

# COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES

FINAL REPORT  
FEBRUARY 28, 2022



**HOUSING &  
PLANNING**

COMMUNITY  
INVESTMENT AND  
WEALTH-BUILDING  
STRATEGIES  
**FINAL REPORT**

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# COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES **FINAL REPORT**

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SECTION 0.1

EXECUTIVE  
SUMMARY



2022

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**INTRODUCTION**

The City of Austin has seen significant changes in the past few decades. With the population more than doubling since 1990, it is apparent that growth is inevitable. While this growth has been beneficial for many, it has led to decreased affordability city-wide. Housing costs once below that of the state's average now increasingly exceed state and national averages. These costs, along with inequitable income distributions, place burdens on populations seeking wealth-building opportunities. This is seen through low rates of homeownership and business ownership in communities of color.

These conditions are not by accident. They are a result of policies and practices aimed at the continued segregation of groups based on race and ethnicity. In Austin, this is seen largely in the Eastern Crescent, where communities have been historically and continually excluded from wealth- and asset-building opportunities. For the city, this means uneven development and lack of opportunities for many, even today.

*Austin is a rapidly growing city known for its diversity and strong economy. However, this growth has been inequitable. While Austin's housing prices were once below that of the United States, they now far exceed the nation's average.*

These factors are important to consider as the City of Austin plans major investments in transit infrastructure through Project Connect. It is especially important when populations in historically underserved areas have been most impacted by similar projects, yet received few or no community benefits.

**GOAL OF THE REPORT**

The main objective of this report is to identify community investment and wealth-building strategies that would benefit populations vulnerable to displacement in areas impacted by Project Connect. The City of Austin

Housing and Planning Department<sup>1</sup> has contracted with Community Powered Workshop<sup>2</sup> to explore these strategies with guidance from local and national experts and community residents.

The report highlights ways to create wealth-building opportunities that increase asset ownership, ensure economic stability, and further community control. Strategies include a variety of tools: community land trusts, housing and commercial cooperatives, business education and consulting, individual development accounts, and job training, to name a few.

The project outcomes are implementable program guidelines and scopes of work for five key neighborhood-level community investment and wealth-building tools.

### **SUMMARY OF ENGAGEMENT METHODS**

To evaluate community investment and wealth-building strategies, it was essential to bring together experts in the field. This engagement process included an Advisory Committee, where local and national members provided extensive feedback on strategies, tools, and scopes of work. Equally valuable were residents, who provided expertise on which neighborhood-level strategies would work best in their communities through focus group discussions.

### **FINDINGS**

Two strategies emerged as essential in mitigating potential displacement from Project Connect: Equity Building through Housing and Tenant Equity & Opportunity to Purchase. Within these strategies, five tools were selected to develop scopes of work:

- Accessory Dwelling Units
- Housing Cooperatives
- Community Land Trusts
- Manufactured Housing Cooperatives
- Tenant Protection Policies

Each tool includes two scopes of work: 1) community outreach and education and 2) implementation projects. It should be noted that Advisory Committee members and focus group participants identified barriers that would make implementation difficult. They also highlighted various needs for the strategies and tools to be successful. More information on the Advisory Committee and focus group feedback can be found in Section 3.

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1 <https://www.austintexas.gov/department/housing-planning>

2 <https://communitypoweredworkshop.org/>

**TABLE 0.1 CATEGORIES AND STRATEGIES FOR COMMUNITY INVESTMENT AND WEALTH-BUILDING.**

CATEGORY	STRATEGY	TOOLS
I. INDIVIDUAL WEALTH-BUILDING	1. Equity Building through Housing	<ul style="list-style-type: none"> <li>• <b>Accessory Dwelling Units (ADUs)</b></li> <li>• <b>Community Land Trusts (CLTs)</b></li> <li>• Dividend Housing</li> <li>• Estate Planning</li> <li>• <b>Housing Cooperatives</b></li> <li>• Limited Equity Cooperatives</li> <li>• Network Support</li> <li>• Technical Assistance</li> </ul>
	2. Financial Education & Services	<ul style="list-style-type: none"> <li>• Capital Transfers</li> <li>• Checking/Savings Accounts</li> <li>• Children's Savings Accounts</li> <li>• Financial Coaching</li> <li>• Individual Development Accounts</li> <li>• Matched Savings Programs</li> </ul>
	3. Predatory Lending Prevention	<ul style="list-style-type: none"> <li>• City Ordinances</li> <li>• State Legislation</li> </ul>
II.COMMUNITY ASSETS & OWNERSHIP	4. Business Lending & Capacity Building	<ul style="list-style-type: none"> <li>• Access to Finance</li> <li>• Business Consulting</li> <li>• Business Cooperative Education</li> <li>• Business Education</li> <li>• Network Support</li> </ul>
	5. Commercial Real Estate Investment	<ul style="list-style-type: none"> <li>• Commercial Cooperatives</li> <li>• Community Commercial Shareholding</li> <li>• Commercial Community Land Trusts</li> <li>• Cooperative Development Fund</li> </ul>
	6. Tenant Equity & Opportunity to Purchase	<ul style="list-style-type: none"> <li>• <b>Manufactured Housing Cooperatives</b></li> <li>• <b>Tenant Protection Policies</b></li> </ul>
III. FAIR EMPLOYMENT & JUST LABOR MARKETS	7. Anchor Institutions	<ul style="list-style-type: none"> <li>• Job Training &amp; Employment</li> <li>• Social Services</li> </ul>
	8. Social Enterprise	<ul style="list-style-type: none"> <li>• Healthcare Provider/Employment</li> <li>• Public/Private Partnership</li> </ul>

Table 0.1 All categories, strategies, and tools investigated. Final tools selected for scopes of work are bolded.

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## 1. INTRODUCTION

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### 1.1 THE IMPORTANCE OF COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES

Community investment and wealth-building initiatives increase opportunities for people to become active participants in traditional community economic development processes. Such initiatives seek to create shared prosperity on all levels. This is achieved by supporting existing or uplifting new community-led actions that address systemic economic and racial inequities. These actions can include, but are not limited to, supporting community and individual asset ownership models, anchoring jobs and resources locally, and prioritizing local democratic control. Wealth-building opportunities that increase asset ownership and further community control are essential to ensuring that individuals and families have greater stability and security. With these conditions, they are able to better withstand different life events, such as illness or job loss, as well as external pressures, such as eviction or displacement.

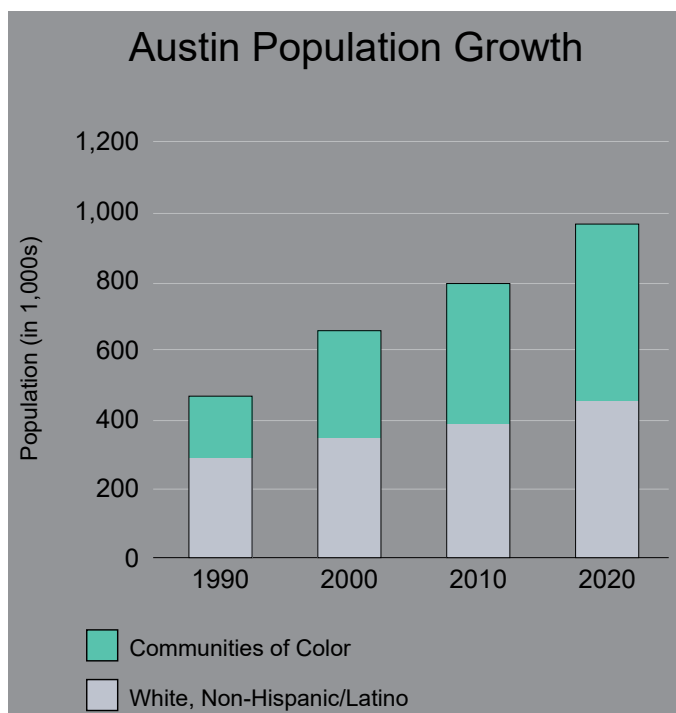
*Wealth-building opportunities that increase asset ownership and further community control are essential to ensuring that individuals and families have greater stability and security.*

Many organizations and municipalities across the nation are implementing wealth-building strategies to meet goals of shared prosperity. While these initiatives may look different across cities as they respond to the specific needs of each place, many have been successful in expanding wealth-building opportunities for households that have historically not had access to them. For example, some programs and initiatives focus on wealth-building through homeownership, business ownership, neighborhood real estate investment trusts, or some combination of the three. Homeownership programs could include traditional homeownership classes and/or non-traditional housing strategies like community land trusts, accessory dwelling units, and cooperative housing. Each has the potential to successfully advance the goals of community investment and wealth-building, as we explore in this report for the case of Austin.

## 1.2 WHY IN AUSTIN?

Austin is a rapidly growing city known for its diversity and strong economy. However, this growth has been inequitable. Between 1990 and 2020, the population of Austin more than doubled, jumping from 465,622 to 961,855 people, outpacing the growth rate of both Texas and the United States.<sup>1</sup> Of the 496,233 person increase, close to two-thirds of that has been in communities of color<sup>23</sup> (Figure 1.1).

**FIGURE 1.1**

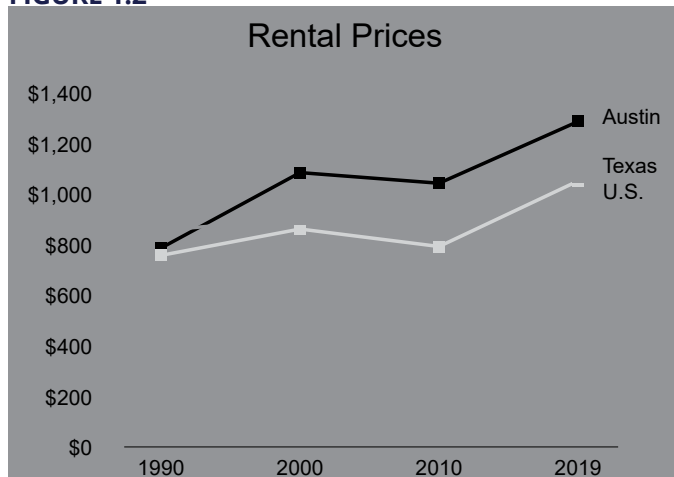


**DATA SOURCE: U.S. CENSUS BUREAU, 1990, 2000, 2010, AND 2020 DECENNIAL CENSUS.**

At the same time, the city is becoming more expensive to live in. Median gross rents have increased nearly 24% between 2010 and 2019, and median home prices have increased almost 44% in

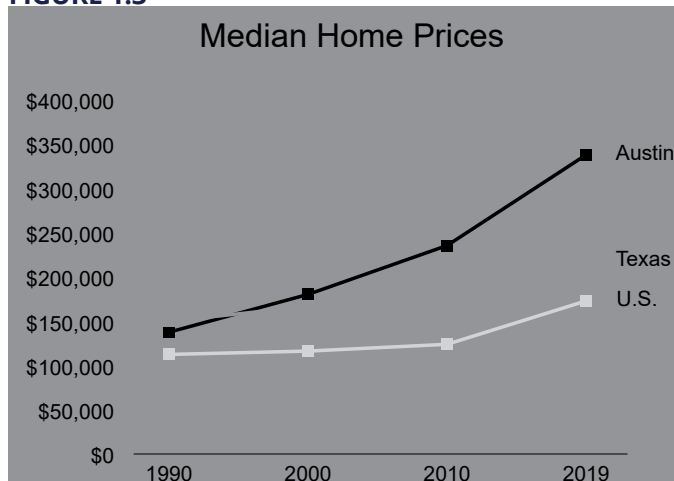
- 1 U.S. Census Bureau, 1990, 2000, 2010, and 2020 Decennial Census.
- 2 U.S. Census Bureau, 1990, 2000, 2010, and 2020 Decennial Census; 2010 and 2019 ACS 5-year estimates.
- 3 In section 1.2, Communities of Color or People of Color refers to “minority” populations per the U.S. Census Bureau, meaning, persons reporting their ethnicity as “Hispanic or Latino” and/or reporting their race as something other than “White Alone”

**FIGURE 1.2**



**DATA SOURCE: U.S. CENSUS BUREAU, 1990 AND 2000 DECENNIAL CENSUS; 2010 AND 2019 ACS 5-YEAR ESTIMATES**

**FIGURE 1.3**



**DATA SOURCE: U.S. CENSUS BUREAU, 1990 AND 2000 DECENNIAL CENSUS; 2010 AND 2019 ACS 5-YEAR ESTIMATES**

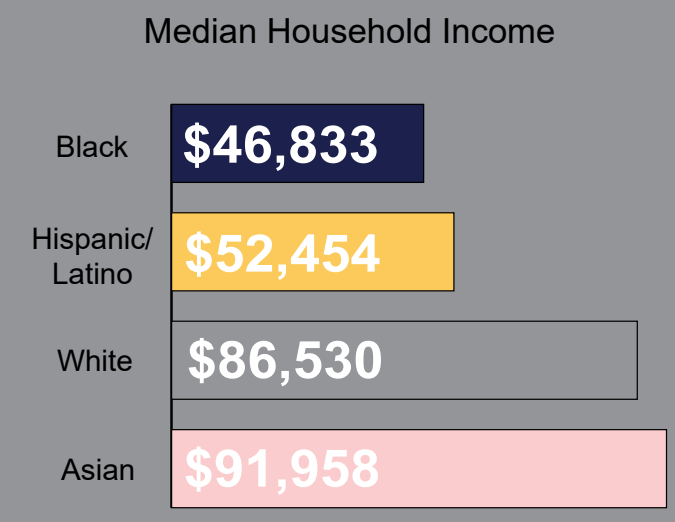
the same time period<sup>4</sup> (Figures 1.2 and 1.3). While Austin’s housing prices were once below that of the United States, they now far exceed the nation’s average.

Median household income has also increased, outpacing that of the state and country. However, this income growth has not been equitably distributed: Black/African American households and Hispanic/Latino households earned close to half

- 4 Data source: U.S. Census Bureau, 2010 and 2019 ACS 5-year estimates.

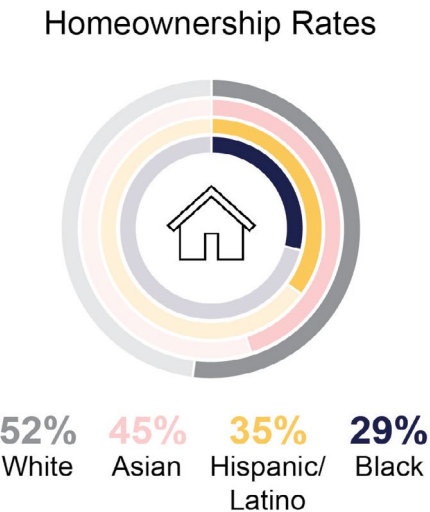


FIGURE 1.4



DATA SOURCE: U.S. CENSUS BUREAU, 2019 ACS 5-YEAR ESTIMATES.

FIGURE 1.5

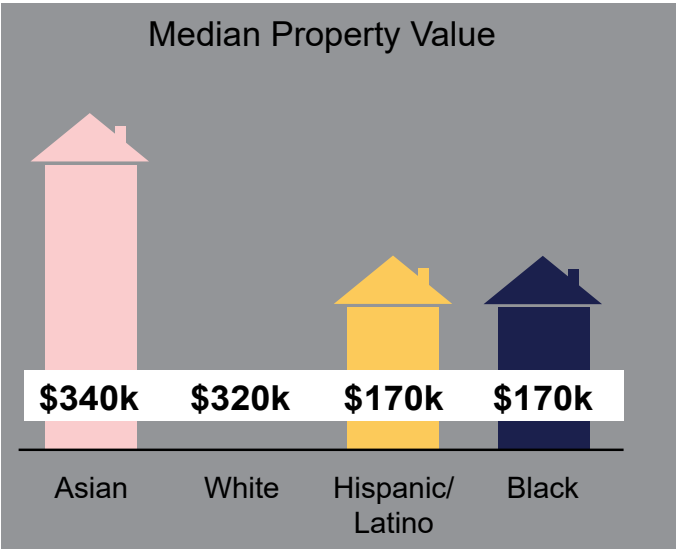


DATA SOURCE: U.S. CENSUS BUREAU, 2019 ACS 5-YEAR ESTIMATES

of what White<sup>1</sup> households and Asian households earned in 2019<sup>2</sup> (Figure 1.4).

Having less income means that people are not able to save as much. With fewer savings and lower buying power, households have less opportunities to obtain wealth-building assets, such as homes or businesses. For example, homeownership rates in Austin vary significantly. White households have the highest homeownership rates, followed by Asian households, Hispanic/Latino households, and Black/African American households<sup>3</sup> (Figure 1.5).

FIGURE 1.6



DATA SOURCE: U.S. CENSUS BUREAU, 2016 ACS 5-YEAR ESTIMATES

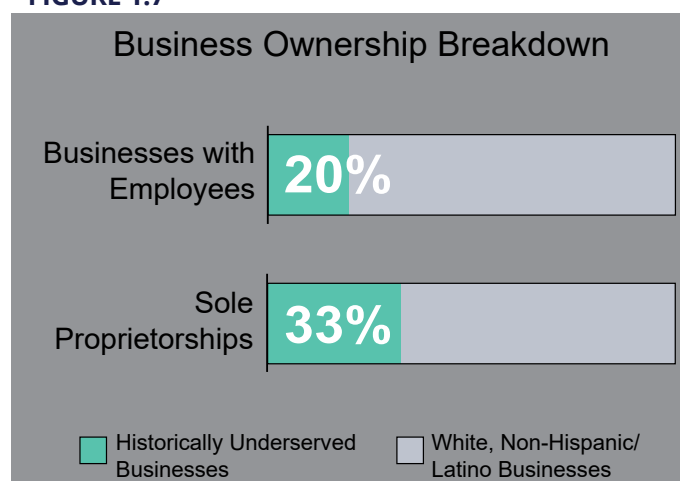
Not only are homeownership rates lower in communities of color, property values are substantially lower as well. So even households that are able to achieve homeownership are not able to realize the same amount of wealth accumulation as others. The median value of Black/African American- or Hispanic/Latino-owned homes is around half that of White- or Asian-owned homes<sup>4</sup> (Figure 1.6).

1 In section 1.2, White always refers to White, Non-Hispanic/Latino

2 Data source: U.S. Census Bureau, 2019 ACS 5-year estimates.

3 Data source: U.S. Census Bureau, 2019 ACS 5-year estimates.

4 Data source: U.S. Census Bureau, 2016 ACS 5-year estimates.

**FIGURE 1.7**

**DATA SOURCE: U.S. CENSUS BUREAU, 2017 ANNUAL BUSINESS SURVEY, 2017 NON-EMPLOYER STATISTICS BY DEMOGRAPHICS (NES-D), AUSTIN ROUND-ROCK MSA**

Business ownership rates show similar disparities. Of all businesses without paid employees (sole proprietors) in Austin, only 33% of the owners identify as people of color.<sup>1</sup> For businesses with paid employees, this number is even lower: around 21%.<sup>2</sup> When observing overall population statistics, the White, non-Hispanic/Latino population makes up about 48% of Austin's total population but accounts for 67% ownership of sole proprietorships and 79% ownership of businesses with employees (Figure 1.7).

These conditions are not by accident. In cities across the nation, communities of color have been historically and continually excluded from wealth- and asset-building opportunities that result in the city's current conditions. In Austin specifically, national and local policies favored the continued segregation of groups based on race and ethnicity. This sets the stage for uneven development and lack of opportunities for community investment and wealth-building that are still present today.<sup>3</sup>

1 U.S. Census Bureau, Annual Business Survey, 2017 Non-employer Statistics by Demographics (NES-D), Austin Round-Rock MSA.

2 U.S. Census Bureau, 2017 Annual Business Survey, Austin Round-Rock MSA.

3 Resources for further exploration of articles that speak with much detail to the history of

### 1.3 WHY DOES THIS MATTER NOW?

It is important to recognize this persistent, systemic lack of opportunities that has been and is present within our city when large-scale infrastructure projects, such as Project Connect, are soon to generate disproportionate impacts to communities. Project Connect, Austin's first comprehensive transit plan that was passed by voters in November 2020, includes a new rail system, a downtown transit tunnel, an expanded bus system and a transition to an all-electric fleet. The initial Investment includes 27 miles of rail service and 31 stations, as well as \$300 Million for anti-displacement investments, the largest of its kind in a transit-related election. This report is prompted by the expected changes that will accompany Project Connect and Austin's deep-rooted inequities. It presents an array of opportunities that can help build household and community wealth, particularly for historically underserved communities and neighborhoods impacted by Project Connect.

Community investment and wealth-building strategies and tools should be implemented in the areas with the highest need. This is particularly pressing for areas that will be impacted by major public investments like Project Connect. This project used a simple spatial analysis, in addition to an extensive community engagement process, to guide the selection of tools and scopes of work presented in Section 4.

### 1.4 WHERE DOES IT MATTER?

The spatial analysis utilized existing data to view neighborhoods likely to be most impacted by Project Connect, based on their need for community investment and wealth-building initiatives. The analysis used geospatial data developed by or for the City of Austin:

- Project Connect Displacement Risk Areas
- Active and Vulnerable Displacement Risk Areas
- Small and Minority Business Enterprises (SMBE) and certified vendors
- Arts and Culture Facilities

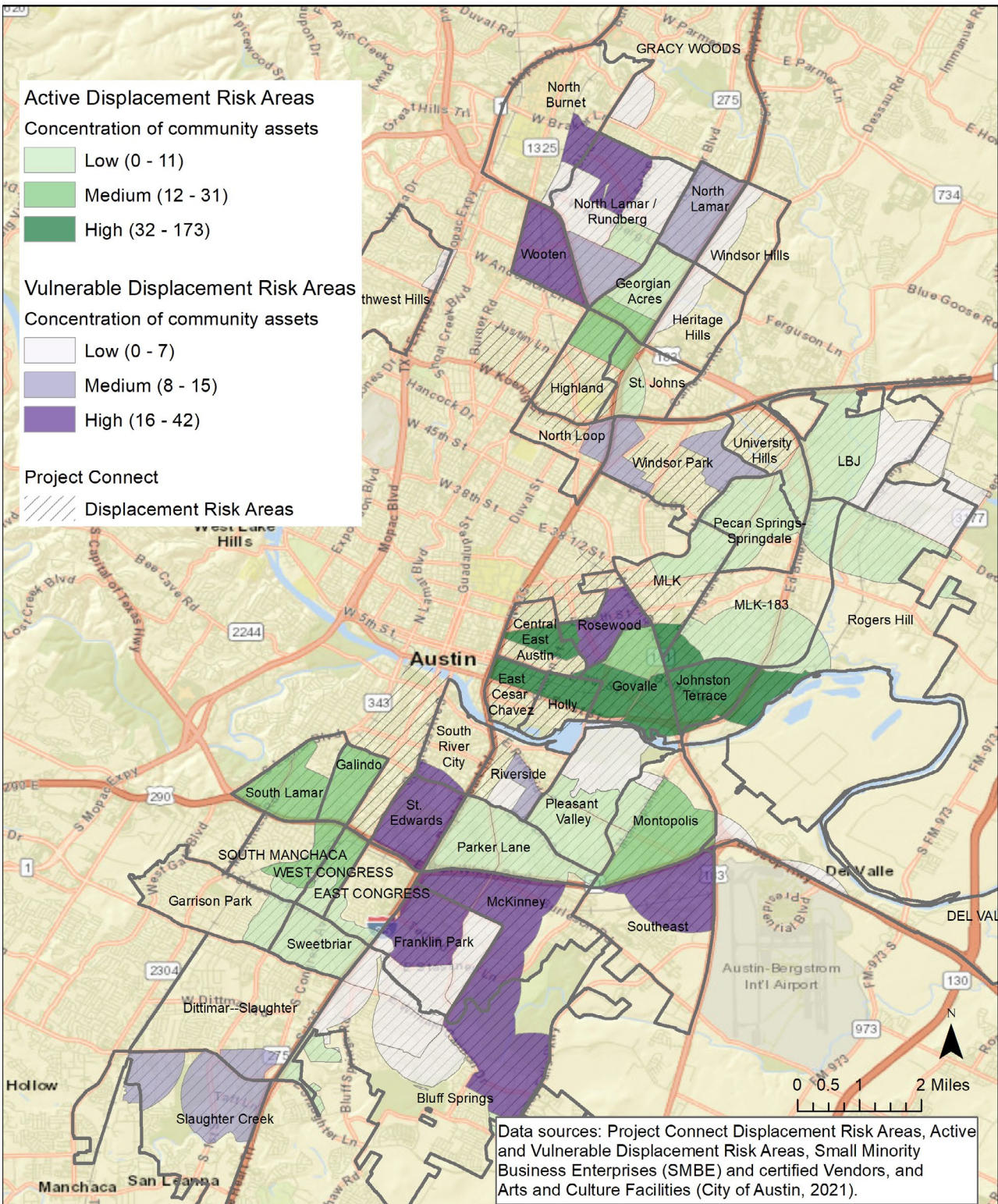
The resulting map (Figure 1.8) shows areas at risk of displacement, per Project Connect plans, housing

inequalities present in Austin include, but not limited to: Mayor's Task Force on Institutional Racism; Uprooted Report; Racial Wealth Divide; Austin American-Statesman Inheriting Inequality site; and HousingWorks District Analysis. <https://projects.statesman.com/news/economic-mobility/>



**FIGURE 1.8 GEOGRAPHY FOR COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES**

Community Investment and Wealth-Building  
Focus Group Participants



market conditions, and demographic changes. This is overlaid with varying concentrations of community assets. The resulting selected neighborhoods do not represent a rigid categorization but can be used to guide decisions around community investment and wealth-building initiatives. For example, neighborhoods with a low concentration of community assets could prioritize the development of new community wealth-building structures and grow local capacity, whereas neighborhoods with a high concentration of community assets could prioritize preserving those assets. Additionally, most of the community investment and wealth-building initiatives in the Scope of Work and Program Guidelines (Section 4) are related to residential development or community ownership: widespread needs in Austin's current housing crisis. Hence, even asset-rich neighborhoods might prioritize initiatives that support residential and community ownership strategies.

This report presents research on community investment and wealth-building strategies that have been used across the country and

### 1.5 OVERVIEW OF REPORT SECTIONS

evaluates their application to Austin, specifically for people vulnerable to displacement related to Project Connect. This report is the culmination of discussions and conversations with national and local experts on community investment and wealth-building, community residents, and City of Austin staff. The report has been organized as follows:

- Section 1: Introduction
- Section 2: Research on community investment and wealth-building strategies that could be used in Austin.
- Section 3: Community engagement process used to determine the most appropriate strategies for Austin; this process included an Advisory Committee and resident focus groups.
- Section 4: Scopes of work and program guidelines for potential neighborhood-based community investment and wealth-building strategies.
- Appendix: The Appendix provides more information on the methodology used for the demographic data reporting, spatial analysis and engagement studies.

### 1.6 ACKNOWLEDGEMENTS

We would like to thank those who contributed to the development of this report, especially the Austin residents who provided their insights and expertise as a part of the focus groups. We would also like to thank the local and national experts who shared their guidance on the most important and relevant community investment and wealth-building strategies to be considered for Austin:

#### ADVISORY COMMITTEE: REPRESENTATIVES FROM NATIONAL AND LOCAL ORGANIZATIONS

Name	Organization
Carlos Delgado	Clear Impact
Ron Hantz	Network for Developing Conscious Communities (NDCC)
Odetta MacLeish-White	Center for Community Progress
Levar Martin	National Association for Latino Community Asset Builders (NALCAB)
Ryan Nill	Resident Owned Communities (ROC USA)
Barbra Boeta	Economic Growth Business Incubator (EGBI)
David Gray	City of Austin Economic Development Department
Pedro Hernandez Jr.	Vasquez Fields Neighborhood Association
Linda Jackson	Project Connect Racial Equity Catalyst
Corey Hill	Project Connect Racial Equity Catalyst
Rachel Stone	Guadalupe Neighborhood Development Corporation (GNDC)
Stephanie Webb	Project Connect Racial Equity Catalyst; Decipher City



## 1.7 GLOSSARY

Glossary list:

1. Community land trusts
  - a. Commercial community land trusts
2. Limited equity cooperatives
3. Accessory dwelling units
4. Dividend housing
5. Cooperatives
  - a. Housing cooperatives
  - b. Business/worker cooperatives
6. Community commercial shareholding
7. Resident Owned Communities (ROCs)
8. Community Development Financial Institutions (CDFI)
9. Manufactured Housing Cooperatives
10. Condo Regimes

1. Community land trusts

A community land trust (CLT) is a non-profit organization that owns property and holds it in perpetuity for the benefit of the community. They provide lasting community assets and shared equity homeownership opportunities. CLTs develop rural and urban agriculture projects, commercial spaces to serve local communities, affordable rental and cooperative housing projects, and conserve land or urban green spaces. Most CLTs focus on the creation of homes that remain permanently affordable, providing homeownership opportunities for generations of lower income families. They are governed by boards of community residents and public representatives. There are over 225 community land trusts in the United States.

a. Commercial community land trusts

The CLT model can be an effective tool for equitable development and has been adapted for commercial use for the benefit of locally owned businesses. In gentrifying neighborhoods, rising rents can force out non-profit organizations and small businesses operated by people of color and low-income entrepreneurs. In these neighborhoods, commercial CLTs can serve as a strategy to protect affordability, support entrepreneurs of color, and retain local businesses and organizations that represent and foster the unique cultural character of the community.

2. Limited Equity Cooperatives

A limited equity cooperative (LEC) is a homeownership model where residents purchase a share in a development rather than an individual unit. They commit to resell their share at a predetermined price that maintains affordability over many years and multiple owners.

3. Accessory Dwelling Units

Accessory dwelling units (ADUs) are secondary housing units<sup>1</sup> on the same property as a primary residence. They can be used to house family members, such as elderly parents or grown children of the homeowner, or rented to an unrelated household for passive income. As a wealth-building tool, ADUs can stabilize homeowners by providing additional income to help pay property taxes and other expenses. At the same time, they increase the city's housing supply and can provide affordable spaces for renter households if the right incentives are established.

4. Dividend Housing/Rental Equity

In the dividend housing model, a tenant completes tasks, such as paying rent on time and helping maintain the property. In exchange, they receive financial credits that can be transferred to cash when the lease term ends.

5. Cooperatives

A cooperative, sometimes referred to as a co-op, is a democratically member owned and managed corporation. Instead of residents owning their units, they are shareholders in the corporation. A cooperative can be formed in many economic sectors, such as housing, businesses, healthcare and financial institutions. Housing cooperatives can vary in structure and the most common options include market-rate cooperatives (allowing members to buy and sell shares at market-rate), limited equity cooperatives (sets restrictions on the price at which shares may be bought and sold), and leasing cooperatives (the corporation leases the building rather than owning it and accumulates no equity value). As a wealth-building tool, housing cooperatives leverage buying power by pooling together member resources and

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<sup>1</sup> In Austin's 2021 code, an ADU refers specifically to a detached secondary structure (see Land Development Code § 25-2-1463).

lowering the cost per member. This enables households to become shareholders/property owners at a lower threshold.

a. Housing cooperatives

A housing cooperative is a democratically member-owned and -managed organization that owns and/or operates a real estate property. This allows for members to combine their funds to keep housing costs low and for longer periods of time than the typical housing market. Housing cooperatives can also serve as anti-displacement tools.

b. Business/Worker cooperatives

A cooperative is a democratically member-owned and -managed organization that owns and/or operates a business. As opposed to traditional employers, this allows for employees to have a vote and/or financial stake in the operation and management of the company. The worker cooperative model is promising in expanding economic democracy by distributing power to employees.

6. Community Commercial Shareholding

Community commercial shareholding is a new model for community investment that gives people the opportunity to invest in existing or new projects taking place within their neighborhood as well as traditional investors. Low investment requirements provide an affordable entry to investing, with some beginning at \$5, depending on the project.

7. Resident Owned Communities

In a resident-owned community, homeowners form a non-profit cooperative that owns the land and manages the property. Each household is a member of the cooperative. Members can own their own homes individually and an equal share of the land beneath the entire neighborhood.

8. Community Development Financial Institutions (CDFI)

A community development financial institution is an organization that provides financial services to communities that are not being offered by traditional banking. These can be associated with non-profit or for-profit organizations but all offer services that respond to the needs of community members. Financial support can take the form of down payment assistance for first time home

buyers, small business loans, or support projects and programs for non-profits.

9. Manufactured Housing Cooperatives

A manufactured housing cooperative is a democratically controlled and/or owned residential property where the housing is typically pre-fabricated, assembled in a factory and transported on site. An existing manufactured housing site can be converted into a manufactured housing cooperative, such as the case for the Associaciòn de Residentes de North Lamar (ARNL) in Austin.

10. Condo Regimes

A condo regime ('condo-ized' unit) is a housing unit that may be sold, purchased and owned by one household and share or have joint ownership of the rest of the property, such as a lawn, sidewalk, and parking access. This ownership structure may take place on a single family property or multi-family property.

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## 2. COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES

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### 2.1 DEFINING COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES

Community investment and wealth-building strategies link new or existing community-led forms of development with economic and political interventions. This is done at a variety of scales to create an economy with more opportunities for individuals and families to flourish. These strategies are often implemented in communities that have experienced historical and often continuing extraction, disinvestment, displacement, and disempowerment. These challenges may have resulted from explicitly discriminatory public policies and programs, such as redlining. Or these challenges may grow as a result of structural racism, whereas even seemingly neutral policies can work better for white people than for people of color over decades and generations.

This section presents community investment and wealth-building case studies from across the country. The case studies have been organized under categories, strategies, and tools (table 2.1). Some case studies may include tools from more than one strategy. The following section, Section 3, narrows down these strategies and tools to those most applicable to Austin.

The first category, *individual wealth-building*, highlights ways individuals and households can increase and protect their savings. Three strategies were identified for this category. Equity building through housing identifies tools that have been successful for increasing homeownership, whether through more traditional technical assistance programs or through local models that increase housing affordability for renters or homebuyers.

Financial education and services focuses on important tools around financial literacy and savings options for individuals and families. Finally, predatory lending prevention provides policy tools for preventing and reducing predatory lending that drains wealth from communities.

The second category, *community assets and ownership*, describes strategies and tools that can lead to increased local control through community assets and collective ownership. This category includes three strategies.<sup>1</sup> Business lending and capacity building highlights tools to support and uplift small businesses. Commercial real estate investment allows community members to build wealth through investing in local projects, sharing the rewards while spreading the risks. The last strategy, tenant equity and opportunity to purchase, shows ways tenants can acquire their residences in order to stay in place long-term.

The third category, *fair employment and just labor markets*, focuses specifically on strategies through which employers can impact community well-being. This category includes two strategies. The anchor institutions strategy provides examples of how large entities can contribute substantially to wealth-building and community investment goals identified by the community. The social enterprises strategy shows how a profit-seeking business model can be utilized for specific social objectives, such as job training or projects that improve quality of life in neighborhoods.

1 While these tools may typically fall under the individual wealth-building category, there are also larger community benefits of small local businesses.

**TABLE 2.1 CATEGORIES AND STRATEGIES FOR COMMUNITY INVESTMENT AND WEALTH-BUILDING**

CATEGORY	STRATEGY	TOOLS
I. INDIVIDUAL WEALTH-BUILDING	1. Equity Building through Housing	<ul style="list-style-type: none"> <li>• Accessory Dwelling Units (ADUs)</li> <li>• Community Land Trusts (CLTs)</li> <li>• Dividend Housing</li> <li>• Estate Planning</li> <li>• Housing Cooperatives</li> <li>• Limited Equity Cooperatives</li> <li>• Network Support</li> <li>• Technical Assistance</li> </ul>
	2. Financial Education & Services	<ul style="list-style-type: none"> <li>• Capital Transfers</li> <li>• Checking/Savings Accounts</li> <li>• Children's Savings Accounts</li> <li>• Financial Coaching</li> <li>• Individual Development Accounts</li> <li>• Matched Savings Programs</li> </ul>
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II.COMMUNITY ASSETS & OWNERSHIP	4. Business Lending & Capacity Building	<ul style="list-style-type: none"> <li>• Access to Finance</li> <li>• Business Consulting</li> <li>• Business Cooperative Education</li> <li>• Business Education</li> <li>• Network Support</li> </ul>
	5. Commercial Real Estate Investment	<ul style="list-style-type: none"> <li>• Commercial Cooperatives</li> <li>• Community Commercial Shareholding</li> <li>• Commercial Community Land Trusts (CLT)</li> <li>• Cooperative Development Fund</li> </ul>
	6. Tenant Equity & Opportunity to Purchase	<ul style="list-style-type: none"> <li>• Manufactured Housing Cooperatives</li> <li>• Tenant Protection Policies</li> </ul>
III. FAIR EMPLOYMENT & JUST LABOR MARKETS	7. Anchor Institutions	<ul style="list-style-type: none"> <li>• Job Training &amp; Employment</li> <li>• Social Services</li> </ul>
	8. Social Enterprise	<ul style="list-style-type: none"> <li>• Healthcare Provider/Employment</li> <li>• Public/Private Partnership</li> </ul>



2.2.Case Studies on Community Investment and Wealth-Building Strategies and Tools

2.2.1 Category I: Individual Wealth Building

Strategies Tools	1. Equity Building through Housing	2. Financial Education and Services	3. Predatory Lending Prevention
	Accessory Dwelling Units (ADUs) Community Land Trusts(CLTs) Dividend Housing Estate Planning Housing Cooperatives Limited Equity Cooperatives Network Support Technical Assistance	Capital Transfers Checking/Savings Accounts Children’s Savings Account Financial Coaching Individual Development Accounts Matched Savings Program	City Ordinance State Legislation

STRATEGY 1: EQUITY BUILDING THROUGH HOUSING

**Overview:** Although traditional homeownership is the most commonly known method for individuals to build equity, it still remains out of reach for many people. Mission-driven organizations around the United States have taken on the task of bridging this gap by providing equity-building housing programs and services that support equity building through housing. Some programs are unique in that their financial structures isolate or limit the appreciation of a property, such as community land trusts and limited equity cooperatives. Other programs use a familiar housing type to offer a financial opportunity to occupants and homeowners, such as accessory dwelling units with affordable rental income or dividend housing using financial credits.

### **A. AFRICAN AMERICAN ALLIANCE FOR HOMEOWNERSHIP (PORTLAND, OR)**

**Description & Purpose:** The Homeownership Asset Preservation Program (HAPP) is a pilot program of the African American Alliance for Homeownership that provides income-qualified homeowners and homebuyers in the City of Portland's N/NE Preference Policy Geographic Area<sup>1</sup> with free legal estate planning and wrap-around services. The estate planning services are provided by The Commons Law Center and include wills, revocable trusts, living trusts, probate and estate administration, real estate title transfers, and power of attorney. For individuals and families that do not meet the qualifications for free assistance, The Commons Law Center offers a sliding-scale fee structure based on household income. The organization has worked with 750 prospective homebuyers who have completed the eight-hour Homebuyer Education Class, has counseled over 1,100 individuals facing foreclosure, and helped 155 prospective homebuyers and homeowners open an Individual Development Account (IDA). In addition to these services, the African American Alliance for Homeownership provides resource referrals, home repair referrals, delinquent tax deferrals, weatherization and energy audits, and foreclosure prevention counseling.

**Tool:** Estate Planning Assistance, Individual Development Accounts

**Target Population:** Homeowners earning less than 80% MFI (Median Family Income)

**Scale:** Specific city area: North/Northwest Portland

**Takeaway:** The program offers important education around generational asset building. Services are focused within the Preference Policy Geographic Area to help address the negative impacts of urban renewal and displacement. HAPP assists historically Black neighborhoods in protecting their assets and transferring wealth between generations by providing free estate planning and other services to individuals and families in this area.

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### **B. CHAMPLAIN HOUSING TRUST (BURLINGTON, VT)**

**Description & Purpose:** The Champlain Housing Trust (CHT) is a community land trust that supports the people and communities of Northwest Vermont through the development and stewardship of permanently affordable homes. Its Shared Equity Homeownership Program provides homeownership and wealth-building opportunities for low-income Vermonters. It also affirmatively offers homeownership to Black, Indigenous, and people of color. The organization and its homebuyers preserve affordability forever by sharing a portion of the home's appreciation at resale (i.e., the homeowner recoups equity and earns 25% of any appreciated value, while the remaining appreciation stays in the home to maintain affordability). With this program, 636 homes have been made affordable for more than 1,200 owners.

**Tool:** Community Land Trust, Limited Equity Cooperative

**Target Population:** Low-income individuals or families and Black, Indigenous, and people of color

**Scale:** Region

**Takeaway:** The Champlain Housing Trust is the largest community land trust in the country, made possible during Bernie Sanders' term as mayor of Burlington in the 1980s. The organization started in a small city and grew to create a stock of permanently affordable housing where residents could have access to an affordable home if needed.

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<sup>1</sup> <https://www.portlandmaps.com/bps/phb/preference/>

### C. COMMUNITY POWERED WORKSHOP (AUSTIN, TX)

**Description & Purpose:** Community Powered Workshop is an Austin-based non-profit that connects and amplifies the voices of systemically underinvested communities to create places that promote a healthy future and break barriers of systemic injustice. Community Powered Workshop has operated its flagship program, The Alley Flat Initiative<sup>1</sup>, for 15 years, assisting dozens of homeowners in the feasibility process and designing 17 affordable accessory dwelling units (ADUs). Through this program, the organization works with homeowners who agree to rent the ADU to a low- or moderate-income household for the first five years after it is built by participating in the City of Austin's SMART (Safe, Mixed-Income, Accessible, Reasonably Priced, and Transit-Oriented) Housing program. Through the SMART Housing program, homeowners receive permit waivers and expedited permitting. The ADU can be occupied by a family member if they are income-qualified and the homeowner does not charge them more than 30% of their income to live there.

**Tool:** Accessory Dwelling Units (ADUs)

**Target Population:** Homeowners and low- or moderate-income tenants

**Scale:** City

**Takeaway:** The Alley Flat Initiative provides affordable rental within Austin's core, while connecting its services to the City's affordable housing program. The secondary unit creates real estate wealth for homeowners while providing housing to low-income households in the short-term.

### D. CORNERSTONE RENTER EQUITY (CINCINNATI, OH)

**Description & Purpose:** Cornerstone Renter Equity (CSRE) is a program that allows low- and moderate-income residents in Cincinnati's Over-the-Rhine neighborhood to accrue cash equity through their apartment lease. Residents fulfill commitments in their lease agreement, like paying rent on time, attending tenant meetings, and helping to maintain the property. In doing so, they earn financial credits they can exchange for cash after five years. Known as dividend housing, this model began as a renter equity pilot program in 2000. The results of the pilot proved the model worked after 24 participating households accumulated over \$140,000 in equity credits between 2002 and 2014. In 2020, members earned \$46,315 in equity. Of this, 44% of members used their equity for emergency and medical expenses; another 29% used it on basic living expenses.

**Tool:** Dividend Housing

**Target Population:** Low- and moderate-income renters

**Scale:** Neighborhood

**Takeaway:** Through the program's individual development and supportive services, residents are provided with a platform to achieve their wealth-building goals and a safety net from debt. The property owner also benefits by receiving help with building maintenance and lower tenant turnover.

<sup>1</sup> <https://thealleyflatinitiative.org/>

### **E. GUADALUPE NEIGHBORHOOD DEVELOPMENT CORPORATION (AUSTIN, TX)**

**Description & Purpose:** Guadalupe Neighborhood Development Corporation (GNDC) has been serving the East Austin community for more than 35 years as a non-profit affordable housing provider. Through its community land trust, GNDC develops affordable homeownership and rental housing for low-income families or individuals. The organization has served 235 people in Austin—with an average resident income of \$29,000—96% of whom have strong generational ties to the organization's target neighborhoods. Close to 800 individuals are currently on GNDC's housing waitlist.

**Tool:** Community Land Trust

**Target Population:** Low-income individuals, families with generational ties to the target neighborhoods

**Scale:** Neighborhood

**Takeaway:** GNDC provides housing affordability for a community that has historically been disinvested and has experienced intense displacement pressures. With the community land trust model, the organization ensures that its housing assets are owned and stewarded by community members and are permanently affordable.

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### **F. GROUNDED SOLUTIONS NETWORK (OAKLAND, CA)**

**Description & Purpose:** Grounded Solutions Network connects local experts with national networks, knowledge, and support. The Grounded Solutions Network helps promote long-term affordable housing solutions through technical assistance, policy support and best practices at national, state, and local levels. New and revised policies that resulted from Grounded Solutions Network technical assistance between 2014 and 2018 have created thousands of new affordable units in mixed-income buildings, generated over \$320 million in housing trust fund dollars, and preserved 10,000 units from loss due to expiring affordability restrictions and obsolescence.

**Tool:** Network Support, Technical Assistance

**Target Population:** Non-profits and municipalities

**Scale:** City, State, Nation

**Takeaway:** Grounded Solutions Network connects people with experts and resources for housing solutions and advocates for shared equity housing models and policies to address housing affordability and displacement pressures nationwide.

### G. LA MÁS (LOS ANGELES, CA)

**Description & Purpose:** Through a multi-organization partnership, LA Más operates the Backyard Homes Project, providing design services, construction management, and access to financing for accessory dwelling units (ADUs) on owner-occupied properties. In exchange, the homeowner must agree to participate in the Section 8 voucher program for at least five years. Homeowners must live on site, a policy used to exclude investors. LA Más acts as the project management organization and provides design and permitting services.

The optional financing component of the program is a cash-out mortgage refinance administered through Self-Help Credit Union. Unusually, the projected rental income from the new unit is included in determining mortgage eligibility for the ADU. This is possible due to a guarantee for the ADU portion of the mortgage provided by Genesis LA, a local Community Development Financial Institution (CDFI) and a Community Development Entity. The guarantee covers the risk involved in financing an ADU. Once construction is complete, the guarantee is revolved for another ADU project. The guarantee is partially funded by Genesis LA's capital. Since Genesis LA conducts the vetting process for candidates to the program, they can manage the risk through the eligibility process. Genesis LA then connects eligible homeowners with Self-Help Credit Union for financing. The LA Más 2020 Annual Report states that the program stopped accepting applications in 2020 and moved forward with the first five homeowners in hopes of being in the construction phase within one year.

### H. LA REUNION COOPERATIVE (AUSTIN, TX)

**Description & Purpose:** La Reunion Cooperative is a housing cooperative in North Austin. Established in 2013, the organization occupies a 20-unit building. The day-to-day tasks of cooking and cleaning are shared among residents. Each resident has a vote in building decisions, including electing leaders on a term basis. Today, the building continues to adhere to its tenets of "creating a diverse, welcoming community that allows residents to maintain control of their housing while supporting one another." This housing cooperative offers a unique community investment and wealth-building tool by creating an affordable housing development operated by a resident organization that provides members agency and influence in the decisions that are made for the building they reside in.

The local non-profit Community Housing Expansion of Austin (CHEA)<sup>1</sup> works with renters to create cooperative housing and has supported the development of two affordable cooperative housing communities in Austin: Sasona Cooperative in South Austin and La Reunion in North Austin. CHEA is a member organization of ROC USA (see ROC USA on Strategy 6) and the North American Students of Cooperation (NASCO), an organization that provides education, training and consulting on cooperative housing in the United States and Canada. CHEA's focus on any type of rental communities broadens the options for cooperative housing at the local level.

<sup>1</sup> <https://www.chea.coop/>

**Tool:** Accessory Dwelling Units (ADUs)

**Scale:** City: Northeast Los Angeles area

**Target Population:** Homeowners and tenants in the Section 8 voucher program

**Takeaway:** The LA Más Backyard Homes Project leverages services from a multi-organizational partnership for the full cycle of ADU building as an incentive for qualifying homeowners to house a low-income tenant. The unique financing structure allows a homeowner to circumvent a traditional barrier in ADU financing.

**Tool:** Housing Cooperative

**Scale:** Building

**Target Population:** Open to anyone

**Takeaway:** By applying a democratically controlled shared housing model, La Reunion operates by the decisions and will of its resident-members. This creates an environment in which all members have an opportunity to not only have control of their own domain but build their community morale by being accountable to one another. In this way, this development is an example of how a housing cooperative could be used as a community investment and wealth-building tool.

## STRATEGY 2: FINANCIAL EDUCATION & SERVICES

**Overview:** *The ability of an individual to save—either financially or through ownership of material assets—is an essential component of wealth-building. The following case studies highlight mission-driven organizations, non-profits, and public entities offering financial education, financial support services, savings matching programs, and access to investment platforms for households of historically underserved communities. By providing individuals with the tools necessary to plan for their future, these programs support a homegrown approach to wealth-building.*

### A. CAPITAL AREA ASSET BUILDERS (CAAB) (WASHINGTON, D.C.)

**Description & Purpose:** Capital Area Asset Builders (CAAB) is a non-profit organization that offers matched savings, cash transfer, credit building, financial education, earned income tax credit awareness, and financial coaching programs. It also provides capital to members through cash offers for households earning 50% to 150% of the federal poverty level. The organization was founded in 1997 with the mission to catalyze Individual Development Account programs in Washington, D.C., and has since expanded its work to provide financial and consumer education and coaching in the broader area. More than 2,000 people have participated in CAAB's matched savings program, saving over \$1.1 million and earning over \$3.5 million in matching funds. Of participants, 44% have purchased their first homes, 33% have pursued post-secondary education, and 23% have launched small businesses.

**Tool:** *Financial Coaching, Matched Savings Program, Individual Development Accounts*

**Target Population:** *Low- and moderate-income Black and Brown individuals and families*

**Scale:** *City, County*

**Takeaway:** *Capital Area Asset Builders (CAAB) offers financial education, financial services, and savings matching programs to historically underserved groups, strengthening their ability to generate wealth and enabling them to reach financial independence and stability.*



## **B. KINDERGARTEN TO COLLEGE SAVINGS PROGRAM (SAN FRANCISCO, CA)**

**Description & Purpose:** The Kindergarten to College (K2C) program started in 2011 and allows any child who attends a public elementary school in the San Francisco Unified School District (SFUSD) to start building savings for college. It automatically opens an account for each student with \$50 deposited from the City. Additional incentive opportunities include an "I am the Future" Campaign and Equity Incentive where 1st, 2nd and 3rd graders at select schools are eligible for an equity incentive that offers \$150 per student. Eligible students can earn up to a total of \$300 by making two separate contributions of at least \$5. These additional incentives have been provided by philanthropic and corporate foundations, community organizations, local businesses, and individuals. More recently, the success of this program has led the governor to propose an investment of \$2 billion into a statewide program. Since the program started, 46,000 elementary school students now have a savings account in the selected geography.

**Tool:** Children's Savings Account (CSA)

**Target Population:** Public elementary school students in selected schools

**Scale:** City, County

**Takeaway:** This program helps families start saving earlier and more by removing the barriers of opening an account and by providing incentives to spur contribution. Research shows that savings, even in small amounts, makes a child seven times more likely to attend college. Additionally, children can gain better financial literacy earlier on, which can improve math scores and assist them in developing a "future orientation."

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## **C. SAVERLIFE**

**Description & Purpose:** SaverLife is a non-profit with goals of inspiring and rewarding people who need help saving money. Through its online platform, it incentivizes saving with prizes and expert resources. Strategic partnerships with employers, financial institutions, non-profits, and advocacy groups advance savings programs, analytic insights, and policy initiatives. SaverLife members have shown to triple their savings rate within six months of joining the program. Additionally, SaverLife's reports show that 55% of members deposit \$500 or more within six months of joining and that members saved 10.7% of their income in 2020.

**Tool:** Checking/Savings Accounts, Financial Coaching, Matched Savings Program

**Target Population:** Low-income families

**Scale:** City, Nation

**Takeaway:** SaverLife is an online platform that incentivizes low-income families to save, making it a scalable and cost-effective strategy that many can participate in while increasing their personal wealth.

### **D. UPTOGETHER**

**Description & Purpose:** For 20 years UpTogether, a national non-profit with an Austin chapter, has worked to change the current social and economic systems that see low-income communities as deficit-based spaces in need of charity. UpTogether offers an online platform where members build and strengthen networks with friends and family to support each other in reaching financial goals. Members can use the platform to document their personal finances and decision-making around financial goals. It also provides capital to members: cash offers available for households earning 50% to 150% of the federal poverty level. During the COVID-19 pandemic, UpTogether invested more than \$130 million to more than 200,000 people. Overall, it has noticed the following trends for its members: increased monthly savings, monthly income, retirement savings, and total liquid assets, as well as a 77% increase in monthly business income, better grades for students, and a 36% decrease in subsidies.

**Tool:** Capital Transfers

**Target Population:** Anyone 16 or older

**Scale:** Individual, Household

**Takeaway:** By providing unrestricted funds to income-qualifying households, UpTogether redefines and removes barriers to accessing capital that has left many lower-income families without the opportunities to invest or pursue their goals. The online platform makes it possible for more families to participate, and the support group setup adds a valuable sense of community.



### STRATEGY 3: PREDATORY LENDING PREVENTION

**Overview:** *Short-term lending institutions—payday lenders, check cashing companies, and rent-to-own businesses—drain wealth from communities via high interest rates and fees. They can lead individuals and families into vicious cycles of debt and are particularly targeted at low-income people underserved by banks. Preventing predatory lending, and/or reducing its impacts, is key to ensuring financial security and protecting against loss of assets. Within Texas, many cities have already implemented ordinances to fight predatory lending.*

#### A. UNIFIED PAYDAY & AUTO TITLE LOAN ORDINANCE

**Description & Purpose:** In 2011, Texas cities began adopting a unified payday and auto title loan ordinance to combat the ongoing cycle of debt and unaffordable loans caused by uncapped payday and auto title loans. The unified ordinance now exists in 45 Texas cities. It includes baseline standards that limit the size of payday and auto title loans based on borrower income, limit the loans to a total of four payments (traditionally marketed as single payment two-week loans), require each payment to reduce the loan principal by 25%, and limit refinances. Dallas and Austin first adopted the unified ordinance in 2011, which went into effect in 2012. Policy recommendations to build on this ordinance include implementing standards that ensure payday and auto title loans are affordable to borrowers; adopting statewide rate and fee caps that align with fair lending standards; and supporting low-cost small dollar loans.

**Tool:** *City Ordinance, State Legislation*

**Target Population:** *Payday and auto loan applicants*

**Scale:** *City, State*

**Takeaway:** *The ordinance closes a loophole that uses high-cost, small-dollar loans that burden people with loans they cannot afford to pay back. However, cities' limited authority means that they cannot cap fees and interest. Further policy recommendations are listed in the previous column.*

### 2.2.2 Category II: Community assets and ownership

Strategies Tools/Programs	4. Business Lending & Capacity Building	5. Commercial Real Estate Investment	6. Tenant Equity & Opportunities to Purchase
	Access to Finance Business Consulting Business Cooperative Education Business Education Network Support	Commercial Cooperatives Community Commercial Shareholding Commercial Community Land Trusts (CLT) Cooperative Development Fund	Manufactured Housing Cooperatives Tenant Protection Policies

#### STRATEGY 4: BUSINESS LENDING & BUSINESS CAPACITY BUILDING

**Overview:** Business development is an essential component for wealth-building. Knowing how to successfully operate a business and having access to the capital needed to begin and sustain it long-term can lead to increased wealth. Benefits are also realized for entire communities that now have the individual leadership for economic development and the services they need through their local businesses. The business lending and capacity building strategy highlights tools that focus on access to financing, business education and consulting, education around cooperatives, and network support.

### **A. BUSINESS COMMUNITY LENDERS OF TEXAS (BCL) (AUSTIN, TX)**

**Description & Purpose:** Business Community Lenders (BCL) of Texas is a Certified Development Financial Institution that offers financial education services and financial tools to individuals and business owners seeking assistance in homeownership and entrepreneurship. For businesses, BCL offers classes, personalized coaching, and small business lending. The Small and Diverse Growth Fund program for minority and women-owned businesses offers underwriting and collateral requirements that are more flexible than traditional lending programs.

**Tool:** Access to Finance, Business Consulting, Business Education, Network Support

**Target Population:** Low- to moderate-income individuals, families, and small business owners

**Scale:** State

**Takeaway:** By offering a variety of innovative financial education and wealth management products and services for both business and homeownership, BCL provides a one-stop shop for the wealth-building needs of community members.

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### **B. CENTER FOR COMMUNITY PROGRESS (FLINT, MI AND WASHINGTON, D.C.)**

**Description & Purpose:** The Center for Community Progress provides research, education, and technical assistance to communities struggling with aging, deteriorated, and vacant buildings. Established in the Rust Belt, the organization's goal is to build the capacity of construction, redevelopment firms, and non-profits around the country to transform these buildings into habitable properties. Its Michigan Initiatives program provides technical assistance covering topics such as strategic code enforcement, housing markets, and managing vacant land. The Center coordinates training programs like the Reclaiming Vacant Properties conference, which is open to industry practitioners, government entities, and non-profits. The Center has also provided research to state and federal agencies in reforming policies around land banking, code enforcement, and tax foreclosures.

**Tool:** Technical Assistance

**Target Population:** Organizations and government agencies

**Scale:** Nation

**Takeaway:** By providing research-driven technical assistance, education, and leadership to government agencies and non-profit organizations, the Center for Community Progress builds the capacity of organizations around the country to revitalize neighborhoods with vacant and deteriorating buildings.

### **C. ECONOMIC GROWTH BUSINESS INCUBATOR (EGBI) (AUSTIN, TX)**

**Description & Purpose:** The Economic Growth Business Incubator (EGBI) is a non-profit that provides training, coaching, and support to existing and emerging business owners who experience barriers to growing their business. EGBI is able to provide programming through its financial contributors and volunteer consulting. It offers a fee-for-service training program and coaching sessions, with income-based scholarships available. The Build a Business Plan workshop is free. The training program includes workshops that cover topics, such as managing risk, bookkeeping, and business. Through coaching, EGBI connects business owners with outside resources and helps them acquire the right tools and skills for their business. In 2020, 87% of EGBI's clients earned below 100% Median Family Income and 64% of the clients identified as Hispanic.

**Tool:** Business Education, Business Consulting, Network Support

**Target Population:** Business owners who have experienced barriers growing their business

**Scale:** Region: Central Texas (Bastrop County, Hays County, Lampasas County, Travis County, and Williamson County)

**Takeaway:** Through training, coaching, and support for business owners, the organization provides new paths to wealth-building for those who have historically faced significant systemic challenges and barriers.

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### **D. JUST (AUSTIN, TX)**

**Description & Purpose:** JUST is a Community Development Financial Institution (CDFI) that invests in women entrepreneurs in Texas who have largely been excluded from economic opportunity. It offers loans and group support to business owners based on trust rather than credit score. Through organizational and leadership training, an entrepreneur leader or JETA (Just Entrepreneur Trust Agent) leads programming for JUST. JETAs then have access to larger loan increments and growth opportunities. The organization's maximum first loan is \$750 at 15% APR with no application fees. With successful repayment, the loan will increase over time at six-month intervals. In 2020, 61% of JUST's clients earned an average monthly household income of less than \$3,000.

**Tool:** Access to Finance, Business Consulting, Business Education, Network Support

**Target Population:** Women entrepreneurs

**Scale:** State

**Takeaway:** By operating through a trust-based and community-led business development and lending program, JUST provides a lending solution to business owners and entrepreneurs that sets them up for success and allows them access to opportunities that are not possible through a traditional lending program.

### **E. NATIONAL ASSOCIATION FOR LATINO COMMUNITY ASSET BUILDERS (NALCAB)**

**Description & Purpose:** The National Association for Latino Community Asset Builders (NALCAB) coordinates and offers services to a network of over 120 organizations that invest in predominantly Latino communities in 40 states, including Texas. These member organizations operate in affordable housing, financial services, and small business development. Members are offered training and technical assistance to help build their capacity to provide financial services and small business support. NALCAB also provides loans and grants to member organizations that serve low-to moderate-income communities. NALCAB also conducts research and provides policy guides around equitable development to philanthropic and governmental agencies. During 2020, NALCAB provided grants and low-interest loans to 120 member organizations and over 600 minority-owned businesses.

**Tool:** Access to Finance, Business Education, Network Support, Technical Assistance

**Target Population:** Organizations that serve predominantly Latino communities, particularly low- to moderate-income households and small business owners

**Scale:** Nation

**Takeaway:** NALCAB provides capacity building, lending, and research and policy direction to its member organizations. NALCAB breaks the cycle of limited access to wealth-building strategies to communities that have historically been denied such opportunities and aims to strengthen capacity from the bottom up.

### **F. NETWORK FOR DEVELOPING CONSCIOUS COMMUNITIES (NDCC) (WASHINGTON, D.C.)**

**Description & Purpose:** Founded in 2014, the Network for Developing Conscious Communities (NDCC) fosters collaborative relationships among Black and Indigenous leaders of color from diverse professional backgrounds and regions to address the complex social, economic, and spiritual challenges faced within their communities. Its Black Community Development Framework supports Black-led organizations in building or expanding regional community development ecosystems that increase the structural capacity and leadership of Black community development professionals. The Black Coopnomics Academy promotes democratically-owned cooperative modules in historically Black and Brown communities through training and support for business and leadership growth. It incubates cooperatives in economically disinvested communities as a way to establish community-owned businesses that foster solidarity principles: equitable wages, local hiring practices, and local purchasing. The Academy is an intensive multi-month training course for teams of two or more who want to operate democratically-run, worker-owned enterprises.

**Tool:** Business Cooperative Education, Network Support

**Target Population:** Black- and Brown-led organizations that work or want to work in historically Black and Brown communities.

**Scale:** Nation

**Takeaway:** NDCC pushes for new opportunities of wealth-building by working with and advocating for capital investment that supports community-led, community-based organizations and businesses to increase the economic sustainability of disinvested Black and Brown neighborhoods.

### **G. PROSPERA (OAKLAND, CA)**

**Description & Purpose:** Founded in 1995, Prospera (formerly known as WAGES) raises start-up capital and provides technical assistance. They do this in part through their Community, Foundations, Corporate Partners & Donor Advised Fund as well as their Latina Entrepreneur Resiliency Fund to promote the economic and social well-being of low-income women through cooperative business ownership. By 2014, Prospera had supported the development of five eco-friendly house-cleaning employee-owned cooperatives that together employed 95 women earning above-market-rate wages. Prospera is supporting the launch of a sixth cooperative, which will make and sell paletas (Mexican popsicles). Committed to educating others on the benefits of co-ops, Prospera has created a series of web-based courses and training seminars like a 30-hour course on the fundamentals of Cooperative Business Ownership, a three-year incubation program for startups, ongoing monthly peer learning sessions, and a two-year fellowship program to help community members planning cooperative business development projects. It serves over 150 Latina immigrant entrepreneurs per year. As of 2020, more than 400 women have attended workshops about entrepreneurship and cooperation, 241 women have graduated from the core cooperative development programs, 12 to 14 Latina-owned businesses are now in incubation, and 4 program participants have advanced to the fellowship program.

**Tool:** Business Cooperative Education

**Target Population:** Latina entrepreneurs

**Scale:** City

**Takeaway:** Prospera provides a variety of programs and resources to meet the needs of Latina immigrant entrepreneurs and has adapted its support to address existing inequalities exacerbated by the COVID-19 pandemic. It shifted its priorities to respond to the immediate needs of participants and businesses through a community needs assessment and by forming the Raising Our Voices Coalition with partners, funders, and government agencies to advocate for the needs of Latina entrepreneurs and connect them to resources.

### **STRATEGY 5: COMMERCIAL REAL ESTATE INVESTMENT**

**Overview:** There is a new array of opportunities for residents to participate in commercial real estate investments, including but not limited to community land trusts that focus on commercial spaces, commercial cooperatives, and commercial shareholding. For some of these models, community members can purchase equity shares in a project and benefit financially from new developments. Other models protect the affordability of commercial spaces for entrepreneurs of color and/or local businesses.

### A. ANCHORAGE COMMUNITY LAND TRUST (ANCHORAGE, AK)

**Description & Purpose:** The Anchorage Community Land Trust (ACLT) focuses its efforts on commercial investments in three low-income Anchorage neighborhoods. The organization focuses on real estate, community organizing, and neighborhood improvements. For the last 15 years, ACLT has:

- Developed several community assets, including a new Special Olympics Statewide Training Facility, a credit union (the first financial institution in the Mountain View neighborhood in over 20 years), a non-profit hub, and 22 affordable residential units
- Worked alongside community leaders to advocate for neighborhood priorities, led grassroots efforts, such as voter education, and mobilized residents to advocate for municipal & state investment
- Invested in community spaces, including improvements to parks, facade renovations for small local businesses, community clean-ups, community gardens and farms, and new playgrounds

Overall, the organization has invested \$15.7 million in nine properties along Mountain View Drive and because of its work, other partners have invested an additional \$45 million in commercial corridor properties. ACLT has also directly engaged with over 3,000 community members in its core target neighborhoods each year and provided direct support to 95 small businesses. And its advocacy efforts on behalf of the neighborhoods it works with has resulted in an additional \$2.4 million invested into public and community spaces.

**Tool:** Commercial Community Land Trust

**Target Population:** Low-income and disinvested neighborhoods

**Scale:** Neighborhood

**Takeaway:** ACLT's focus on economic development and commercial properties helps fill a gap, providing the target neighborhoods with opportunities for increasing community assets and building wealth collectively.

### B. BOSTON UJIMA PROJECT (BOSTON, MA)

**Description & Purpose:** The Boston Ujima Project emphasizes collaborations to bring more investment into Black and working-class communities in Boston. The organization was launched in 2017 with over 275 individual members and 15 local businesses. In December of 2018, the organization launched the Ujima Capital Fund, a democratic investment fund that focuses its portfolio on small businesses and commercial and community real estate projects. It uses a participatory budgeting process in combination with traditional underwriting to put economic development decisions in the hands of community members.

Massachusetts residents may invest as little as \$50 in the Ujima Fund; residents of other states may invest a minimum of \$1,000 or \$5,000. The main goal behind this initiative is to solicit investment from around the country into the local community. The Fund raises capital from institutions and investors nationwide, from Ujima's Voting Members (current and displaced working-class Boston residents, grassroots organizations, local business owners, and their employees) and non-voting "Solidarity Members." The Ujima Fund 2020 Investor Report states that 44% Ujima Fund members are non-white, compared to the 32% of all investors who identify as non-white.

**Tool:** Community Commercial Shareholding

**Target Population:** Anyone can invest

**Scale:** City

**Takeaway:** By providing a financially accessible, democratically-controlled pathway for local community members to invest in their neighborhood, as well as a platform to solicit impact-driven investors from around the country, the Ujima Fund takes a community-centered approach to large-scale investment opportunities.



### **C. JACOBS CENTER FOR NEIGHBORHOOD INNOVATION (JCNI) (SAN DIEGO, CA)**

**Description & Purpose:** The Jacobs Center for Neighborhood Innovation (JCNI) focuses on real estate development, economic development, and community engagement. Beginning in 1998, JCNI worked with the community to acquire an abandoned 20-acre factory called the Market Creek Plaza. After acquiring the plaza land, JCNI continued a collaborative process to revitalize the area. Through 800 survey responses, the community identified a need for grocery stores, restaurants, entertainment, and job opportunities. More than 2,000 adults and 1,000 youth participated in planning and design. Market Creek Plaza was completed in 2004. Currently, it is a retail and commercial space partially owned by neighborhood residents.

JCNI offered the neighboring community an opportunity to own part of the development through a Community Development-Initial Public Offering. With a total of 419 local investors, 20% of the development shares were transferred to a new JCNI-created LLC, Market Street Partners, and 20% are owned by the Neighborhood Unity Foundation, a resident-controlled organization. JCNI owns the remaining 60% but plans to retire its shares by 2030 so that the development will be owned completely by Market Street Partners and the Neighborhood Unity Foundation.

**Tool:** Community Commercial Shareholding

**Target Population:** Community organizations, local investors

**Scale:** City

**Takeaway:** The Market Creek Plaza is an innovative community development tool. Through partnerships between non-profits, for-profits, and philanthropic organizations, community members are able to own part of the Plaza through a unique Community Development-Initial Public Offering.

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### **D. MERCY CORPS (PORTLAND, OR)**

**Description & Purpose:** Mercy Corps developed and launched the Community Investment Trust (CIT), an investment product aimed at potential investors who are typically excluded from traditional commercial real estate investment opportunities due to financial barriers or unfamiliarity with the investment process. Through this program, residents can invest \$10 to \$100 per month for ownership shares of a commercial property.

Plaza 122 in East Portland, a 29,000 square-foot plaza home to 26 businesses and non-profits, is CIT's first property. The investment entitles residents to annual dividend payments of 90% of the property's taxable income and any increases in the value of their shares. Through a direct pay letter of credit from a local bank (whereby the bank automatically pays the investor and seeks repayment from the entity that has drawn the letter of credit), the investor is also protected from loss. Potential investors are required to take an investment education course before entering the program.

**Tool:** Community Commercial Shareholding

**Target Population:** Any resident living near the investment property

**Scale:** City

**Takeaway:** The Community Investment Trust allows local residents with little investment experience and/or financial capacity to benefit from real estate investments with unique financial protections.



### **E. NORTHEAST INVESTMENT COOPERATIVE (MINNEAPOLIS, MN)**

**Description & Purpose:** The Northeast Investment Cooperative is the nation's first commercial-property investment cooperative, facilitating financial investments in ownership, rehabilitation, and management of commercial and residential properties in Northeast Minneapolis. Currently, the program has two properties and over 279 members. Minnesota residents and companies based in Minnesota that contribute a membership share of at least \$1,000 can buy 'A-shares.' Member-owners can invest additional funds to support future property purchases when the board of directors issues "C-shares" of \$500/share and "D-shares" of \$5,000/share. There might be a modest return associated with these additional shares, depending on when they are issued. (In 2015, NEIC issued a 4.17% capital credit account allocation on A-shares and 2% and 4% dividends on C/D shares.) Regardless of the amount invested, each member has one vote in democratic decisions and can run for the volunteer board of directors or one of three standing committees (Property & Tenant, Finance & Governance, and Membership & Marketing).

**Tool:** Commercial Cooperative, Community Commercial Shareholding

**Target Population:** Individuals and businesses

**Scale:** State

**Takeaway:** By combining its capacity as a small developer and cooperative, the Northeast Investment Collective furthers sustainable economic development and ownership of community assets. Members are able to contribute funds that may otherwise sit in savings accounts earning lesser returns.

### **F. WORKER COOPERATIVE BUSINESS DEVELOPMENT INITIATIVE (NEW YORK, NY)**

**Description & Purpose:** In 2014, a coalition of community groups successfully lobbied the New York City Council to establish a cooperative development fund to provide financial and technical assistance for new and existing commercial co-ops. NYC's Small Business Services (SBS) now administers the Worker Cooperative Business Development Initiative (WCBDI), which initially had a \$1.2 million investment. Over the first year of the initiative, 21 new cooperatives were launched across the city, enabling 141 workers to gain employment and business ownership. Overall, through extensive outreach, education, and training services, WCBDI reached nearly 1,300 entrepreneurs and community members. In 2019, the council's commitment increased to \$3.6 million, allowing for the creation of 49 worker cooperatives and nearly 3,400 educational services to be provided.

**Tool:** Cooperative Development Fund

**Target Population:** Industry employees, entrepreneurs

**Scale:** City

**Takeaway:** According to NextCity, as of 2016 the WCBDI was the largest investment in worker cooperatives by a city government in the U.S. This initiative increases the number of businesses in NYC owned and controlled by their workers and creates new pathways for people historically excluded from traditional business ownership.

## **STRATEGY 6: TENANT EQUITY & OPPORTUNITY TO PURCHASE**

*Overview: When a low-income rental building or residential community is sold in an aggressive housing market, tenants have historically had few options. In the last several years, housing non-profit organizations have connected with organized tenants to form community ownership structures, combating the threat of displacement from rising gentrification. The case studies in this section complement Austin's Uprooted report that recommends support for tenant acquisitions as a possible tool to help local residents stay in place long-term.<sup>1</sup>*

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<sup>1</sup>\_\_\_\_\_ Texas Anti-Displacement Toolkit, page 19, <https://sites.utexas.edu/gentrificationproject/files/2019/09/Part-3.-Featured-Tools-for-Combating-Residential-Displacement.pdf>

## **A. COMMUNITY OPPORTUNITY TO PURCHASE ACT (SAN FRANCISCO, CA AND ACROSS THE US)**

**Description & Purpose:** Opportunity to Purchase Act (COPA) in San Francisco went into effect in 2019 and allows a qualified<sup>1</sup> non-profit to make a first offer to purchase a building with low-income tenants if the property owner decides to sell. A COPA would need to be carefully crafted in collaboration with tenants and non-profit partners such as community land trusts, limited equity housing cooperatives, and other affordable housing providers to be effective. Only a few cities have developed policies that allow qualified non-profit organizations to purchase unsubsidized housing; while several cities and states<sup>2</sup> have provisions that allow for non-profit organizations to purchase subsidized affordable housing in order to preserve affordability.

**Tool:** Tenant Protection Policy

**Target Population:** Non-profits working alongside low-income tenants

**Scale:** City, State

**Takeaway:** COPA is an effective policy that helps stabilize low-income residents and can promote important partnerships between non-profits and community groups.

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## **B. ROC (RESIDENT OWNED COMMUNITIES) USA**

**Description & Purpose:** Traditionally, the owners of manufactured housing, mobile homes and trailer parks control the condition of the community, including the roads, water, electric, and wastewater systems, and landscaping. Each time the community is sold to a new owner, lot rents are likely to increase. A number of states provide a right of first refusal for mobile home park sales, including New York State, Minnesota, and Florida. In a ROC of manufactured homes, homeowners form a non-profit cooperative where each household is a member. If a resident does not like how the park is being managed, they can run for a position on the board of directors and make improvements inside the organization. The cooperative owns the land and manages the business, which is the community itself. Every member owns their own home and a share of the land beneath the entire neighborhood. In terms of governance, everyone in the cooperative has a voice, and decisions are voted upon democratically. Each ROC has a board of directors; some have committees in charge of daily operations. Some of the benefits of living in a ROC include control of monthly lot rent, community repairs, and improvements; lifetime security against unfair eviction; liability protection (members are not personally liable for ROC loans); and a strong sense of community. By 2018, the ROC USA organization represented a 15-state network of 220 ROCs and more than 14,000 homeowners, with 20%, or 2,738 homeowners, added only between 2016-2018. In 2020 CHEA, a ROC USA member organization, worked with the Asociación de Residentes North Lamar (ARNL) in Austin to secure their homes and become a cooperative.

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**Tool:** Manufactured Housing Cooperative

**Target Population:** Residents of manufactured homes, renters

**Scale:** Manufactured home community

**Takeaway:** ROCs support residents of manufactured home communities, providing them with stabilized rent, eviction protections, and community control.

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1 COPA Program Rules: <https://sfmohcd.org/sites/default/files/Documents/MOH/COPA/COPA%20-%20Final%20%20Program%20Rules-09-03-2019.pdf>.

2 A Brief Review of State and Local Preservation Purchase Laws: [https://nhlp.org/files/Pres%20Purchase%20Rts%20\(Nov%20Dec%2006\).pdf](https://nhlp.org/files/Pres%20Purchase%20Rts%20(Nov%20Dec%2006).pdf)

### **C. TENANT OPPORTUNITY TO PURCHASE ACT (WASHINGTON, D.C. AND ACROSS THE US)**

**Description & Purpose:** Since 1980, Washington, D.C.'s Tenant Opportunity to Purchase Act (TOPA) has required that residential tenants in any building proposed for sale or demolition must be offered the first opportunity to buy the building. This can be done individually as tenants by turning the building into condominiums or by forming a tenant association and buying the building as a whole, usually in partnership with a developer of their choosing.

The Wah Luck House, a 10-story building with 153 affordable units in Chinatown, is an example of TOPA being used by its residents. Tenants agreed to collectively purchase the building. The newly formed tenant association worked with the National Foundation for Affordable Housing as its developer and the D.C. Housing Finance Agency to access \$77 million to acquire and rehabilitate the building in 2018.

Even though loopholes in TOPA have allowed landlords to circumvent the law, it is still an important tool for preserving affordable housing in D.C. The Act has helped preserve around 1,400 units of affordable housing in the District from 2002-2013. According to the District's Department of Housing and Community Development, since 2016, D.C. tenants have exercised their rights as part of two dozen deals to preserve affordable housing, including Wah Luck House. Other states, such as Colorado, Massachusetts and New York, have similar tools.

**Tool:** Tenant Protection Policy

**Target Population:** Tenants of multifamily residential properties

**Scale:** City

**Takeaway:** TOPA can stabilize households facing displacement pressures and provide an opportunity for long-time residents to purchase their homes and gain real estate equity. TOPA can also be a cost-effective method for cities to preserve their affordable housing stock, since preserving existing housing costs less than building new affordable units.

2.2.3 Category III: Fair Employment & Just Labor Markets

Strategies Tools/Programs	7. Anchor Institutions	8. Social Enterprise
	Job Training & Employment  Social Services	Healthcare Provider/ Employment  Public/Private Partnership

STRATEGY 7: ANCHOR INSTITUTIONS

**Overview:** Anchor institutions are place-based, mission-driven entities such as hospitals, universities, government agencies, trade unions and large local businesses. Anchor institutions can leverage their economic power, human resources, and intellectual reserves to improve the long-term health and social welfare of the surrounding communities. They can also serve as centralized points of contact for needed community services.

A. GREATER UNIVERSITY CIRCLE INITIATIVE (CLEVELAND, OH)

**Description & Purpose:** The Greater University Circle Initiative started in 2005 to address challenges in Cleveland’s most disinvested neighborhoods. This collaborative effort by several anchor institutions in the Greater University Circle district aims to rebuild neighborhoods and improve economic opportunities for local residents. The Initiative includes:

- Employer-assisted housing, which draws new families to Greater University Circle and helps current residents who work at the institutions to improve their homes
- Improvement of local public schools through partnerships with high-performing charter and magnet schools
- A range of community wealth-building efforts through the creation of green jobs, workforce strategies, and direct ownership in local businesses

Part of the Initiative’s core vision is that community-building needs to go beyond physical redevelopment and see people as the true assets in the community. The Initiative employs a comprehensive community engagement strategy and network through “Neighbor Up” events and a community newspaper to combat traditional top-down planning approaches. The Initiative has created over \$140 million in new public-private development and helped direct an increasing percentage of the institutions’ purchasing power—more than \$3 billion total—toward local businesses.

**Tool:** Public/Private Partnership

**Target Population:** Homeowners, students, job-seekers, local businesses

**Scale:** Neighborhood

**Takeaway:** Through the Greater University Circle Initiative, Cleveland’s anchor institutions foster economic and community revitalization. This is achieved through employer assisted housing, local public school improvements, and various workforce development strategies. These programs increase opportunities for wealth-building for both the individuals participating in the programs and the community at large.

### **B. HENRY FORD HEALTH SYSTEM (DETROIT, MI)**

**Description & Purpose:** With more than 30,000 employees, Henry Ford Health System is the fifth-largest employer in metro Detroit and among the most diverse. The System promotes health equity through neighborhood revitalization efforts such as:

- A medical laundry facility that provides new jobs for the local community
- Local/minority purchasing and a transparent sourcing policy
- Land acquisition to attract large suppliers
- Employer-assisted housing programs
- A five-year clinical degree for high school students
- Non-profit tech incubator services

The System collaborates with and learns from other anchor institutions through multi-sector partnerships to promote health equity and address the root causes of poor health.

**Tool:** Health Care Provider/  
Employment

**Target Population:** Homeowners,  
students, job-seekers, local  
businesses, non-profits

**Scale:** Region

**Takeaway:** The Henry Ford Health System's anchor institution approach prioritizes both the physical health and economic well-being of the populations they employ and serve. They achieve this through local hiring and purchasing and place-based investing.

## **STRATEGY 8: SOCIAL ENTERPRISE**

**Overview:** Traditionally structured businesses may operate mainly to seek profit, sometimes at the expense of the environment and vulnerable populations. A social enterprise is a different business structure that emphasizes supporting, rather than extracting from, local communities. Also called a social business or a B corporation, a social enterprise is a cause-driven business with a specific objective to serve the common good. Social enterprises still seek to maximize profits but do so in order to reinvest into the local economy. They prioritize mutual benefit over private profit. These benefits can include funding projects that improve quality of life and local assets in neighborhoods or providing wrap-around job training and services to individuals historically excluded from the labor market.

### **A. FARESTART (SEATTLE, WA)**

**Description & Purpose:** Since 1992, FareStart has provided nutritious meals to those in need while helping unhoused people and other disadvantaged people gain work skills. FareStart produces over 2,500 meals daily and has supported more than 1,500 individuals through its job training and placement program. Nearly all students involved in the training program are placed directly into jobs in the food-service industry. In 2019, proceeds from food service covered roughly 49% of FareStart's budget, while the remainder came from private donations and government grants. In addition to their food service programming, FareStart launched Catalyst Consulting to provide training and advice for social organizations to launch their own social enterprises. In 2021, FareStart anticipated providing nearly 2.5 million meals to communities throughout the Seattle area.

**Tool:** Social Services, Job Training & Employment

**Target Population:** Low-income individuals, people transitioning from homelessness and/or incarceration,

**Scale:** City

**Takeaway:** FareStart provides the tools, training, and support services needed to unhoused, formerly incarcerated, and low-income populations for lasting employment in the food service industry and culinary arts.

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### **B. FIRST STEP STAFFING**

**Description & Purpose:** First Step Staffing helps people struggling to break out of poverty to walk a permanent, reliable path towards success. First Step Staffing focuses on helping military veterans and people transitioning from homelessness and/or incarceration to secure steady, sustainable income by placing clients in a range of semi-skilled and entry-level positions. It uses 100% of its revenues as a staffing agency to provide clients with wraparound services, including job and life coaching, transportation, and housing assistance. Since its establishment in 2007, First Step Staffing has supported more than 15,000 people.

**Tool:** Social Services, Job Training & Employment

**Target Population:** Military veterans and people transitioning from homelessness and/or incarceration

**Scale:** Nation

**Takeaway:** First Step Staffing connects disadvantaged individuals to employment opportunities and wrap around services. The organization increases access to wealth-building opportunities for individuals that were originally experiencing barriers to employment.



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## 3. COMMUNITY ENGAGEMENT IN SELECTING COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES

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### 3.1 ENGAGEMENT PROCESS

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#### 3.1.1 OVERVIEW

The engagement plan for the project included an Advisory Committee and Focus Groups. The Advisory Committee provided national and local expertise on impactful community investment and wealth-building strategies, while three Focus Groups engaged local residents who live and work in areas that will be impacted by Project Connect. Both groups supported the selection of strategies that have a national track record and local applicability. Figure 3.1 illustrates how the scopes of work in this report were determined based on community engagement. Input from the Advisory Committee and Focus Groups informed selection of the strategies and tools and the scopes of work outlined in more detail in Section 4.

#### 3.1.2 ADVISORY COMMITTEE

The Advisory Committee provided feedback on strategies, tools, and scopes of work for local community investment and wealth-building opportunities, drawing on deep experience with national stakeholders and local organizations in Austin and other cities. Members brought expertise in policy, housing, economic development, anti-displacement initiatives, cultural asset preservation, and partnerships with community groups.

#### 3.1.3 FOCUS GROUPS

Three Focus Groups provided local expertise on which neighborhood-level strategies would work best in their communities. Each Focus Group

included three to five people who were recruited and selected based on common displacement risk levels and concentration of community assets in their neighborhood. Each Focus Group met once to discuss strategies selected by the Advisory Committee (Table 3.2).

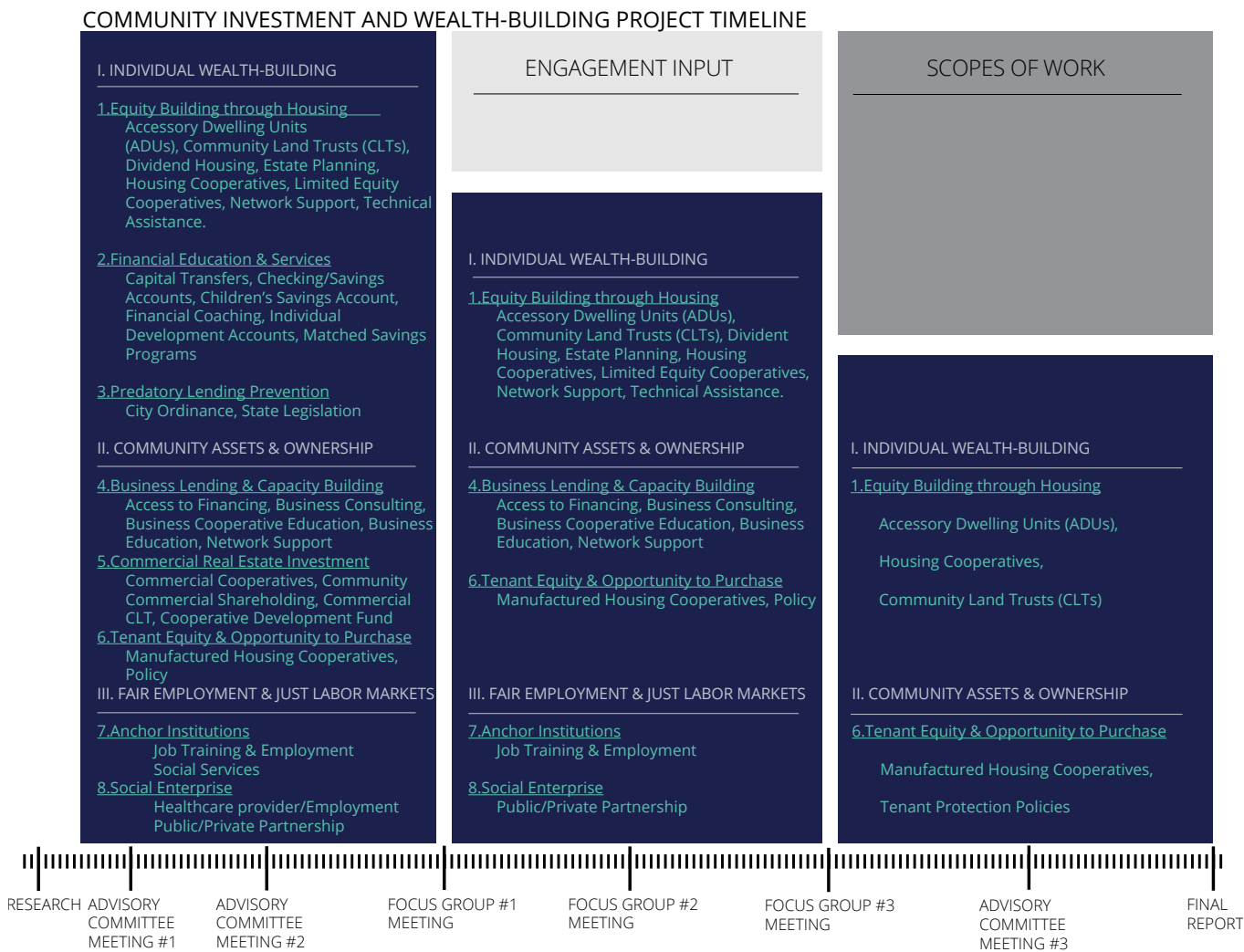
### 3.2 NARROWING DOWN THE COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES

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Advisory Committee members and Focus Group participants noted that many of the strategies and tools would be difficult to implement without access to finance, technical assistance, education, zoning changes, and government support. People pointed out the need for a holistic new community development framework to benefit and grow prosperity for those unjustly impacted by development. They also underscored the advantages of partnering with trusted organizations that are already working in the community to leverage opportunities. Participants emphasized that transparency, accountability, and trust—as well as relationship-building, equity, and preservation of cultural and social assets—will be crucial to successful implementation.



FIGURE 3.1 COMMUNITY INVESTMENT AND WEALTH-BUILDING TIMELINE



### FEEDBACK ON STRATEGY #1 - EQUITY BUILDING THROUGH HOUSING

*Tools: Accessory Dwelling Units (ADUs), Community Land Trusts (CLTs), Housing Cooperatives*

#### Advisory Committee

Members suggested that combining and leveraging multiple strategies and tools is important.

#### Opportunities:

- Housing cooperatives can provide education about how to run a business and how to solve problems collaboratively.
- ADU apprenticeships—opportunities for homeowners to learn how to develop an ADU themselves—could help community members to develop marketable skills.
- Focus specific tools on areas at different stages of displacement. For example, ADUs are better suited for areas experiencing active displacement, while CLTs and housing cooperatives are more appropriate for areas vulnerable to displacement.
- Family-friendly ADUs with multiple bedrooms can accommodate large families.

#### Challenges:

- Access to land is a significant challenge for this strategy, particularly for CLTs and housing cooperatives. Considerations for addressing this challenge should include land banking, working on parcels owned by the City, or collaborating with churches that own large amounts of land to house their congregations.

#### Focus Groups

Focus Group participants were most responsive to the Community Land Trust program because of their familiarity with the Guadalupe Neighborhood Development Corporation (GNDC), a trusted community organization that has successfully developed and managed land trust properties.

#### Opportunities:

- Trusted community organizations can connect community members with community investment and wealth-building initiatives.
- Education and outreach should be conducted around each of the tools to ensure significant community participation and engagement with

the potential programs.

- Need for new and different organizations to execute programs in communities to give organizations the opportunity to connect with community members they already have trusted ties with.
- These tools should serve people at risk of displacement, people who have generational or family ties to the community, people who have been displaced from their neighborhood, people in areas defined through the spatial analysis, people who are low-income, people who are first-time homeowners, and/or people who are elderly.

#### Challenges:

- Skepticism around housing types other than single-family homes is a significant challenge for this strategy. Education and outreach will help community members to understand the value of different housing opportunities.
- Often, because participants saw different housing types as developer-driven housing, participants suggested that supportive housing programs that result from this engagement process center on the needs of underserved populations, such as first-time homeowners and low-income families.

## FEEDBACK ON STRATEGY #2 - BUSINESS LENDING AND CAPACITY BUILDING

*Tools: Access to finance, Business Consulting, Business Education, Network Support*

### Advisory Committee

Members discussed that the tools within this strategy are interconnected and necessary to support small businesses and create opportunities for economic growth, community wealth-building, employment, and access to financial knowledge for entrepreneurs.

#### Opportunities:

- Existing or new resources could be better accessed through a centralized hub within each community, including spaces that are frequently used by communities, such as schools, churches, and community centers.
- Information about accessing these tools would be useful since several already exist locally, such as Business Community Lenders (BCL) of Texas, Economic Growth Business Incubator (EGBI), and JUST.
- Developing a small business ecosystem and partnerships provides opportunities for networking, local capacity building, shared technical assistance, and strengthening existing resources to meet communities' needs, such as developing loan pools for Community Development Financial Institutions (CDFIs).
- In regards to utilizing City processes to support these tools, the City's Chapter 380 Economic Development Agreement, which authorizes municipalities to offer incentives designed to promote economic development,<sup>1</sup> is a good opportunity to work with small and minority-owned businesses.

#### Challenges:

- The monitoring process of the Chapter 380 agreement could be improved to provide more transparency and accountability and ensure that the agreement is delivering its objectives. These

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<sup>1</sup> Chapter 380 of the Local Government Code authorizes municipalities to offer incentives designed to promote economic development, such as commercial and retail projects. Specifically, it provides for offering loans and grants of City funds or services at little or no cost to promote state and local economic development and to stimulate business and commercial activity.

tools are especially important for businesses that are minority-owned, have been displaced, or are at risk of displacement.

The Focus Group participants prioritized actionable

### Focus Groups

programs and services under this strategy rather than focusing on business education. These obstacles will need to be addressed for future programs to be most effective.

#### Opportunities:

- Solutions for businesses that experience difficulty obtaining financing due to credit issues or systemic barriers are needed.
- Grant opportunities for start-ups, rather than loans, and better access to financing to expand their businesses or repair their properties was suggested.
- A Right to Return policy should be applied to businesses that have been displaced and would like to return to their community.

#### Challenges:

- Existing City services and programs, such as the minority-owned business certification process, are difficult to navigate in terms of the application process.
- Some people are unaware that these City services and programs exist.
- Citizenship requirements and language access are significant barriers to obtaining assistance for minority-owned businesses.

Members noted that tools within this strategy could have greater success by organizing and advocating locally and regionally.

### FEEDBACK ON STRATEGY #3 - TENANT EQUITY AND OPPORTUNITY TO PURCHASE

*Tools: Manufactured Housing Cooperatives, Tenant Protection Policies*

#### Advisory Committee

##### Opportunities:

- Investing in tenant equity groups and other community organizing groups, such as BASTA (Building and Strengthening Tenant Action), could support implementation.
- Multiple cities in Texas could collaborate around passing legislation that would enable successful implementation of these tools.
- The Austin Economic Development Corporation (AEDC), which is in the beginning stages of developing its operations plan, could be a good partner in affordable housing strategies and policies.

##### Challenges:

- It is difficult to build new manufactured housing anywhere due to zoning. Advocating for zoning change would be a policy prerequisite for this tool, if new units are part of the goal.

Participants discussed tools that would provide opportunities for tenants and residents of manufactured housing to organize and build equity.

#### Focus Groups

##### Opportunities:

- Education and access to tenants' rights should be provided through outreach programs.
- Resources and services could be provided to tenants' groups interested in purchasing real estate.

##### Challenges:

- Existing policies and land use regulations may not allow for a manufactured housing cooperative or be a barrier to creating one.
- Considerations for long-term use of the property and maintenance would need to be included in the ownership agreement.
- A manufactured housing cooperative would need to survive the negative view that many have of this housing type.
- A program centered around tenants' opportunities should take into account the low capacity that many communities have to organize, plan, and take action.

Members noted that the tools within this strategy could be leveraged with the tools under Strategy #5.

## FEEDBACK ON STRATEGY #4 -ANCHOR INSTITUTIONS

*Tools: Job Training & Employment, Social Services*

Advisory Committee

### Opportunities:

- This strategy creates the opportunity for private-sector institutions to help preserve community well-being and to create wealth-building opportunities for residents and businesses in their own communities.
- Partnering with anchor institutions can provide job training linked to real employment opportunities, which can be beneficial to employers facing current and projected workforce issues.

### Challenges:

- Some anchor institutions are not trusted by residents as having their best interests in mind. Anchor institutions could partner with trusted local organizations to build trust and relationships and leverage these tools.

Participants considered how these services could

Focus Groups

be applied to the current needs of community members and connect to existing resources that are currently serving community members.

### Opportunities:

- Initiatives using the tools under this strategy should be actionable rather than focusing on capacity building. For example, some suggested that job training services might be less helpful than connections to direct employment.
- Central locations for services should be based in communities where people live. Existing community resources and amenities should be prioritized.
- Services offered under Strategy #4 should prioritize community centers, schools and businesses as partners or program participants in areas identified as at risk of displacement.

### Challenges:

- There is not enough transparency from existing service providers, and they often do not include new organizations when providing services to community members.

**TABLE 3.2 FOCUS GROUP PARTICIPATION AND CATEGORIZATION BASED ON NEIGHBORHOOD DISPLACEMENT RISK AND COMMUNITY ASSET CONCENTRATION**

CATEGORY	NEIGHBORHOOD	FOCUS GROUP	DISPLACEMENT RISK	CONCENTRATION OF COMMUNITY ASSETS
AV1	Pleasant Valley	1.	Active/Vulnerable	Low
A1	MLK-183	1.	Active	Low
V1	Riverside	1.	Vulnerable	Low-Medium
A2	St. John's	2.	Active	Low-Medium
A2	Montopolis	2.	Active	Low-Medium
V2	North Lamar	2.	Vulnerable	Medium
A3	Govalle	3.	Active	Medium-High
A3	Central East Austin	3.	Active	High
A3	East Cesar Chavez	3.	Active	High

Data Sources: Project Connect Displacement Risk Areas, Active and Vulnerable Displacement Areas, Small Minority Business Enterprises (SMBE), and certified Vendors, and Arts and Culture Facilities (City of Austin, 2021). Table 3.2 is illustrated in Figure 3.2 in the Appendix

### FEEDBACK ON STRATEGY #5 - SOCIAL ENTERPRISE

#### *Tools: Public/Private Partnerships*

##### Advisory Committee

Members noted that public/private partnerships have the potential to do well due to Austin's large anchor institutions: hospitals, the City, State, and educational institutions like Austin Community College, the University of Texas, St. Edward's University, Huston-Tillotson University and Concordia University.

##### Opportunities:

- The City could invest in local partnerships instead of recruiting and investing in outside entities.
- The Equity Office should be involved in conversations regarding equitable investment of opportunities and partnerships.
- Implementation should consider working with the City's Public-Private Partnerships (P3) Program Office, Economic Development Department, and Equity Office, and local organizations recommended by the Focus Groups (referenced below) could create opportunities to collectively discuss how to equitably invest in community wealth-building.

##### Challenges:

- Communication between the City and County could be improved to strategize how to use funds for equitable local investment, such as partnering with local community development corporations like the Montopolis Community Development Corporation, Guadalupe Neighborhood Development Corporation, and Blackland Community Development Corporation.

##### Focus Groups

Participants considered how public/private partnerships could take place in Austin and how opportunities could be extended to small and minority-owned businesses.

##### Opportunities:

- Programs involving public-private partnerships from this strategy could connect with local organizations, such as LULAC (League of United Latin American Citizens) chapters, the Austin Area Urban League, the NAACP (National Association for the Advancement of Colored People) Austin chapter, and Austin

Neighborhoods Council.

- It is important to connect with existing organizations currently providing services as a public/private partnership. The discussion also centered on how successful PPP implementation should connect larger companies with local businesses, specifically those that are minority-owned and/or located in areas at risk of displacement.

##### Challenges:

- Large companies in Austin typically do not involve small and/or minority-owned local businesses in contract services to distribute business opportunities equitably.

SCOPES OF WORK  
AND PROGRAM  
GUIDELINES

4.1 INTRODUCTION

This section contains scopes of work that focus on equity building through housing and tenant equity that the City, particularly the Housing and Planning Department, can issue for teams to respond to. Teams can consist of organizations and community partners with the capacity to perform the scope of work. Proposals are generally open to teams of 1+ organizations. Collaboration and building organizational capacity are strongly encouraged. It is recommended that the applicant teams review the case studies in Section 2 and the Advisory Committee and Focus Group feedback in Section 3. Proposals should consider the long-term sustainability and scalability of the tool. The focus areas will be geographic areas impacted by Project Connect, particularly areas that are Active and Vulnerable to Displacement. However, these strategies can be used in many parts of the city.

Because many Austinites are only familiar with the homeownership model of single-family properties, robust engagement programs around alternative housing models will be essential. The tools under each strategy include scopes of work for community outreach and education, as well as implementation projects.

CATEGORY	STRATEGIES AND TOOLS
I. INDIVIDUAL WEALTH-BUILDING	1. Equity Building Through Housing <ul style="list-style-type: none"><li>• Accessory Dwelling Units (ADUs)</li><li>• Housing Cooperatives</li><li>• Community Land Trusts (CLTs)</li></ul>
II. COMMUNITY ASSETS AND OWNERSHIP	2. Tenant Equity and Opportunity to Purchase <ul style="list-style-type: none"><li>• Manufactured Housing Cooperatives</li><li>• Tenant Protection Policies</li></ul>



### CITY OF AUSTIN ROLE

The City of Austin should support teams by providing relevant information about the respective tool, policies, codes, and regulations. The City should also identify and remove barriers to the tool in City processes, particularly for low- and moderate-income homeowners. City staff could support teams in identifying potential partners. Coordination between public, private and non-profit organizations will be necessary to ensure implementation will be effective for community members.

## 4.2 STRATEGY #1: EQUITY BUILDING THROUGH HOUSING

### STRATEGY DESCRIPTION

Single-family homeownership, one of the most commonly known and highly effective methods for individuals to build wealth, remains out of reach for many. Mission-driven organizations around the United States bridge this gap with programs and services that help families purchase their homes. Some tools, such as community land trusts, isolate or limit a property's appreciation to ensure long-term affordability. Other tools, such as accessory dwelling units, allow homeowners to provide an additional rental unit in their neighborhood while generating rental income that may help their own families stay in place.

In discussions with the Advisory Committee and Focus Groups, it became clear that more information was needed for community members to understand what these strategies would entail, how they could help build household wealth, and possible ways to take action. This advocacy, communication, education and potentially capacity-building work will be conducted first in A. Scope of Work: Community Outreach and Education. Once community members are informed of the potential strategy and potential community partners have been identified, then implementation of the strategy can take place through B. Scope of Work: Implementation Projects. This scope will include an engagement plan in the implementation project to reach out to potential clients for the housing project. For implementation projects that include construction, a longer timeline of 18-24 months total will be considered.

### TOOLS: ACCESSORY DWELLING UNITS<sup>1</sup>

#### Overview

Accessory dwelling units (ADUs) can help a homeowner build equity by renting the ADU as a way for the homeowner to save money or pay down rising property taxes. Services, including but not limited to case management, project management, construction and design services, financial planning, and access to financing products or programs, can serve homeowners who are interested in building an ADU.

ADUs can be acquired through a condo regime, whereby one homeowner owns the ADU, the other homeowner owns the primary residence, and the land on which the ADU and the primary residence reside may be jointly owned. ADUs have been built and sold separately from primary residences in Austin mostly by private companies. A possible ADU implementation project could include the development and/or acquisition of ADU properties as a wealth-building strategy for homeowners or renters.

Building equity through ADUs can also be accomplished in more indirect ways. For instance, ADU housing can be rented to tenants at a more affordable rate than the market rate and can help the renter to build wealth. Implementation of this tool can focus on prioritizing those that are from an underserved community, such as those experiencing homelessness, low-income households, veterans, and students.

ADUs can also be part of a community land trust, limited equity or a shared equity scheme. The community land trust program through Guadalupe Neighborhood Development Cooperation (GNDC) in Austin has used ADUs to offer two housing units to two separate households on the same property. Shared equity and limited equity programs are unique ownership structures that limit the value appreciation on a property for long-term affordability.

The following examples list how ADUs can be used as a housing type for building equity. ADU implementation projects can consist of proposals to:

- Help develop and build ADUs
  - on a homeowner's property
  - purchase a homeowner's property or a

<sup>1</sup> In Austin's 2021 code, an ADU refers specifically to a detached secondary structure (see Land Development Code § 25-2-1463).

subdivided part of it (see condo regime in Glossary)

- on public land
- Connect renters to existing ADUs
- Purchase existing condo-ized ADU property for rent or resell
- Help connect homeowners to finance products, finance programs and lenders to fund the development of an ADU
- Develop ADUs using non-traditional ownership schemes, such as community land trusts and limited equity development

### A. SCOPES OF WORK: COMMUNITY OUTREACH AND EDUCATION

This scope focuses on community education and outreach around ADUs as a wealth-building tool for both homeowners and renters. The project team will conduct engagement activities, including but not limited to community forums, workshops, and focus groups.

#### Timeline

Proposals under this scope of work should consider a 12-month timeline.

#### Milestones & Reporting

- Recommended milestones and reporting for a 12-month project:
  - By month 2: Develop a project plan that supports the initial application and includes the following information:
    - Description of the project and background
    - Detailed scope of work
    - Team members
    - Roles and responsibilities
    - Project milestones
  - Engagement plan with roles and timeline, including the type and number of engagement activities
  - Communications plan
  - Budget, including fair compensation for team members and key local partners
  - Constraints, assumptions, dependencies, and risks
  - Metrics of success
- By month 4: Demonstrate relationship-building efforts with 3-5 key community partners who will help further the education and outreach goals
- By month 8: Conduct engagement activities described in the project plan
- By month 12: Submit final report

#### Population Served

- Homeowners and/or renters in the focus areas
- Homeowners and/or renters at risk of displacement in the focus areas
- Homeowners and/or renters with generational ties to the focus areas
- Homeowners and/or renters that have been displaced from the focus areas and could return through the rental or purchase of an ADU
- First-time homebuyers and low- and moderate-income homebuyers who have generational ties to the focus areas and have a difficult time finding housing in the current market

#### Budget

\$30,000 - \$75,600

#### Potential Partnerships

- Anchor institutions (community centers, faith-based organizations, schools, etc.)
- Community development corporations
- Local non-profit organizations
- Neighborhood groups
- Private housing developers
- Public and private financing institutions

### B. SCOPES OF WORK: IMPLEMENTATION PROJECTS

This scope aims to use ADUs to expand opportunities around homeownership and wealth-building. Respondents can propose projects that use any combination of the following ADU areas of focus. This scope outlines projects focused on one of the areas described below:

- ADUs as a way to provide affordable rental units serving low- and moderate-income households.
  - Proposals can consider ways to utilize the City's SMART Housing program in their scope of work.
  - Proposals can consider ways to utilize the City's and County's housing voucher programs in their scope of work.
  - Proposals can consider partnerships with anchor institutions in the selected geographies to develop a scope of work that offers affordable ADU rental or affordable ADU financing to their employees.
- ADUs as a way to provide rental income for low- and moderate-income households who own their properties.
  - Proposals can consider ways to unlock access to finance and technical assistance for households that want to build ADUs as an anti-displacement strategy.

## Strategies

- b. Proposals can consider ways to utilize the City's SMART Housing and Affordability Unlocked programs in their scope of work.
  - c. Proposals can consider partnering with financial institutions.
3. ADUs as a path to affordable homeownership for low- to moderate-income first-time homebuyers with generational ties to the area.
  - a. Proposals can consider condo regimes that would allow for ADUs to be sold to income-qualifying first-time homebuyers.

### Timeline

Proposals under this scope of work should consider an 18- to 24-month timeline if construction is included.

### Milestones & Reporting

Recommended milestones and reporting:

- a. By month 2: Develop a project plan that supports the initial application and includes the following information:
  - i. Description of the project and background
  - ii. Detailed scope of work
  - iii. Team members
  - iv. Roles and responsibilities
  - v. Project milestones
  - vi. Engagement plan with roles and timeline, including the type and number of engagement activities
  - vii. Communications plan
  - viii. Budget, including fair compensation for team members and key local partners
  - ix. Constraints, assumptions, dependencies, and risks
  - x. Metrics of success
- b. By month 6: Client base identified/outreach started (can adjust on a project-by-project basis)
- c. By month 12: Client base ready to move forward/ Mid-point project report
- d. By month 18
  - i. Final Report (if construction is not needed)
  - ii. Construction begins (~6 months, if needed)
- e. By month 24: Submit final report; move in for ADU occupants

### Population Served

- Homeowners and/or renters in the focus areas
- Homeowners and/or renters at risk of displacement in the focus areas
- Homeowners and/or renters with generational ties to the focus areas
- Homeowners and/or renters that have been

displaced from the focus areas and could return through the rental or purchase of an ADU

- First-time homebuyers and low- and moderate-income homebuyers who have generational ties to the focus areas and have a difficult time finding housing in the current market

### Budget

Varies by project. Please provide a detailed description of the budget needed for your implementation project.

### Potential Partnerships

- Public and private financing institutions
- Private housing developers
- Community development corporations
- Local non-profits
- Neighborhood groups
- Anchor neighbor institutions (community centers, faith-based organizations, schools, etc.)

## TOOLS: HOUSING COOPERATIVES

### Overview

Housing cooperatives are a democratic housing model controlled by a corporation. Instead of residents owning their units, they are shareholders in the corporation. Housing cooperatives can vary in structure, and the most common options include the following:

- Market rate cooperatives: allow members to buy and sell shares at market rate
- Limited equity cooperatives: set restrictions on the price at which shares may be bought and sold
- Group Equity: the assets of the co-op are owned by the collective group. This keeps rent affordable but members do not gain equity. Group equity co-ops can own or lease their building.

As a wealth-building tool, housing cooperatives leverage buying power by pooling together member resources and lowering the cost per member. This enables households to become shareholders/ property owners at a lower threshold. Housing cooperatives can also serve as anti-displacement tools.

## A. SCOPES OF WORK: COMMUNITY OUTREACH AND EDUCATION

This scope aims to conduct education and outreach with the local community on housing cooperatives as a tool for equity and wealth-building. The project team will conduct engagement activities, including

## Strategies

but not limited to community forums, workshops, and focus groups. The project can focus on one or more of the housing cooperative structures mentioned above.

### *Timeline*

Proposals under this scope of work should consider a 12-month timeline.

### *Milestones & Reporting*

Recommended milestones and reporting for a 12-month project timeline:

- a. By month 2: Develop a project plan that supports the initial application and includes the following information:
  - i. Description of the project and background
  - ii. Detailed scope of work
  - iii. Team members
  - iv. Roles and responsibilities
  - v. Project milestones
  - vi. Engagement plan with roles and timeline, including the type and number of engagement activities
  - vii. Communication plan
  - viii. Budget, including fair compensation for team members and key local partners
  - ix. Constraints, assumptions, dependencies, and risks
  - x. Metrics of success
- b. By month 4: Demonstrate relationship-building efforts with 3-5 key community partners who will help further the education and outreach goals
- c. By month 8: Conduct engagement activities that inform community members about housing cooperatives, their structure and wealth-building potential, and possible ways to take action
- d. By month 12: Submit final report

### *Population Served*

- Renters, especially those with generational ties to the focus areas
- First-time homebuyers and low- and moderate-income homebuyers, if the project focuses on homeownership

### *Budget*

\$30,000 - \$75,600

### *Potential Partnerships*

- Austin Cooperative Business Association (ACBA)
- Community Housing Expansion of Austin (CHEA)
- Grounded Solutions Network
- North American Students of Cooperation

(NASCO)

- Texas Rural Cooperative Center (TRCC)
- Community development corporations
- Local non-profit organizations
- Anchor institutions (community centers, faith-based organizations, schools, etc.)

## **B. SCOPES OF WORK: IMPLEMENTATION PROJECTS**

This scope of work uses housing cooperatives as a tool for expanding opportunities around homeownership and wealth-building. This scope outlines projects focused on limited equity cooperatives. Proposals should provide a clear and detailed financing plan, purchase, and conversion of a multifamily building as a limited equity cooperative.

### *Timeline*

Proposals under this scope of work should consider an 18- to 24-month timeline.

### *Milestones & Reporting*

Recommended milestones and reporting for a 24-month project:

- a. By month 2: Develop a project plan that supports the initial application and includes the following information:
  - i. Brief description and background
  - ii. Detailed scope of work
  - iii. Team members and their expertise
  - iv. Roles and responsibilities
  - v. Project milestones
  - vi. Outreach and communications plan
  - vii. Long-term sustainability
  - viii. Scalability
  - ix. Budget
  - x. Constraints, assumptions, dependencies, and risks
  - xi. Metrics of success
- b. By month 6: Complete the final plan for the limited equity cooperative. Connect with housing cooperative financial and legal experts who can help guide the final steps for the property purchase
- c. By month 18: Report on plan progress
- d. By month 22: Purchase a property and start a co-op
- e. By month 24: Submit final report

### *Population Served*

- Renters interested in buying into a limited equity cooperative, especially those with generational ties to the neighborhood and/or renters

## Strategies

- displaced from the focus areas
- First-time homebuyers and low- and moderate-income homebuyers in the focus areas
- Priority to participate in a housing cooperative may be given to first-time homebuyers who live in or have generational ties to the focus areas

## Budget

- Varies by project. Please provide a detailed description of the budget needed for your implementation project.

## Potential Partnerships

- Austin Community Reinvestment Cooperative (ACRC)
- Austin Cooperative Business Association (ACBA)
- Community Housing Expansion of Austin (CHEA)
- Grounded Solutions Network
- North American Students of Cooperation (NASCO)
- Texas Rural Cooperative Center (TRCC)
- Community development corporations
- Local non-profit organizations
- Anchor institutions (community centers, faith-based organizations, schools, etc.)

## TOOLS: COMMUNITY LAND TRUSTS

### Overview

Community land trusts (CLTs) are a potential entry into homeownership or affordable renting for low- and moderate-income households. Typically, community land trusts are non-profit organizations governed by a mix of non-profit board members, community residents and public representatives who ensure community stewardship of land and housing. However, board structures can vary across the country. CLTs are most commonly used to achieve long-term housing affordability but have also been used to maintain commercial and retail affordability throughout the United States. To accomplish long-term housing affordability, the land trust acquires and owns the purchased land permanently then develops housing that can be sold to or rented by income-qualifying households. When the land trust sells the house to a buyer, it enters into a long-term ground lease, usually 99 years, whereby the homeowner owns the house but not the land underneath. Restrictions are placed on the resale of the house so that future owners will also meet low-to-moderate income requirements. This model helps keep property taxes stable because

the resale price of the house is restricted and, depending on state tax laws, because property tax exemptions are given to the land that the CLT owns.

When the homeowner is ready to sell the home, the resale price is determined by provisions in the initial sales agreement, usually within a ground lease. Depending on the method of appreciation used by the CLT organization, the homeowner earns a limited amount of appreciated value in addition to the principal they have paid down on their mortgage. Because of the CLT model, the next buyer is able to purchase the house at an affordable price, preserving affordability for future low-to-moderate-income families. Rather than spending income on rent, CLT owners build limited wealth through this model. CLT ownership is especially desirable in areas where traditional residents can no longer afford market rate housing in an area where they most want to live. In addition to building wealth, the CLT owner usually has the satisfaction of owning and living in a home that is valued similarly to the expensive market rate homes in the same neighborhood. A rental CLT model is similar to most non-profit-owned housing, yet the CLT designation helps reduce tenants' housing costs through added property tax exemptions to the non-profit property owner. The CLT designation also guarantees long-term affordability for housing on that specific property, adding value to public investment in the land and housing units and helping keep affordable options even in neighborhoods where housing costs are escalating. Meanwhile, residents are able to use their resources for other important needs.

It takes a certain level of capacity for non-profits to develop the requisite skills and garner enough capital to purchase land for development of a CLT. Lack of local capacity has prevented the number of CLTs in Austin from growing. The scopes of work below provide pathways for a) capacity-building, education and outreach for non-profits that want to become established as a CLT and b) strategies for burgeoning or established CLTs to move forward with a Land Acquisition Plan.

### A. SCOPES OF WORK: CAPACITY-BUILDING, EDUCATION AND OUTREACH

The primary goal of this scope of work is to establish capacity-building, education and neighborhood outreach in Austin geographies that currently do not have available CLT housing. The lead applicant(s) should be a 501(c)3 non-profit with development experience or a development portfolio, the ability to



## Strategies

make changes to their Board of Directors, bylaws, and policies/procedures to meet the requirements for a CLT, and have an existing revenue model to sustain the necessary staff. Teams could collaborate on capacity-building opportunities for less established non-profits or support education and outreach efforts for the targeted geography to help the local community understand what it will mean to have a CLT in their neighborhood. Projects may conduct events and engagement methods, including but not limited to community forums, workshops, and focus groups once the target geography is established. The University of Texas at Austin School of Law's Community Land Trust Toolkit<sup>1</sup> should be referenced as a guide for developing CLTs.

### Timeline

Proposals under this scope of work should consider a 12-month timeline.

### Milestones & Reporting

Recommended milestones and reporting for a 12-month project:

- a. By month 2: Develop a project plan that supports the initial application and includes the following information:
  - i. Description of the project and background
  - ii. Detailed scope of work
  - iii. Team members
  - iv. Roles and responsibilities
  - v. Project milestones
  - vi. Engagement plan with roles and timeline, including the type of and number of engagement activities
  - vii. Communications plan
  - viii. Budget, including fair compensation for team members and key local partners
  - ix. Constraints, assumptions, dependencies, and risks
  - x. Metrics of success
- b. By month 4: Demonstrate capacity-building efforts with 3-5 key community partners who will help further the CLT to meet regulatory requirements
- c. By month 8: Conduct engagement activities that inform community members about the benefits of CLTs as a way to preserve or create housing affordability and paths to build wealth and equity through homeownership
- d. By month 12: Submit final report

<sup>1</sup> <https://law.utexas.edu/clinics/2018/07/01/community-land-trust-toolkit/>

### Population Served

- First-time homebuyers and low- and moderate-income homebuyers, especially those with generational ties to the focus areas
- Low- and moderate-income renter households, especially those with generational ties to the focus areas

### Budget

- \$50,000 - \$75,000

### Potential Partnerships

- Community development corporations
- Local non-profit organizations
- Anchor institutions (community centers, neighborhood associations, faith-based organizations, schools, hospitals, etc.)

## B. SCOPES OF WORK: IMPLEMENTATION PROJECTS

This scope of work aims to provide a clear, detailed, and implementable Community Land Trust (CLT) Land Acquisition Plan for burgeoning or existing CLTs. It is strongly encouraged that teams work with a consultant or community partner for proper documentation, such as deed, ground lease, property taxes, and assistance with development fundraising or financing. Teams should purchase land for a CLT by the end of the project term or make significant progress based on their CLT Land Purchase Plan.

### Timeline

Submissions under this scope of work should consider an 18- to 24-month timeline.

### Milestones & Reporting

Recommended milestones and reporting for a 24-month project:

- a. By month 3: Survey available properties and engage the targeted community for design standards and housing needs (i.e. housing type, size, bedroom count, etc.)
- b. By month 4: Develop a CLT Land Purchase Plan that supports the initial application and includes the following information:
  - i. Consultation with legal experts on structuring a CLT
  - ii. Brief description and background
  - iii. Detailed scope of work
  - iv. Team members and their expertise
  - v. Roles and responsibilities
  - vi. Project milestones
  - vii. Outreach and communications plan



## Strategies

- viii. Long-term sustainability
- ix. Scalability
- x. Budget
- xi. Constraints, assumptions, dependencies, and risks
- xii. Metrics of success
- c. By month 6: Submit final CLT Land Purchase Plan that identifies land and process for purchasing
- d. By month 12: Connect with potential funders that can financially support the purchase of land
- e. By month 16: Demonstrate outreach efforts in targeted geography to establish wait list, demonstrate policies developed for homeowner education process and homeowner qualifications.
- f. By month 18: Report on progress to date
- g. By month 24: Submit final report

### Population Served

- First-time homebuyers and low- and moderate-income homebuyers, especially those with generational ties to the focus areas
- Low- and moderate-income renter households, especially those with generational ties to the focus areas

### Budget

- Varies by project. Please provide a detailed description of the budget needed for your implementation project.

### Potential Partnerships

- Community development corporations
- Local non-profit organizations
- Neighborhood Associations
- Anchor institutions (community centers, faith-based organizations, schools, hospitals, etc.)

## 4.3 STRATEGY #2: TENANT EQUITY AND OPPORTUNITY TO PURCHASE

### STRATEGY DESCRIPTION

In the past, when low-income rental buildings or residential communities were sold, few options were available to support the renters living there. Housing-focused non-profit organizations have started to connect with organized tenants to form community ownership structures. This strategy serves as a way to combat the threat of displacement from low-income rental building

sales. Local policies such as COPA (Community Opportunity to Purchase Act) and TOPA (Tenant Opportunity to Purchase Act) and support for tenant groups to form manufactured housing co-ops could complement existing local efforts to support tenant equity building.

### TOOLS: MANUFACTURING HOUSING COOPERATIVES

#### Overview

A Manufactured Housing Cooperative is an entity that usually includes a group of residents who live in, manage and own their own manufactured housing community. In Austin, there are about ten manufactured communities that could take advantage of this Resident Owned Communities (ROC) USA funding and ownership structure, preserve housing affordability, and build wealth. If additional funding is achieved, this number could expand.

### A. SCOPES OF WORK: CAPACITY-BUILDING, EDUCATION AND OUTREACH

The primary goal of this scope of work is to support tenants who are interested in learning about potential opportunities for organizing, management and shared ownership of their community. This would include information sessions about housing cooperatives, members' roles and duties, and tenant rights in Texas with organizations like BASTA (Building and Strengthening Tenant Action) and MHAction (Manufactured Housing Action). The project team will conduct engagement activities, including but not limited to community forums, workshops, and focus groups.

#### Timeline

Proposals under this scope of work should consider a 12-month timeline.

#### Milestones & Reporting

Recommended milestones and reporting for a 12-month project:

- a. By month 2: Develop a project plan that supports the initial application and includes the following information:
  - i. Description of the project and background
  - ii. Detailed scope of work
  - iii. Team members
  - iv. Roles and responsibilities
  - v. Project milestones
  - vi. Engagement plan with roles and timeline, including the type and number of

## Strategies

- engagement activities
- vii. Communication plan with roles and timeline
- viii. Budget, including fair compensation for team members and key local partners
- ix. Constraints, assumptions, dependencies, and risks
- x. Metrics of success
- b. By month 4: Demonstrate relationship-building efforts with 3-5 key community partners who will help further the education and outreach goals
- c. By month 8: Conduct engagement activities that inform community members about housing cooperatives, their different structures and wealth-building potential, and possible ways to take action, if appropriate
- d. By month 12: Submit final report

### Population Served

Low- and moderate-income renter households with generational ties to the focus areas

### Budget

\$50,000 - \$75,000

### Potential Partnerships

- BASTA (Building and Strengthening Tenant Action)
- CHEA (Community Housing Expansion of Austin)
- MHAction (Manufactured Housing Action)
- ROC USA (Resident Owned Communities)

## B. SCOPES OF WORK: IMPLEMENTATION PROJECTS

This scope of work aims to provide a clear, detailed, and implementable Tenant Purchase Plan. Teams should purchase their manufactured communities by the end of the project term or make significant progress towards the purchasing of land.

Submissions under this scope of work should consider an 18- to 24-month timeline but could extend beyond 24 months, depending on the level of interest of the owners.

Recommended milestones and reporting for a 24-month project:

- a. By month 2: Develop a Tenant Purchase Plan that supports the initial application and includes the following information:
  - i. Brief description and background
  - ii. Detailed scope of work
  - iii. Team members and their expertise
  - iv. Roles and responsibilities
  - v. Project milestones
  - vi. Outreach and communications plan

- vii. Long-term sustainability
- viii. Scalability
- ix. Budget
- x. Constraints, assumptions, dependencies, and risks
- xi. Metrics of success
- b. By month 6: Submit final Tenant Purchase Plan
- c. By month 12: Connect with potential funders that can support the tenant organization to buy the land
- d. By month 18: Report on Tenant Purchase Plan progress to date
- e. By month 24: Submit final report

### Population Served

Low-income households, especially those with generational ties to the focus areas

### Budget

Varies by project. Please provide a detailed description of the budget needed for your implementation project.

### Potential Partnerships

- CHEA (Community Housing Expansion of Austin)
- ROC USA (Resident Owned Communities)

## TOOLS: TENANT PROTECTION POLICIES

### Overview

Policy advocacy for tenant protection tools, such as the Tenant Opportunity to Purchase Act (TOPA) and the Community Opportunity to Purchase Act (COPA), can support tenants in purchasing their buildings and building collective and household wealth. TOPA can stabilize households facing displacement pressures and provide an opportunity for long-time residents to purchase their homes and gain real estate equity. TOPA can also be a cost-effective method for cities to preserve their affordable housing stock, since preserving existing housing costs less than building new affordable units. COPA<sup>1</sup> is an effective policy that helps stabilize low-income residents and can promote important partnerships between non-profits and community groups. Through this policy, non-profits can work with organized tenants to make the first offer on a residential property, if the owner decides to sell. This, along with advocacy for adopting tenant protection policies, can be pivotal in mitigating

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<sup>1</sup> For a more detailed description of COPA and TOPA, refer to Section 2.

## Strategies

potential displacement of residents and therefore support their ability to build wealth long-term. This scope of work recommends also building on the previous research that the City of Austin staff performed to explore a similar TOPA policy or right of first refusal policy for resolution 20180215-050.<sup>1</sup>

### A. SCOPES OF WORK: COMMUNITY EDUCATION AND OUTREACH

This scope of work supports organizations seeking to engage communities on advancing potential policies that expand opportunities for tenants to purchase properties. This can include information sessions about policies available in other cities and/or states and their feasibility in Austin. The project team will conduct engagement activities, including but not limited to community forums, workshops, and focus groups.

#### *Timeline*

Proposals under this scope of work should consider a 12-month timeline.

#### *Milestones & Reporting*

Recommended milestones and reporting for a 12-month project:

- a. By month 2: Develop a project plan that supports the initial application and includes the following information:
  - i. Description of the project and background
  - ii. Detailed scope of work
  - iii. Team members
  - iv. Roles and responsibilities
  - v. Project milestones
  - vi. Engagement plan with roles and timeline, including the type and number of engagement activities
  - vii. Communication plan
  - viii. Budget, including fair compensation for team members and key local partners
  - ix. Constraints, assumptions, dependencies, and risks
  - x. Metrics of success
- b. By month 4: Demonstrate relationship-building efforts with 3-5 key community partners who will help further the education and outreach goals and provide input on policies
- c. By month 8: Conduct engagement activities that inform community members about new policies that expand opportunities for tenants to

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- 
- d. By month 12: Submit final report

#### *Population Served*

Citywide with the potential to focus on low- and moderate-income renter households with generational ties to the focus areas

#### *Budget*

\$50,000 - \$75,000

#### *Potential Partnerships*

- Austin Cooperative Business Association (ACBA)
- Austin Tenants Council
- BASTA (Building and Strengthening Tenant Action)
- CHEA (Community Housing Expansion of Austin)
- North American Students of Cooperation (NASCO)
- Texas Rural Cooperative Center (TRCC)
- Property management firms
- Local policy housing organizations

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<sup>1</sup> City of Austin Resolution 20180215-050

## APPENDIX

### A1: DATA SOURCES

#### Section 1.2

- Figure 1.1- Data source: U.S. Census Bureau, 1990, 2000, 2010, and 2020 Decennial Census.
- Figure 1.2- Data source: U.S. Census Bureau, 1990 and 2000 Decennial Census; 2010 and 2019 ACS 5-year estimates
- Figure 1.3- Data source: U.S. Census Bureau, 1990 and 2000 Decennial Census; 2010 and 2019 ACS 5-year estimates
- Figure 1.4- Data source: U.S. Census Bureau, 2019 ACS 5-year estimates.
- Figure 1.5- Data source: U.S. Census Bureau, 2019 ACS 5-year estimates
- Figure 1.6- Data source: U.S. Census Bureau, 2016 ACS 5-year estimates
- Figure 1.7- Data source: U.S. Census Bureau, 2017 Annual Business Survey, 2017 Non-employer Statistics by Demographics (NES-D), Austin Round-Rock MSA

#### Section 1.4

- Project Connect Displacement Risk Areas: The dataset was provided by the Housing and Planning Department of the City of Austin on June 29, 2021.
- Active and Vulnerable Displacement Risk Areas: The dataset was provided by the Housing and Planning Department of the City of Austin on June 29, 2021. Original data obtained from [Uprooted Report](#).
- Small and Minority Business Enterprises (SMBE) and certified vendors: The dataset was accessed through a Public Information Request from the City of Austin on December 15, 2020.
- Arts and Culture Facilities: The dataset was accessed through Cultural Asset Mapping Directory 2018 (CAMP) on June 29, 2021. [https://data.austintexas.gov/w/8kxv-xaqc/7r79-5ncn?cur=\\_Rh-oJeKxPh&from=oB7HmlHR8xP](https://data.austintexas.gov/w/8kxv-xaqc/7r79-5ncn?cur=_Rh-oJeKxPh&from=oB7HmlHR8xP)

### A2: SPATIAL ANALYSIS DESCRIPTION

**SPATIAL ANALYSIS DESCRIPTION:** The Project Connect Displacement Risk Area dataset was used as the base layer for the analysis. It presents a one mile buffer around the Project Connect corridors, an area that has been identified by the City of Austin as having a potential risk of displacement. From these areas, the analysis selected those classified as either having 'Active' or 'Vulnerable' displacement risk:

**Active:** Areas with vulnerable populations that show an active demographic change and an accelerating or appreciating housing market.

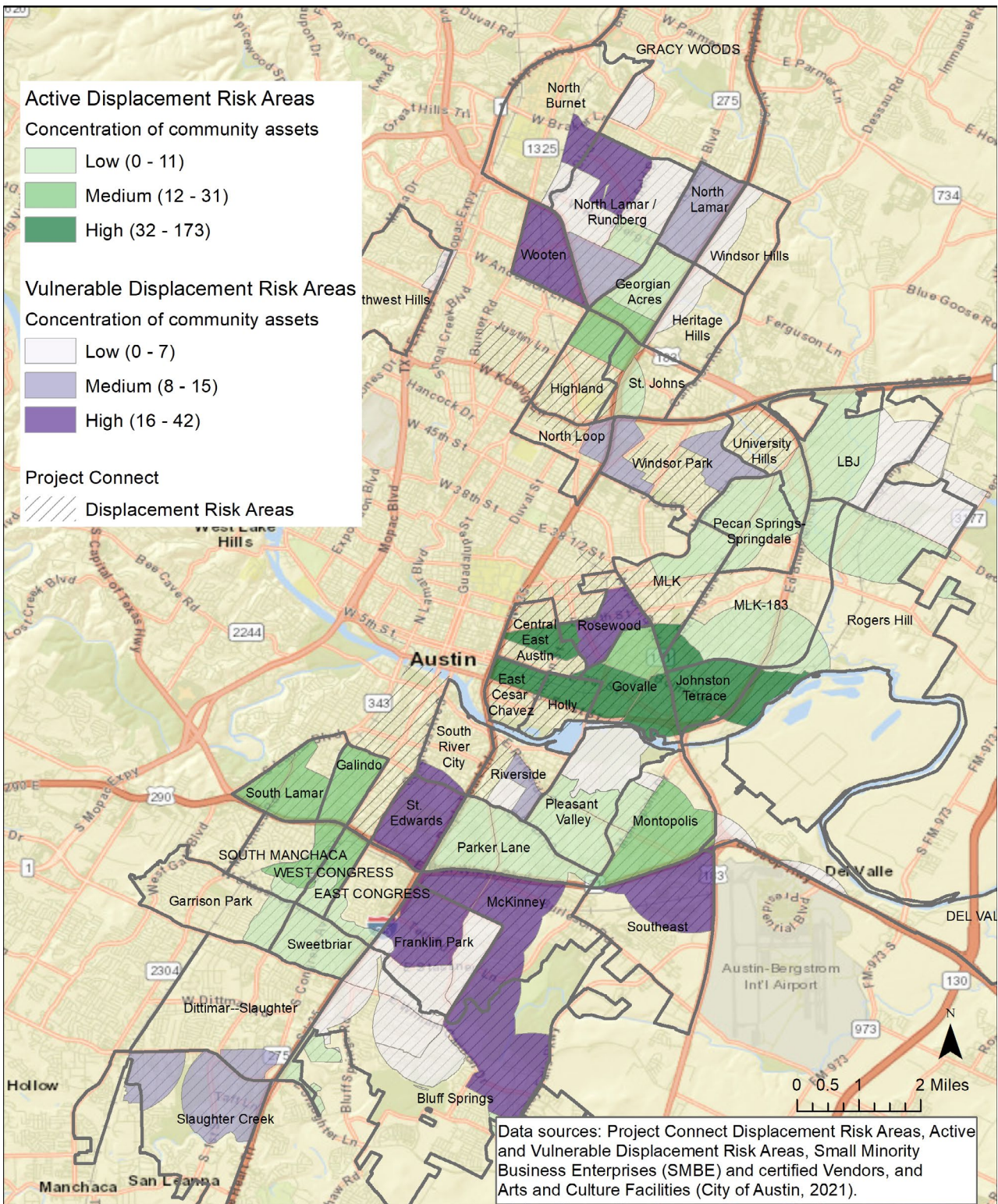
**Vulnerable:** Areas with vulnerable populations that do not show significant demographic change; some areas are near high value and high appreciation areas.

The spatial analysis also included data on SMBE and certified vendors, and Arts and Culture Facilities as simple indicators of community economic development and cultural activity. After mapping these assets, the resulting clusters were divided into categories based on the concentration of community economic development and cultural assets: low, medium, or high. The community asset cluster layer was then clipped to the Displacement Risk Areas classified as Active or Vulnerable. The resulting map illustrates neighborhoods located in the Project Connect impact area that are at risk of displacement, each with varying concentrations of community assets (Figure 1.8).



**FIGURE A2.1 GEOGRAPHY FOR COMMUNITY INVESTMENT AND WEALTH-BUILDING STRATEGIES**

Community Investment and Wealth-Building  
Focus Group Participants



### **A3: ADVISORY COMMITTEE AND FOCUS GROUP RECRUITMENT AND MEETINGS**

#### **Advisory Committee and Focus Group Recruitment**

Recruitment for the Advisory Committee and Focus Groups was conducted virtually in English and Spanish. The Advisory Committee met three times between August and October 2021, and the three Focus Groups each met once during September 2021.

#### Advisory Committee Recruitment

Committee members were identified through a combination of open call flyer distribution and targeted outreach. Selection of committee members was based on community investment and wealth-building efforts through the case studies research and word of mouth suggestions. Up to six national members and up to twelve local members could be selected for the Advisory Committee due to budget for stipends.

Advisory Committee applicants were screened based on the following application questions:

#### Availability

1. Are you available to participate in two-hour meetings during the following weeks? Dates will be confirmed according to Advisory Committee members' availability.
  - a. Week of August 9th
  - b. Week of August 23rd
  - c. Week of October 4th

#### Expertise

2. Please briefly describe your level of experience in the following areas related to community investment and wealth-building strategies:
  - a. Policy (community ownership and asset building strategies, local economic stability, economic inclusion goals, quality jobs with family-supporting wages, stabilizing communities and the environment, addressing generational poverty and growing wealth inequality, etc.)
  - b. Housing (ADUs as an affordability tool, community land trusts, co-ops, individual/collective ownership, shared equity, renters equity, tenant/community opportunity to purchase, mobile homes, etc.)
  - c. Small business/entrepreneurship and economic development (community ownership and asset building strategies, local economic stability, economic inclusion goals, quality jobs with family-supporting wages, stabilizing communities and the environment, addressing generational poverty and growing wealth inequality, etc.)
  - d. Community asset ownership (e.g. community investments, shareholdings, equity investments, etc.)
  - e. Anti-displacement initiatives
3. What geographic areas does your work focus on?
4. Describe partnerships you may have with local community groups.
5. Anything else that you would like to share?

#### Focus Group Recruitment

Members were selected based on geographic area, availability to meet, experience with community groups, involvement with Project Connect, and previous work related to the project's values: anti-displacement, cultural preservation, equity, justice, and the inclusion of diverse groups of people. Focus Group 1 consisted of three participants from the MLK -183, Riverside and Pleasant Valley neighborhoods. Focus Group 2 consisted of four participants from the St.John's, Montopolis, and North Lamar neighborhoods. Focus Group 3 consisted of five participants from the Central East Austin, Govalle, and East Cesar Chavez neighborhoods.



Focus Group applicants were screened based on the following application questions:

### Location

1. Focus Group members must live or work in the following neighborhoods. (The neighborhoods for the Focus Groups were identified using the 'neighborhood' layer from the City's Open Data Portal - <https://data.austintexas.gov/Building-and-Development/Neighborhoods/jduh-trd6>.) Which neighborhood do you live in?
  - a. Central East Austin
  - b. Del Valle
  - c. East Cesar Chavez
  - d. Govalle
  - e. Holly
  - f. MLK - 183
  - g. Montopolis
  - h. North Lamar
  - i. Pecan Springs - Springdale
  - j. Pleasant Valley
  - k. Riverside
  - l. Rosewood
  - m. Rundberg
  - n. South Manchaca
  - o. St. Johns

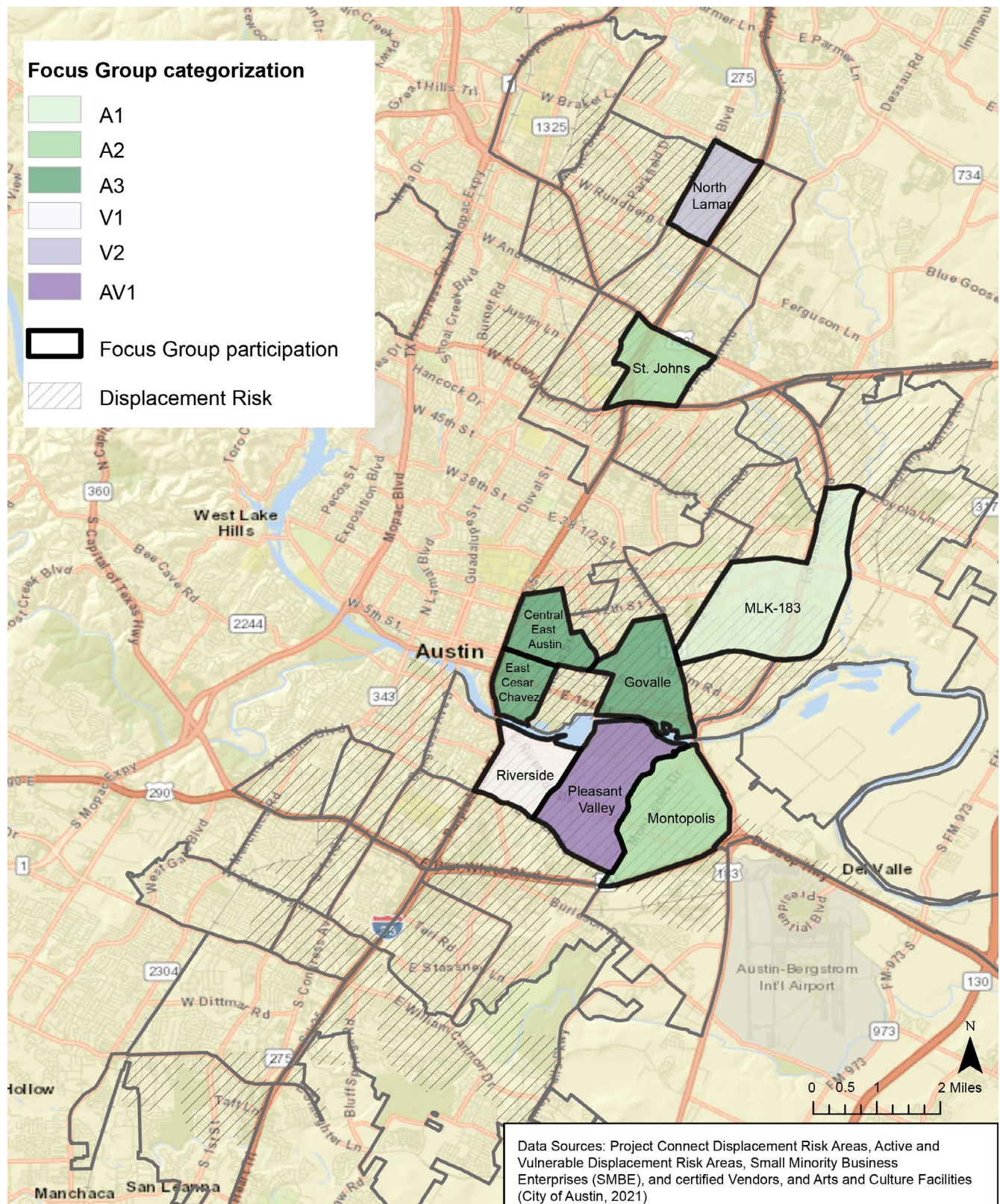
### Availability

2. Are you available to participate in your neighborhood's respective Focus Group for a two-hour meeting during the following weeks? Dates will be confirmed according to Focus Group members' availability.
  - a. Week of September 6th - Focus Group 1: MLK - 183, Pecan Springs - Springdale, Pleasant Valley, Riverside, South Manchaca
  - b. Week of September 13th - Focus Group 2: Del Valle, Montopolis, North Lamar, Rundberg, St. Johns
  - c. Week of September 20th - Focus Group 3: Central East Austin, East Cesar Chavez, Govalle, Holly, Rosewood

### Leadership

3. Have you worked/are you currently working with or familiar with community investment and wealth-building strategies? Please describe.
4. Please describe your interest or previous work related to community-building, equity, justice and inclusion of diverse groups of people in Austin.
5. Describe partnerships you may have with local community groups.
6. Have you worked/are you currently working on anti-displacement initiatives? Please describe.
7. Have you previously or are you currently involved with Project Connect activities or groups, e.g. Catalyst Group, Equity Tool creation?
8. In what geographic areas does your work focus on?
9. Anything else that you would like to share?

**FIGURE A3.1 FOCUS GROUP PARTICIPATION AND CATEGORIZATION BASED ON NEIGHBORHOOD DISPLACEMENT RISK AND COMMUNITY ASSET CONCENTRATION**



## ADVISORY COMMITTEE FLYER - ENGLISH

### Seeking Members for Community Investment & Wealth- Building Advisory Committee



**HOUSING &  
PLANNING**

Community Powered Workshop, as a Contractor of the City of Austin, is committed to compliance with the Americans with Disabilities Act (ADA) and Section 504 of the Rehabilitation Act of 1973, as amended. Reasonable modifications and equal access to communications will be provided upon request. Please call 512-220-4254 (voice) or Relay Texas at 1-800-735-2989 (TDD) for assistance.

The City does not discriminate on the basis of disability in the admission or access to, or treatment or employment in its programs and activities. For assistance or complaints regarding your Section 504/ADA rights, please contact David Ondich, the City of Austin 504/ADA Manager at 974-3256 (main) or 974-1897, or route through Relay Texas 711.

This publication is available in alternative formats. Please call 512-220-4254 (voice) or Relay Texas at 1-800-735-2989 (TDD) for assistance.

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Are you interested in helping to shape on-the-ground solutions for areas that will be impacted by [Project Connect](#) investments in Austin?

For decades, people in historically underserved areas of the city have been most impacted by large infrastructure projects yet often receive fewer community benefits, such as opportunities to build wealth. What can we do to strengthen and create family- and community-owned businesses and invest in local talent, jobs & community assets?

---

This project will explore various community investment and wealth-building strategies with local & national experts & Austin residents in areas impacted by Project Connect. It seeks to create wealth-building opportunities that increase asset ownership, ensure economic stability & further community control.

#### **Role of the Advisory Committee:**

##### **Expertise**

Provide expertise on community investment & wealth-building strategies

##### **Support**

Support development of strategies the City of Austin may issue to build wealth & advance community investment in Austin

##### **Meet & Participate**

Participate in 3 virtual meetings in August and October 2021 (6 hours total)

Advisory Committee members will be compensated \$525 for their participation

**Interested applicants should fill out this [application form](#) by July 12th. Any questions should be sent via email to Community Powered Workshop Planning Director Marla Torrado at [marla@cp-workshop.org](mailto:marla@cp-workshop.org).**



## ADVISORY COMMITTEE FLYER - SPANISH

### Buscando miembros para el Comité Asesor de Inversión Comunitaria y Creación de Riquezas



**HOUSING & PLANNING**

Community Powered Workshop, como contratista de la ciudad de Austin, está comprometido con el cumplimiento de la Ley de Estadounidenses con Discapacidades (ADA) y la Sección 504 de la Ley de Rehabilitación de 1973, según enmendada. Se proporcionarán modificaciones razonables y acceso equitativo a las comunicaciones a pedido. Llame al 512-220-4254 (voz) o Relay Texas al 1-800-735-2989 (TDD) para obtener ayuda.

La Ciudad no discrimina por motivos de discapacidad en la admisión o acceso, tratamiento o empleo en sus programas y actividades. Para obtener ayuda o quejas con respecto a sus derechos de la Sección 504 / ADA, comuníquese con David Ondich, el Administrador 504 / ADA de la Ciudad de Austin al 974-3256 (principal) o 974-1897, o diríjase a través de Relay Texas 711.

Esta publicación está disponible en formatos alternativos. Llame al 512-220-4254 (voz) o Relay Texas al 1-800-735-2989 (TDD) para obtener ayuda (voice) or Relay Texas at 1-800-735-2989 (TDD) for assistance.

¿Está interesado en buscar soluciones para las áreas que se verán afectadas por las inversiones de [Project Connect](#) en Austin?

Durante décadas, las personas en áreas históricamente desatendidas de la ciudad han sido las más afectadas por grandes proyectos de infraestructura, pero a menudo reciben menos beneficios por estos impactos que otras áreas. ¿Qué podemos hacer para fortalecer y crear empresas familiares y comunitarias e invertir en talento local, empleos y bienes comunitarios?

Este proyecto explorará varias estrategias de inversión comunitaria y creación de riqueza con expertos locales y nacionales y residentes de Austin en las áreas afectadas por Project Connect. Busca crear oportunidades de creación de riqueza que aumenten los bienes comunitarios, aseguren la estabilidad económica y un mayor control de la comunidad.

### Rol del Comité Asesor

#### Pericia

Proporcionar experiencia en estrategias de inversión comunitaria y creación de riqueza

#### Apoyo

Apoyar el desarrollo de estrategias que la ciudad de Austin pueda emitir para generar riqueza y promover la inversión comunitaria en Austin

#### Conoce & Participa

Participar en 3 reuniones virtuales en agosto y octubre de 2021 (6 horas en total)

Los miembros del Comité Asesor recibirán un estipendio de \$ 525 por su participación

**Los solicitantes interesados deben completar este [formulario de aplicación](#) antes del 12 de julio. Cualquier pregunta debe enviarse por correo electrónico a la Directora de Planificación, Marla Torrado, a [marla@cp-workshop.org](mailto:marla@cp-workshop.org).**

FOCUS GROUPS FLYER - ENGLISH

# Seeking participants for Focus Groups!



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This publication is available in alternative formats. Please call 512-220-4254 (voice) or Relay Texas at 1-800-735-2989 (TDD) for assistance.

Shape on the ground solutions for areas impacted by [Project Connect](#).

For decades, people in historically underserved areas of the city have been most impacted by large infrastructure projects, yet have received fewer opportunities to build wealth as a result of those projects. What can the City of Austin do to strengthen or create family- and community-owned businesses and invest in local talent, jobs & community assets that increase asset ownership, ensure economic stability & further community control?

The City of Austin has hired Community Powered Workshop to explore **community investment and wealth-building strategies**. We're working with local and national experts and Austin residents in areas impacted by Project Connect. We are seeking participation for community engagement through Focus Groups, and we want to hear from you!

The **role of the Focus Groups** is to evaluate various community investment and wealth-building strategies that can be implemented in Austin. Members of the Focus Group will participate in a 2-hour virtual meeting taking place in September and must live or work in the following neighborhoods/communities. See table below for specific dates based on neighborhood/community.

Focus Group 1 Week of September 6 -10	Focus Group 2 Week of September 13 -17	Focus Group 3 Week of September 20 -24
MLK -183	Del Valle	Central East Austin
Pecan Springs / Springdale	Montopolis	East Cesar Chavez
Pleasant Valley	North Lamar	Govalle
Riverside	Rundberg	Holly
South Manchaca	St.John's	Rosewood

Focus Group participants will receive a \$75 incentive for their participation.

Interested? Fill out this [application form](#) by August 27th. Questions? Email Shavone Otero at [shavone@cp-workshop.org](mailto:shavone@cp-workshop.org) or call (512) 220-4254.

## FOCUS GROUPS FLYER - SPANISH

## Buscando participantes para Grupos Focales



Community Powered Workshop, como contratista de la ciudad de Austin, está comprometido con el cumplimiento de la Ley de Estadounidenses con Discapacidades (ADA) y la Sección 504 de la Ley de Rehabilitación de 1973, según enmendada. Se proporcionarán modificaciones razonables y acceso equitativo a las comunicaciones a pedido. Llame al 512-220-4254 (voz) o Relay Texas al 1-800-735-2989 (TDD) para obtener ayuda.

La Ciudad no discrimina por motivos de discapacidad en la admisión o acceso, tratamiento o empleo en sus programas y actividades. Para obtener ayuda o quejas con respecto a sus derechos de la Sección 504 / ADA, comuníquese con David Ondich, el Administrador 504 / ADA de la Ciudad de Austin al 974-3256 (principal) o 974-1897, o diríjase a través de Relay Texas 711.

Esta publicación está disponible en formatos alternativos. Llame al 512-220-4254 (voz) o Relay Texas al 1-800-735-2989 (TDD) para obtener ayuda.

### Ayuda a delinear soluciones para áreas impactadas por [Project Connect](#).

Durante décadas, las personas en áreas históricamente desatendidas de la ciudad han sido las más afectadas por grandes proyectos de infraestructura, pero han recibido menos oportunidades para generar riqueza como resultado de esos proyectos. ¿Qué puede hacer la ciudad de Austin para fortalecer y crear empresas familiares y comunitarias e invertir talentos locales, empleos y bienes comunitarios que garanticen la estabilidad económica y un mayor control de la comunidad?

La ciudad de Austin ha contratado a Community Powered Workshop para explorar **estrategias de inversión comunitaria y creación de riqueza**. Trabajamos con expertos locales, nacionales, y residentes de Austin en las áreas afectadas por Project Connect. Buscamos participación de la comunidad para ser parte de Grupos Focales, ¡y queremos escuchar de usted!

**El rol de los participantes de los Grupos Focales** es evaluar las estrategias de inversión comunitaria y creación de riqueza que se podrían implementar en Austin. Los interesados participarán en una reunión virtual de dos horas durante el mes de septiembre y deberán vivir o trabajar en los siguientes vecindarios/comunidades. Consulte la tabla a continuación para conocer las fechas específicas según el vecindario/comunidad.

<b>Grupo Focal 1</b> <b>Semana del</b> <b>6-10 de</b> <b>septiembre, 2021</b>	<b>Grupo Focal 2</b> <b>Semana del</b> <b>13-17 de</b> <b>septiembre, 2021</b>	<b>Grupo Focal 3</b> <b>Semana del</b> <b>20-24 de</b> <b>septiembre, 2021</b>
MLK -183	Del Valle	Central East Austin
Pecan Springs / Springdale	Montopolis	East Cesar Chavez
Pleasant Valley	North Lamar	Govalle
Riverside	Rundberg	Holly
South Manchaca	St. John's	Rosewood

**Los participantes del Grupo Focales recibirán un estipendio de \$75 por su participación.**

**¿Interesado? Complete este [formulario de aplicación](#) antes del 27 de agosto.**

**¿Preguntas? Envíe un correo electrónico a Shavone Otero a [shavone@cp-workshop.org](mailto:shavone@cp-workshop.org) o llame al (512) 220-4254.**





### Advisory Committee and Focus Group Meetings

The Advisory Committee met on August 9, August 24, and October 5, 2021. An information packet was sent to members of the committee (see Appendix: Advisory Committee Introduction Packet) before the first meeting that included a project overview and brief local context for historical disinvestment and lack of wealth-building opportunities. The packet also contained information about the potential impacts of Project Connect and described various examples of community investment and wealth-building strategies that have been effective nationwide and that could be implemented in Austin (see Section 2 of this report).

#### Advisory Committee Meeting Agendas

##### **Advisory Committee Meeting #1**

Monday, August 9 at 11:00am-1:00pm CT

**Objective:** Advisory Committee members were asked to select the top five strategies they believed to be the most effective for community investment and wealth-building. The top five selected strategies were then discussed on Advisory Committee Meeting #1.

##### **Agenda**

Introductions (20min)

Housekeeping logistics (5min)

- List of Advisory Committee members

- Shared Advisory Committee google folder

Project Overview (25min)

- City of Austin staff introductions

- Background

- Project goals/outputs

- Role of the Advisory Committee

- Role of the Focus Groups

- Geographic Focus

- Timeline

- Q&A

5 MINUTE BREAK

Strategies & Tools - Discussion (55min)

- How do the tools within this strategy strengthen community investment and wealth-building?

Next Steps & Questions (10min)

Homework

Next Meetings

- August 26th, Thursday at 10:30am-12:30pm CT

- October 5th, Tuesday at 1:00-3:00pm CT

Q&A

##### **Advisory Committee Meeting #2**

Thursday, August 26 at 10:30am-12:30pm CT

**Objective:** Discuss selected tools of the top five strategies and their application to Austin.

##### **Agenda**

Welcome & Recap (15 mins)

Tools - Discussion about applicability to Austin (40 mins)

- How will this tool apply in Austin?

- Are there existing opportunities (policies, partnerships, other) that could be leveraged to make this tool work?

5 MINUTE BREAK

Tools - Discussion Cont. (50 mins)

## Appendix

Next Steps & Questions (10 mins)

### **Advisory Committee Meeting #3**

Tuesday, October 5th at 1:00-3:00pm CT

**Objective:** Review, discuss, and provide feedback on scopes of work for community wealth-building tools and programs that can be implemented in Austin

#### **Agenda**

Welcome & Update on Focus Group Discussions (10 mins)

Scope of Work Discussion (60 mins)

5 MINUTE BREAK

Scope of Work Discussion Cont. (40 mins)

Next Steps & Questions (5 mins)

#### Focus Group Meeting Agenda

**Goal:** The goal of the Community Investment and Wealth-Building Focus Groups is to discuss various neighborhood-level strategies proposed by the Advisory Committee to determine which strategies can be applied to Austin neighborhoods through interactive and directed in-depth discussions facilitated by Community Powered Workshop.

**Objective:** Apply local knowledge and discuss proposed tools of the top five strategies and their application to those respective Austin neighborhoods/communities.

#### **Agenda**

Welcome & Introductions (10 mins)

Project Overview (15 mins)

Application of Strategies & Tools to Austin Neighborhoods/Communities - Discussion (25 mins)

5 MINUTE BREAK

Application of Strategies & Tools to Austin Neighborhoods/Communities - Discussion Cont. (55 mins)

Next Steps & Questions (10 mins)

### Advisory Committee Introduction Packet

Welcome!

Thank you for your participation in the Advisory Committee for the Community Investment and Wealth-Building project! We appreciate you sharing your expertise to work together and be part of the creation of implementable program guidelines that can be issued by the City of Austin to build wealth and advance community investment strategies in Austin. Below is more information about the project. The first meeting is on Monday, August 9th at 11:00am-1:00pm CT. Please note 'The Ask' below.

### The State of Austin

Skim/read:

[Community Wealth-Building Initiatives in Austin](#)

[Census Statistics on BIPOC Small Businesses in Austin](#)

[Thriving in Place Supporting Austin's Cultural Vitality Through Place-Based Economic Development](#)

[Austin at a Glance, HousingWorks Austin](#)

[2020 District Analysis, HousingWorks Austin](#)

[Uprooted Project, University of Texas at Austin](#)

Additional suggested skimming/reading:

[Cultural Asset Mapping Project](#)

[Austin Cultural Master Plan](#)

[Inheriting Inequality, Austin American Statesman](#)

[Austin Community Foundation: Racial Wealth Divide in Austin](#)

### Information about Project Connect

[Project Connect](#) is Austin's comprehensive transit plan that was passed by voters in November 2020. The plan includes a new rail system, a downtown transit tunnel, an expanded bus system and a transition to an all-electric fleet. The Initial Investment includes 27 miles of rail service and 31 stations as well as \$300 Million for anti-displacement investments, the largest of its kind in a transit-related election. A portion of this funding will go toward transit-oriented developments and affordable housing along Project Connect routes.

The [Austin Transit Partnership](#) is an independent organization that was created to guide Project Connect with transparency and accountability. The City of Austin, Capital Metro (Austin's public transportation authority) and Austin Transit Partnership created the Project Connect Community Advisory Committee to advise all three partners on anti-displacement strategies and equity during the implementation of Project Connect. The Catalyst Group was created to work on a tool that will help transit plan decision-makers decide how to spend money on anti-displacement efforts. More information on Project Connect funding and the financial and tax bill impact can be found [here](#).

### **Community Investment and Wealth-Building Project Goal**

For decades, people in historically underserved areas of the City have been most impacted by large infrastructure projects yet often receive fewer community benefits, such as opportunities to build wealth. What can we do to strengthen and create family- and community-owned businesses, homeownership opportunities, job creation, and investment in existing and new community assets?

The City of Austin [Housing & Planning Department](#) has contracted with [Community Powered Workshop](#) to explore various community investment and wealth-building strategies with local and national experts and Austin residents in areas impacted by Project Connect. It seeks to create wealth-building opportunities that increase asset ownership, ensure economic stability and further community control. Community investment and wealth-building strategies can include a variety of tools, such as community land trusts, housing and commercial cooperatives, cooperative development funds, business education and consulting, access to finance, individual development accounts, and job training and employment.

The project outcome will include a report listing implementable program guidelines and scopes of work for three to five key neighborhood-level community investment and wealth-building strategies that can be issued by the City of Austin in neighborhoods that need it most.

### **THE ASK: Strategies & Case Studies**

Please review the Community Investment & Wealth-Building Strategies & Case Studies and use this Google Form by Thursday, August 5th to select the top 5 strategies that you believe to be the most effective for community investment and wealth-building in Austin. We will discuss the top 5 selected strategies on August 9th. [Meeting #1 agenda.]

### **Focus Group Introduction Packet**

(Dates updated for each respective Focus Group)

Welcome!

Thank you for your participation in the Focus Group for the Community Investment and Wealth-Building project! We appreciate you sharing your expertise to work together and be part of the creation of implementable program guidelines that can be issued by the City of Austin to build wealth and advance community investment strategies in Austin. Below is more information about the project. The first meeting is on Thursday, September 9th at 3:00am-5:00pm.

Please note 'The Ask' below.

### **Community Investment and Wealth-Building Project Goal**

For decades, people in historically underserved areas of the City have been most impacted by large infrastructure projects yet often receive fewer community benefits, such as opportunities to build wealth. What can we do to strengthen and create family- and community-owned businesses, homeownership opportunities, job creation, and investment in existing and new community assets?

The City of Austin [Housing & Planning Department](#) has contracted with [Community Powered Workshop](#) to explore various community investment and wealth-building strategies with local and national experts and Austin residents in areas impacted by Project Connect. It seeks to create wealth-building opportunities that increase asset ownership, ensure economic stability and further community control. Community investment and wealth-building strategies can include a variety of tools, such as community land trusts, housing and commercial cooperatives, cooperative development funds, business education and consulting, access to finance, individual development accounts, and job training and employment.

The project outcome will include a report listing implementable program guidelines and scopes of work for three to five key neighborhood-level community investment and wealth-building strategies that can be issued by the City of Austin in neighborhoods that need it most.

### **Role of the Advisory Committee**

The role of the Advisory Committee is to provide feedback on the strategies and tools selected for community investment and wealth-building opportunities in Austin. The conversations in the Advisory Committee meetings will help us to refine the strategies to present and discuss with the Focus Groups.

### **Role of the Focus Groups**

The role of the Focus Groups is to discuss various neighborhood-level strategies proposed by the Advisory Committee to determine how strategies can be applied to Austin neighborhoods through interactive and directed in-depth discussions facilitated by Community Powered Workshop.

### Information about Project Connect

[Project Connect](#) is Austin's comprehensive transit plan that was passed by voters in November 2020. The plan includes a new rail system, a downtown transit tunnel, an expanded bus system and a transition to an all-electric fleet. The Initial Investment includes 27 miles of rail service and 31 stations as well as \$300 Million for anti-displacement investments, the largest of its kind in a transit-related election. A portion of this funding will go toward transit-oriented developments and affordable housing along Project Connect routes.

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### The State of Austin

Below are links and reports with information about Austin. If you are not familiar with them, skim through the readings to get a better understanding of the state of Austin:

[Community Wealth-Building Initiatives in Austin](#)

[Census Statistics on BIPOC Small Businesses in Austin](#)

[Thriving in Place Supporting Austin's Cultural Vitality Through Place-Based Economic Development](#)

[Austin at a Glance, HousingWorks Austin](#)

[2020 District Analysis, HousingWorks Austin](#)

[Uprooted Project, University of Texas at Austin](#)

Below are some additional suggested readings:

[Cultural Asset Mapping Project](#)

[Austin Cultural Master Plan](#)

[Inheriting Inequality, Austin American Statesman](#)

[Austin Community Foundation: Racial Wealth Divide in Austin](#)

### THE ASK: Strategies Overview

Please review the Community Investment & Wealth-Building Strategies & Tools Overview in preparation for the Focus Group discussion on September 9th, 2021. We will evaluate the top 5 community investment and wealth-building strategies and tools selected by the Advisory Committee for specific neighborhoods/communities in Austin. [Focus Group #1 agenda.]

Optional: Use this Google Form 2 by Wednesday, September 8th to provide further input on the most effective community investment and wealth-building strategies for your neighborhood/community.

Required: Fill out Google Form 1 by Thursday, September 9th to answer several questions regarding payment and code of conduct.

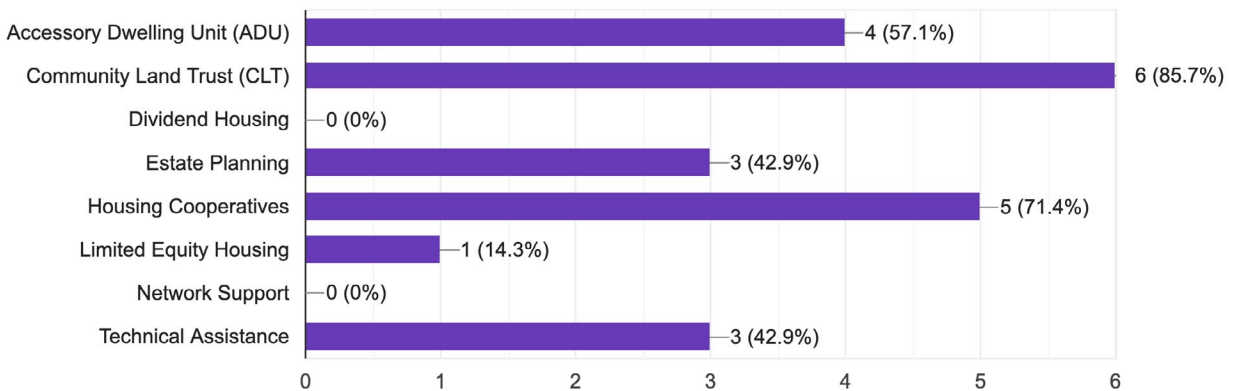


### Advisory Committee Strategy Selection

After reviewing the community investment and wealth-building case studies document, the Advisory Committee members selected the top five strategies—across all strategies and tools—that they believed to be the most effective for community investment and wealth-building in Austin. The selected strategies and tools were discussed at the first Advisory Committee meeting. The following graphs show the voting outcomes.

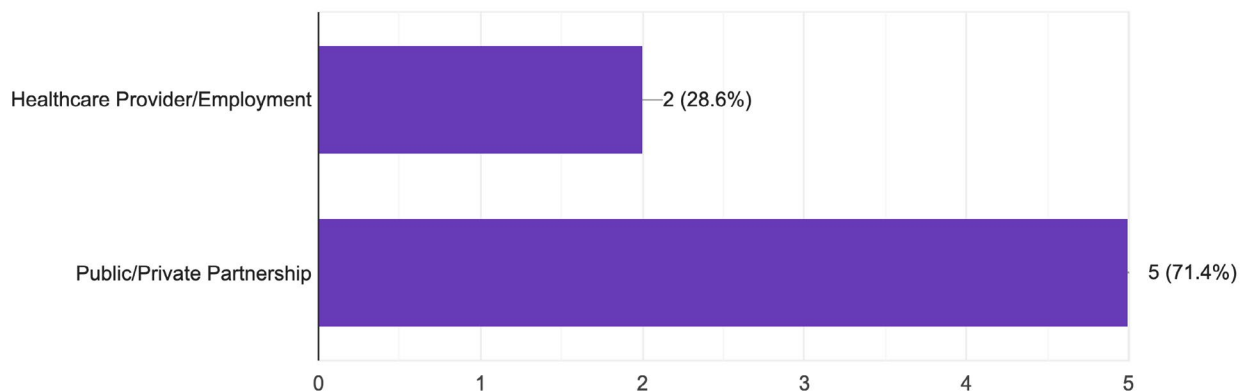
#### Equity Building through Housing (1)

7 responses



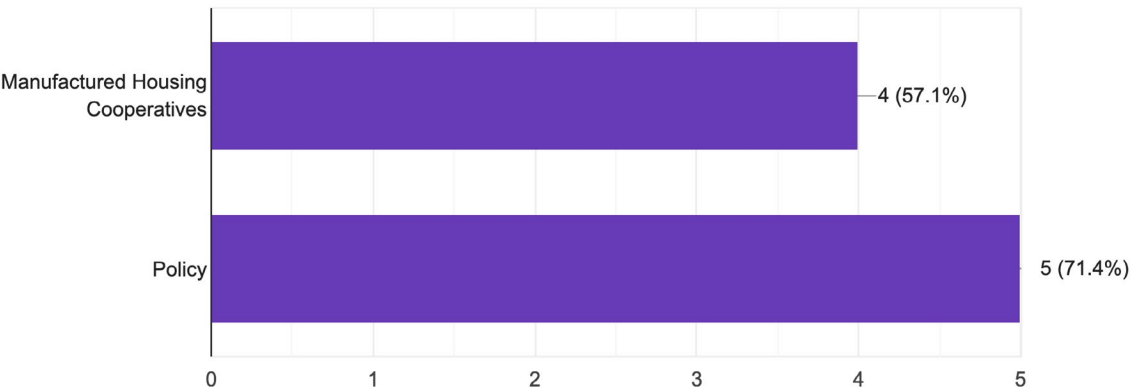
#### Social Enterprise (8)

7 responses



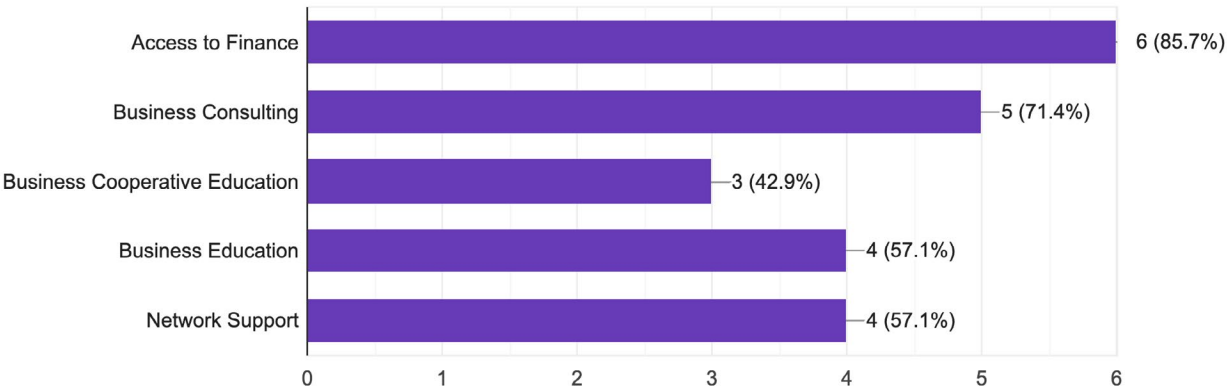
Tenant Equity & Opportunity to Purchase (6)

7 responses

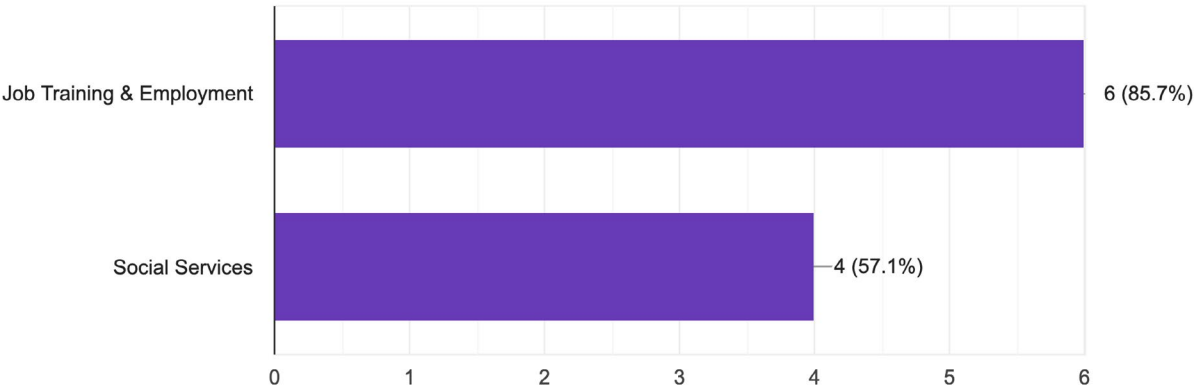


Business Lending & Capacity Building (4)

7 responses



Anchor Institutions (7)  
7 responses



## Focus Group Recap

The following discussion points emerged as themes from the Focus Groups.

### **#1 - Equity Building through Housing** - *Accessory Dwelling Units, Community Land Trusts, Housing Cooperatives*

#### Focus Group 1

When considering the tools under this strategy, Focus Group participants noted that people need the opportunity to own land, not just access to affordable rent. They expressed that increasing the opportunities available to people to own property is important.

Participants said that people need opportunities to return home. Many households have been displaced in the past few decades due to aggressively rising housing costs and those who have generational/family ties to the neighborhood should be prioritized according to this group. Participants also noted that there is not a centralized location to access resources for the types of tools being discussed.

Participants also noted that first time homeowners should be prioritized over people who have cash or someone who has many years of tenure living in a neighborhood.

Participants suggested that for ADUs to help vulnerable people the most, it would need to be directed toward elderly families or families that do not have a high income. The margin between affordability requirements and tenant income requirements for a program would also need to be addressed.

#### Focus Group 2

Participants in this group reported that there needs to be education on traditional homeownership, and on other ownership strategies, such as housing cooperatives and wealth- building programs and their benefits so that interested community members can make more informed decisions and recommendations. They noted that this includes trust and relationship- building, information sharing, and wrap-around support.

When considering housing cooperatives, participants suggested identifying properties that could potentially be part of a cooperative initiative and then start working with them. They emphasized that this will take time, conversations, and education.

#### Focus Group 3

Participants in this group expressed that there needs to be more representation and leadership of community members and their interests in the decisions made for their community. It is hard to find capital support for all these housing projects. When considering ADUs, participants noted that they see them as a tool for gentrification because it seems that out-of-state investors are creating them. They noted legal barriers and the high costs associated with building ADUs. Participants suggested that they might work if the owner lives on the lot and people are “grandfathered in.” In this group, community land trusts were a popular idea. Participants in this group shared that they trust GNDC as a community partner, including its CLT program.

### **#2- Business Lending & Capacity Building** - *Access to Finance, Business Consulting, Business Education, Network Support*

#### Focus Group 1

Participants noted that there needs to be a centralized hub with resources readily available in neighborhoods and that funds should not be spent on promotion. Participants pointed to one major challenge: that the minority-owned-business certification process is cumbersome and inaccessible, noting that the City needs to reduce barriers to this process, (including citizenship, language, etc.). Additionally, the City needs to recognize that local businesses may not trust the City's institutional processes. Participants suggested that there needs to be grants available, not just loans, to help people start businesses.

#### Focus Group 2

Participants highlighted the fact that individuals interested in home ownership or business ownership may not

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have access to finance because of credit, systemic barriers, etc. Participants suggested that there needs to be a framework about how the City can take a step back to look at structural issues and policies to address systemic barriers. Participants suggested working with communities to find/support paths for these tools that are already working and adjust the City's processes to meet people where they are at.

### Focus Group 3

Participants emphasized that there is a need for grants, not loans, for local minority- and women-owned businesses that will be impacted by Project Connect. Participants also suggested that there needs to be a Right to Return policy for minority- and women-owned businesses to return (if they have been displaced) so that they can benefit from the opportunities and prosperity.

## **#3 - Tenant Equity & Opportunity to Purchase** - *Manufactured Housing Cooperatives, Tenant Protection Policies*

### Focus Group 1

Participants discussed combining manufactured housing with a Community Land Trust model. This could be further explored as a possible wealth-building tool. Participants suggested that this concept be used as a form of transitional housing for the unhoused or formerly incarcerated. Participants liked the democratic concept behind the opportunity to purchase policies but suggested that there needs to be a process of accountability through data and community priorities.

### Focus Group 2

Participants in this group suggested that ownership agreements for manufactured housing cooperatives should include a renegotiation clause for the owner members, attention to how the property can be used and considerations for long term maintenance. Participants also had questions about state-level legal issues: how will covenants withstand five years from now without going to Texas State Court? Are there state laws or restrictions that will run counter to this kind of ownership structure?

Participants also offered the viewpoint that people might not want a new or existing mobile home cooperative close to their neighborhoods. A potential new ownership structure will have to move past the already negative view of manufactured housing.

### Focus Group 3

When considering tenant opportunities to purchase policies, participants suggested that there needs to be accountability for landlords and tenant rights. Participants noted that although the Right to Return/Preference Policy and Tenant Relocation Assistance for residents has been considered and adopted by the City of Austin, there is not a lot of enforcement, clarity or transparency communicated with the public on this. Participants also called to attention that it is difficult to organize tenants. Any effort should consider the low capacity that tenants may have to contribute time to organizing, but they do need their voice to be heard.

In regards to policy, Advisory Committee members suggested that multiple cities in Texas could organize to pass legislation together.

## **#4 - Anchor Institutions** - *Job Training & Employment, Social Services*

### Focus Group 1

Participants reported that when it comes to existing programs that offer the services under this tool there is a 'gatekeeping' of resources in Austin. People often have to go to a specific person to access resources versus having them readily available to everyone. Participants highlighted the need to allow new organizations to provide services. The public procurement process limits opportunities for new entities to participate. They also suggested that there needs to be more transparency from organizations that receive contracts and funding for projects.

### Focus Group 2

Participants suggested that potential groups for partnerships include churches, community centers, schools,

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and businesses. This tool should focus on schools as hubs and work with families that need resources. Participants said there needs to be a stronger community atmosphere because it seems that currently there are several different groups not talking to each other. Participants also noted that there should be support for groups that are already doing the work on the ground in order to provide some of these tools.

### Focus Group 3

Participants in this group said that there needs to be more direct, immediate access to jobs. Job training may not be necessary or a high priority. People need a job without having to go through staffing agency programs.

## **#5 - Social Enterprise** - *Public / Private Partnership*

### Focus Group 1

Participants in this group proposed this question for this tool: how can we ensure that large companies locating in Austin involve local businesses in their processes? This can look like hiring local businesses for contracted services. And how can we extend connections like this to minority-owned and -operated businesses that are not necessarily MBE (Minority Business Enterprise) certified? Participants also suggested utilizing the TIFIA ([Transportation Infrastructure Finance and Innovation Act](#)) program, which has low interest loans that could be leveraged for affordable housing projects within the rail corridors.

### Focus Group 2

Participants suggested that companies like Cap Metro should hire locally-owned minority businesses and invest in people living and working in Austin neighborhoods. They said there needs to be accountability and repercussions for reaching equity metrics.

### Focus Group 3

Participants in this group emphasized the importance of local place-based organizations to communities. They should be utilized in public-private partnerships, and there may be opportunity in tapping into their existing community networks. This could include neighborhood services centers, LULAC chapters, the Austin Area Urban League, the NAACP Austin chapter and Austin Neighborhood Councils.





**HOUSING &  
PLANNING**