culturally-relevant technical assistance services at no cost to worker cooperatives, limited-equity housing cooperatives, community land trusts, and community investment vehicles.

Grantees will provide services in one of six categories:
1. Research & Convening (Hub Organization)
2. Education & Outreach
3. Business Development
4. Legal & Governance
5. Financing & Fundraising
6. Assets & Operations

<table>
<thead>
<tr>
<th>Research &amp; Convening</th>
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<tbody>
<tr>
<td>Center for Urban Economic Development (CUED), University of Illinois Chicago</td>
</tr>
<tr>
<td>The Center for Urban Economic Development will formally establish a new CWB hub for research and convening, working title: Chicago Community Wealth Building Ecosystem (CCWBE). CCWBE will conduct four major activities: (1) convening &amp; relationship-building; (2) ecosystem mapping &amp; tech infrastructure-building; (3) capacity building; and (4) research &amp; analysis.</td>
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<thead>
<tr>
<th>Education &amp; Outreach</th>
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<tr>
<td>Urban Homesteading Assistance Board (UHAB)</td>
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<tr>
<td>UHAB intends to increase local knowledge and expertise on limited-equity housing co-ops and community land trusts in Chicago through outreach, ecosystem mapping, training for co-op members, and a training-for-trainers model series.</td>
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<tr>
<td>Center for Changing Lives</td>
</tr>
<tr>
<td>Center for Changing Lives will offer regular conversations and workshops in both English and Spanish to engage community members interested in forming worker cooperatives. CCL will create forums and spaces for charlas (conversations) for community members to connect as well as 1:1 coaching</td>
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<tr>
<td>Business Development</td>
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<tr>
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<tr>
<td>Lawndale Christian Development Center</td>
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<tr>
<td>Centro De Trabajadores Unidos - United Workers Center</td>
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<tr>
<td>Upside Down Consulting LLC</td>
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<tr>
<td>Manufacturing Renaissance</td>
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<tr>
<td>Democracy at Work Institute</td>
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<tr>
<td>Urban Growers Collective</td>
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<tr>
<td>Project Equity</td>
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## Legal & Governance

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<tr>
<th>Organization</th>
<th>Description</th>
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<tbody>
<tr>
<td>Community Enterprise &amp; Solidarity Economy Clinic, University of Illinois Chicago School of Law</td>
<td>CESEC will provide workshops responsive to the needs of start-up and existing worker coops, community land trusts, and housing cooperatives; provide in-depth legal services; and create written resources &amp; manuals.</td>
</tr>
<tr>
<td>Center for Changing Lives</td>
<td>Cutting Edge will provide legal strategy and advice to community investment vehicles; educate worker cooperatives about their options for raising capital; create a cooperative conversion legal toolkit; and build the capacity of local Chicago attorneys</td>
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</tbody>
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## Finance & Fundraising

<table>
<thead>
<tr>
<th>Organization</th>
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<tbody>
<tr>
<td>Chicago Community Loan Fund</td>
<td>CCLF will provide 1:1 consultations, trainings, and webinars for existing and emerging community land trusts to increase their capacity and efficacy. Activities will include advising on land use ideas; structuring governing boards; developing project pro formas and financial statements; and educating the lending community 30 to provide mortgages and financing to land trusts</td>
</tr>
<tr>
<td>The Resurrection Project</td>
<td>The Resurrection Project will develop innovative educational and technical assistance resources for housing co-op buyers and create a share loan product for the purchasing, refinancing, and remodeling of co-op units</td>
</tr>
<tr>
<td>Seed Commons</td>
<td>Seed Commons in partnership with Illinois Worker Cooperative Alliance will create an online worker co-op financial resource hub; offer loan preparation content, engage prospective borrowers; and offer financial management coaching for active borrowers</td>
</tr>
<tr>
<td>Capital for Communities, LLC</td>
<td>Capital for Communities will offer general and customized financial strategic advice to various CWB models, including developing the project’s financial framework; building financial models; and assisting with preparing fundraising materials and pitch decks</td>
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## Assets & Operations

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<tbody>
<tr>
<td>TREND Community Development Corporation</td>
<td>TREND CDC will conduct research in Chicago to find communities that could benefit from inclusive ownership of commercial properties. This includes the evaluation of three to five commercial properties to mitigate down-side risk for community-based co-investors and for TREND CDC itself, which is anticipated to have a financial interest in the inclusively-owned service-oriented shopping centers</td>
</tr>
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Phase 2: Pipeline

The Community Wealth Building Planning & Pre-Development grant is an approximately $4M program that is granting up to $150,000 to 26 organizations to execute planning and pre-development activities for a community wealth building project during a twelve-month period.

Many CWB projects are stuck in the pipeline and lack the resources to move to the next stage of the work. While many projects have strong missions and visions, they lack a clear project scope, project manager, governance bylaws, design and engineering documents, defined cost estimates, financial proforma, and compatible zoning or project sites (collectively, “planning and pre-development costs”). This issue is especially acute for small businesses and nonprofits located in South and West side communities that have systemic barriers to accessing capital and that were disproportionately impacted by the COVID-19 pandemic.

The primary goal of this program is to build the pipeline of shovel-ready, investment-ready community wealth building projects that meet community priorities.
Grantees

Worker Cooperatives
1. *esprit de corps* – Endeleo Institute
2. BSC Construction Coop – Business Services Collective, NFP
4. Corner Store Co-op – National Public Housing Museum
5. Healing for Change Co-op – Co-op Ed Center
6. Liberation Lab – Justice Cream
7. New Era Expansion Project – New Era Windows Cooperative
8. Pre-Development for HAZ Studios & Makerspaces – HAZ Cooperative Studios, LWCA
10. The Art Center Co-op – In care of Black women

Limited-Equity Housing Cooperatives
1. Artists Design the Future – Near NorthWest Arts Council
2. C40 Garfield Park Shared Ownership – Preservation of Affordable Housing, Inc.
3. Chicago Family Housing Community-2nd Location – Chicago Family Housing Community
4. Jumpstart Housing Cooperative-Phase I – Jumpstart Housing Cooperative
5. Little Village Cooperative/Cooperativa de La Villita – Little Village Cooperative/Cooperativa de La Villita
6. PIHCO Expansion-18th & Peoria – Pilsen Housing Cooperative
7. PIHCO Expansion-Morgan Street Campus – Pilsen Housing Cooperative

Community Land Trusts
1. Dovie Thurman Affordable Housing Trust – Voice of the People in Uptown, Inc.
2. Establishing the Riverdale Community Land Trust – Calumet Collaborative
3. Here to Stay CLT – Here to Stay Community Land Trust
4. The Sustainable Square Mile-West Woodlawn Community Land Trust – BIG!
Blacks in Green™

5. **Turning Red Lines Green** – Street Vendors Association of Chicago

**Community Investment Vehicles**

1. **Englewood Community Investment Vehicle** – Teamwork Englewood
2. **The K** – TRUDelta
3. **Vacancy to Vibrancy: Washington Park Community Investment Vehicle** – Emerald South Economic Development Collaborative
4. **We The People Community Investment Vehicle** – South Shore Chamber Community Development Corporation
Phase 3: Pilot Projects
The City of Chicago intends to release the third and final phase of funding in late 2023. The goal of phase 3 is to provide large-scale capital to a small number of CWB projects that are in the development stage. The City intends to engage the community local ecosystem players to best inform the work.

Spotlights of Other Investments
Department of Planning and Development (DPD)
DPD funded multiple community wealth building projects through their Community Development Grant program, with individual grant sizes ranging from $250,000 to $5 million. Grantees include worker cooperatives Casa Huitzil Cocina Compartida (Shared Kitchen), Blue Tin Productions, and Community Laundry Group/Westside Laundry Cooperative; community investment vehicle E.G. Woode; and grocery co-op Chicago Market. DPD has begun prioritizing CWB models in its various funding streams. CWB is also listed as a core strategy in the We Will Chicago citywide plan, drafted by residents and community leaders over two years and formally adopted by the Chicago Plan Commission in February 2023.

Department of Housing (DOH)
DOH recently provided a $600,000 grant to Pilsen Housing Cooperative (PIHCO) to acquire their 3rd building, allowing six new households to enter into permanently affordable homeownership in a gentrifying neighborhood. This marked DOH’s first investment in recent history into a limited-equity housing cooperative. DOH intends to take learnings from this demonstration pilot to launch a larger Shared Equity Housing Program in 2023 and to inform policies and programs for their long-term strategic plan.

DOH has a history of supporting community wealth building. In 2022, the department launched the South Shore Condo/Co-Op Preservation Fund Pilot, supporting repairs of aging condominiums and housing cooperatives to allow low-income owners to age in place. In 2020, DOH helped to pass the Woodlawn Preservation Ordinance, protecting existing residents from displacement and creating new rental and for-sale housing opportunities that are affordable to households at a range of incomes. The ordinance
created a Right of First Refusal Pilot Program that requires owners of larger apartment buildings to give tenants an exclusive opportunity to make an offer on the property prior to its sale.

**Local Philanthropy & Funders**

Philanthropy can play a variety of roles when supporting CWB models, including providing grants for community organizing, providing general operating grants to ecosystem organizations, commissioning the development of new research and studies, offering planning and pre-development grants to emerging projects, and impact investing in innovative ways (e.g., loan loss reserves, program-related investments, and guarantees).

The below is not a comprehensive list, but are a few notable examples:

**JP Morgan Chase:** The Chicago Solidarity Collective – a collaboration between Urban Growers Collective, ChiFresh Kitchen, Women’s Justice Institute, Grow Greater Englewood, and Upside Down Consulting – won a prestigious $2.2 million philanthropic commitment from JPMorgan Chase’s Annual Challenge competition, which sourced innovative and sustainable ideas to advance equity in the United States. Chicago Solidarity Collective will leverage the success of its first business, ChiFresh Kitchen, to expand worker ownership for individuals, mostly Black women, with prior involvement in the justice system.

**Chicago Community Trust:** The Catalyzing Neighborhood Investment (CNI) team awarded predevelopment funding to several real estate developments that include shared ownership models including up to $150,000 to E.G. Woode, Blue Tin Productions, and Duo Development. Early-stage CIV planning dollars were also awarded to Emerald South Economic Development Collaborative, Chicago TREND, and the South Shore Chamber CDC to advance CIV design and community outreach. Additionally, the Trust has set aside $1.75M in grant dollars to support a myriad of shared ownership activities including a community benefits trust pilot, community readiness roadmap, shared ownership seed capital, and adjacent policy and advocacy work.
**Fund for Equitable Business Growth:** The Inclusive Business Practices pillar launched a $300,000 grant program to offer between $10,000-$25,000 to worker cooperatives as part of an effort to support inclusive ownership models that allow for a more fair and resilient economy and place workers at the center of decision-making and business practices. Funder partners include Chicago Community Trust, The Christopher Family Foundation, The Coleman Foundation, Crown Family Philanthropies, JP Morgan Chase & Co, MacArthur Foundation, Polk Bros. Foundation, and the Rockefeller Foundation.

**Polk Bros. Foundation:** Polk Bros. awarded $170,000 to organizations that are providing training and technical assistance to start and sustain worker cooperatives including Centro de Trabajadores Unidos, Co-op Ed Center, and the National Public Housing Museum.

**Government Alliance on Race and Equity:** The GARE Equity and Implementation Fund provided $60,000 for a partnership between the City of Chicago, Co-op Ed Center, and the Coalition for Spiritual Leadership to design a restorative economy cohort of 15 community leaders in Little Village.

**Woods Fund Chicago:** The Woods Fund Movement Building for Racial Justice Fund awarded $500,000 to PATHS-Partners in Abolition, Transformation, Healing, and Solidarity, a group of more than a dozen organizations focused on strengthening the solidarity economy in Chicago.

**Enterprise Community Partners:** Enterprise awarded $20,000 to three different City of Chicago Equitable Transit Oriented Development (eTOD) pilot projects that had a shared ownership model.
Lessons Learned & Recommendations
Lessons Learned & Recommendations

Top 5 Lessons from City Government
A guide for advancing CWB from the perspective of government

1. **Center community voices in program design and implementation**
   Move away from traditional community engagement processes that seek to inform or consult the community and move towards engagement that seeks to share or shift power into the hands of community leaders. Creating a CWB Advisory Council was an attempt to “engage those most impacted by the problems as experts in their own experiences, strategists in co-creating solutions, and evaluators of success” (City of Chicago, Equity Statement of Principles).
   However, there was a time in 2021 when the Office of Equity and Racial Justice (OERJ) felt stuck on how to move to action and reverted back to old patterns of trying to solve this issue on our own. We sought outside perspectives from other municipalities and organizations across the country. While it’s important to engage a variety of voices, remember that sharing power with community means sharing in holding the problems and the solutions.

2. **Move at the speed of trust**
   Acknowledge that community members may be cautious and skeptical of government interaction. Some people were hesitant to meet with the City or critical upon meeting and challenged the City to make a commitment. Understandably, this was due to the long history of government disinvesting in neighborhoods, failing to follow through on promises, extracting insights and strategies from community without compensation, and more.

   Begin by introducing yourself – as an individual, not just as a City official. Who are you? What brings you to this work? What were key moments in your life that shaped you and your values? Why are you invested in this work? Before jumping
into the agenda, make time for storytelling and grounding yourselves in your shared purpose. Then, only make commitments if you can deliver on them. Ensuring there is buy-in from senior staff throughout the process and keeping them engaged is critical. Be transparent about your barriers, be open to criticism, and be ready to be held accountable.

3. **Develop shared language**

Make no assumptions about shared knowledge. There can be ten people in a meeting using the term “wealth-building” and all ten can be referring to different things. This is because wealth is a complex concept and is impacted by multiple factors. The City started almost every meeting with internal and external stakeholders (regardless of their educational or professional background) with our definition of household wealth compared to community wealth. The City learned the importance of aligning early on key terms because it set the foundation for the work ahead. The City also learned that repetition is critical for stakeholder and government understanding and retention.

4. **Move to action–even if you fail, you’ll learn**

Resist analysis paralysis. When OERJ started, the team didn’t know much about how to best incorporate community wealth building into local government, so it was important for us to conduct a lot of research and interviews to learn and inform our work. However, there comes a point when there is no longer a need for more research, more reports, more frameworks, or more convenings. In the summer of 2020, OERJ and the Department of Planning and Development decided to include a CWB framework and evaluation criteria in the Invest South/West Request for Proposals for the development of city-owned land. While developers responded with traditional household wealth building models, the City gained important insight into the value of education and awareness building with City staff and external groups less familiar with CWB concepts. There was a need for a different approach. Every “failure” gave us valuable learnings that allowed us to iterate.
5. Interrogate the role of City government
Continue to ask, "What is the role of City government in this work?" The City of Chicago wanted to play a role but was mindful of the dangerous pattern of government and philanthropy co-opting social justice movements, agendas, and language. In the beginning, we relied on research like that of Professor Stacey Sutton at the University of Illinois Chicago on how municipalities can create an enabling environment for worker cooperatives. Over time, we began to explicitly ask community leaders what they wanted the City’s role to be. We learned that the answer is not static; it is changing and often dependent on the state and maturity of the ecosystem. For example, for the first two years, it made sense for OERJ to convene the CWB Advisory Council. Now that the work has matured, OERJ has decided it is time for us to pass that role on to the Hub organization (which was funded by the City). Moving forward the City will sit on the Advisory Council as an active participant and collaborator, not as the lead facilitator. Determining where government responsibilities should stop and community’s should begin is an ever-evolving process and one that requires maintaining deep connections with community leaders and asking what the work needs at any given moment.

Top 5 Lessons from Community Members
A guide for advancing CWB from the perspective of community

1. Stay rooted in your values
Start by collectively generating a set of values that can ground the group and guide both the process and the outcomes. Community Wealth Building is an emerging term, but the models and values are centuries-old and originate from local and global movements for reparations and solidarity economies. Be mindful of the benefits and pitfalls that come with the professionalization of this industry as CWB becomes more mainstream. There were a few times members of the CWB Advisory Council met outside of the City-convened meetings which was critical to maintaining autonomy and keeping this government initiative separate from the larger movement work.
2. **Leverage the inside/outside game**

Identify leaders inside and outside of institutions who can use their different positions of power and authority to work together and separately towards the common goal. "The City" involves the Mayor’s Office, City Departments, and City Council—each containing numerous teams and individuals. Figure out who your people are and build relationships with them. This includes understanding their limitations and their opportunities.

*Inside Leadership Matters:* This work needs leaders who can be courageous, take risks, challenge the status quo, embrace criticism, and be transparent with and listen to community. *Outside Leadership Matters:* This work needs leaders who can resist, build, advise, mobilize, and hold government accountable.

3. **Be uncompromising with your language & definitions**

Align on a definition that explicitly centers local, democratic, and shared ownership and control. When initially trying to land on a CWB definition for the City of Chicago, there was pressure to be inclusive of other economic development strategies that exclusively build household wealth. Community leaders stood firm in the definition and resisted the pressure to broaden or dilute it. Even further, the group pushed the City to also prioritize models that were majority-owned (51% or more) by residents. Now that there is unity around this definition, it’s important to hold it precious. The next steps are to further socialize it.

4. **Bolster the ecosystem & strengthen relationships**

Focus on strengthening the existing and expanding CWB ecosystem. When community leaders learned that the City was committing $15 million to this effort, they encouraged the City to start by investing in the ecosystem of organizations that help to start, sustain, and scale CWB models. The goal was to multiply the benefits so that the funding impacted many groups, rather than just a select few.
5. Dream bigger & imagine new worlds
Create a space that cultivates your collective imagination. Some members of the CWB Advisory Council were cautiously optimistic about participating in this initiative. They doubted the capacity of a municipality to engage in this way. Now that they have experienced firsthand what is possible, they are inspired to replicate this process and dream even bigger.

“Historically, pandemics have forced humans to break with the past and imagine their world anew. This one is no different. It is a portal, a gateway between one world and the next. We can choose to walk through it, dragging the carcasses of our prejudice and hatred...or we can walk through lightly, with little luggage, ready to imagine another world. And ready to fight for it.”

-Arundahati Roy
Recommendations for Next Administration

The Lightfoot administration tilled the soil and planted many seeds for CWB in Chicago. It is now up to ecosystem players and the next administration to nurture and water those seeds so they can grow and blossom over time.

City Commitment & Coordination

• Make a stated commitment to support CWB values and strategies
• Dedicate staff in the Mayor’s Office, including a Director of Community Wealth Building to advance policies and programs and lead cross-agency coordination
• Continue to center community leaders in program design and implementation
• Engage City Council and build relationships with Aldermen
• Coordinate resources with Cook County and the State of Illinois

Financial Investment

• Identify permanent funding within the City budget to support the CWB ecosystem
• Continue to provide planning and pre-development grants for start-up CWB models
• Prioritize CWB models in existing community development funds across the Department of Planning and Development, Department of Housing, and the Department of Business Affairs & Consumer Protections (e.g. TIF, Neighborhood Opportunity Fund, etc.)
• Leverage City dollars with CDFIs to create lending for CWB models, similar to Chicago Neighborhood Rebuild Pilot Program
• Provide development grants and permanent project subsidies
• Influence private sector and philanthropy to align programming and funding with CWB

Policy & Programs

• Codify the CWB definition of “local, democratic, and shared ownership and control of community assets to transform our economy to be more sustainable and just.”
• Convene stakeholders to design an extensive CWB Policy Agenda
• Conduct a scan of existing City programs and ensure they allow CWB models to participate (e.g. homebuyer assistance for coop buyers)
• Provide tax benefits and incentives for worker cooperative conversions
• Pass a City ordinance for the promotion of worker cooperatives
• Improve small business licensing process for worker cooperatives
• Develop an industrial policy that integrates CWB into the manufacturing sector through job training, ownership succession, and building a green economy
• Partner with the Cook County Land Bank to the prioritize the transfer of City-
and county-owned land to CWB models
• Create land use incentives for worker and housing cooperatives
• Partner with the county to explore property tax abatement and forgiveness for the first 3-5 years of a cooperative and properties held within community land trusts
• Explore forgiveness of city transfer taxes for limited equity housing coops and community land trusts
• Require community have an equity-stake in large City-funded development projects
• Expand Right of First Offer and Right of First Refusal pilots and policies

Procurement
• Spearhead an anchor procurement strategy to localize institutional dollars from government, hospitals, and universities
• Support the development of purchasing cooperatives so local entrepreneurs and businesses can pool their resources to competitively bid
• Develop a worker cooperative certification, similar to the M/WBE program
• Expand the advance mobilization payment program for delegate agencies

Education & Public Awareness
• Launch a broad public awareness and narrative change campaign to educate local community members, elected officials, and institutions on CWB definition and models
• Launch a storytelling series to shine a light on local CWB models and leaders
• Expand the visibility of CWB through events, convenings, websites, and more
• Build CWB expertise in City Department staff

Ecosystem-Building & CWB Hub Organization
• Invest in the Hub organization to serve as the “front door” for all CWB needs, knowledge-sharing, and connections
• Support the Hub with outreach so it can be inclusive, accessible, and take a city-wide approach
• Appoint City leadership to serve on the CWB Advisory Council
References
References

14. Neighborhood Network Alliance, South Shore Chamber of Commerce, South Shore Works.


