Housing+ Co-Ops

Submitted By: PLACE Initiative



Organization Profile

Organization Name: PLACE Initiative

Organization Type: Civil society

Website: www.PLACEInitiative.org

Practice Details

Country(ies): United States of America

City(ies): San Francisco Bay Area, New York, and many others around the world.

Start Year: 1890 **Ongoing:** Yes **End Year:** N/A

Main Adequate Housing Components:



Housing Thematic Areas:

Housing Affordability & Financing

Communal & Self-Build Housing

Housing Policy, Legislation & Governance

Relevant SDGs:



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Problem & Context

In communities across the U.S. and around the world, affordable homeownership is increasingly out of reach, especially for low- and moderate-income households. At the same time, thousands of multifamily buildings with expiring affordability protections face speculative acquisition, displacement, and loss of community wealth. Existing housing policy too often focuses on either rental assistance or market-rate homeownership, leaving a gap in support for resident-owned, permanently affordable models. PLACE Initiative is working to elevate Housing+ Co-Ops to address this gap, combining limited-equity cooperative ownership with community control, climate resilience, and support services. This approach responds to historic disinvestment, rising housing insecurity, and the urgent need for scalable models that center equity and sustainability in both urban and rural settings.

Solution Developed

Housing+ Co-Ops provide a concrete pathway for tenants, especially in low-income and BIPOC communities, to collectively purchase and co-govern their homes. PLACE Initiative supports this through policy advocacy, technical assistance, and ecosystem-building, helping residents transition from renters to co-owners. The approach centers equity, long-term affordability, and community resilience. Key objectives include preventing displacement, building intergenerational wealth, and fostering shared governance structures rooted in trust and cultural relevance.

What makes the model innovative is its ability to integrate cooperative ownership with holistic supports: social services, workforce development, green upgrades, and climate adaptation planning. PLACE also works to build enabling ecosystem, aligning land trusts, local governments, and mission-aligned capital with community-led initiatives. This systems-level strategy goes beyond housing as shelter to housing as infrastructure for community health, democracy, and climate resilience.

Implementation

PLACE Initiative is working to elevate the Housing+ Co-Ops model through a combination of research, direct support, and policy innovation. Actions to date have included: (1) co-authoring The Cooperative Housing Blueprint to provide a replicable roadmap; (2) working to launch technical assistance pilots with tenant groups, land trusts, and local governments; (3) coordinating a statewide co-ops network in Oregon; and (4) advocating for enabling policies, including first-right-to-purchase and co-op-friendly financing mechanisms.

Implementation has involved cross-sector collaboration: community-based organizations identifying opportunities and organizing residents; land trusts holding land in stewardship; public agencies offering acquisition grants and support; and PLACE providing technical guidance, strategy, and capacity-building. Partners in implementing the model have included

CASA of Oregon, SquareOne Villages, SOMOS Mayfair, Build It Green, as well as local governments and philanthropy.

Initial work began in 2019, with the release of the Blueprint planned for later in 2025, and implementation pilots hoped to be underway in 2025–2026. Funding and resources have come from philanthropy (Seeding Justice, Meyer Memorial Trust, Build It Green), local government contracts, and in-kind partnerships. PLACE continues to build toward a nationally scalable infrastructure that supports Housing+ Co-Ops as a core strategy for housing justice and climate adaptation.

Enablers & Obstacles

Key enablers included strong community leadership, mission-aligned nonprofits with deep local ties, and growing policy interest in tenant opportunity to purchase and cooperative housing. PLACE Initiative has leveraged trusted relationships, existing land trust infrastructure, and a surge in demand for anti-displacement tools to advance the model. Philanthropic support and local government openness to pilot partnerships have also been critical.

Major obstacles have included a lack of public awareness about co-ops, limited access to financing for resident-led acquisitions, and fragmented policy frameworks. PLACE addressed these through targeted education, coalition-building, and by developing policy toolkits and guides like The Cooperative Housing Blueprint. PLACE has worked with partners to creatively adapt existing tools, such as community land trusts and public grant programs, to seed pilot projects, while continuing to advocate for systemic change.

Results & Impact

Housing+ Co-Ops have enabled low-income tenants, especially including BIPOC, immigrant, and single-parent households, to begin transitioning from renters to cooperative homeowners in buildings at risk of displacement. In Oregon, pilot efforts supported by PLACE and partners helped stabilize over 200 households to date through co-op conversions and land trust partnerships. Through education, technical assistance, and organizing support, dozens of residents have participated in governance training and feasibility assessments for potential acquisitions.

Impacts on marginalized groups include preventing displacement, increasing housing stability, and creating pathways for intergenerational wealth and collective agency. Residents report increased connection, reduced anxiety, and greater participation in local decision-making. Housing+ co-op buildings can offer shared spaces, child care cooperatives, and/or food and mutual aid initiatives to extend benefits beyond housing to include economic and social dimensions..

Broader impacts include the development of a replicable statewide infrastructure, now being adapted in other regions, and early policy wins that lay the foundation for systemic change. Environmental benefits come through land trust stewardship, energy upgrades, and siting near transit. Long-term, Housing+ Co-Ops offer a model for resilient, equitable communities, where residents are not just housed, but empowered to shape the future of their neighborhoods.

Replication & Scale Up

The Housing+ Co-Ops model is currently being replicated beyond Oregon in California, with pilot efforts in the Bay Area, and growing interest in SoCal. Key factors enabling replication include the open-source Cooperative Housing Blueprint, PLACE Initiative's technical assistance, and partnerships with local governments, land trusts, and tenant organizers. The model's flexibility allows adaptation to different legal and funding contexts while centering community leadership and long-term affordability.

Scaling up Housing+ Co-Ops requires investment in local ecosystems: technical assistance providers, mission-aligned financing, land stewardship entities, and supportive public policy. PLACE Initiative is developing regional incubators and advocating for enabling legislation, such as tenant opportunity to purchase, and co-op lending reforms. With national partners, we aim to expand access to the Blueprint, train local practitioners, and support policy adoption to bring the model to thousands more households. Financing is the key barrier to larger uptake at this moment.

Policy Uptake

This housing practice has informed or been partially integrated into policy discussions, strategies, or pilot-level policy instruments.

Housing+ Co-Ops have informed local and state policy discussions in Oregon and California, including efforts to advance Tenant Opportunity to Purchase (TOPA) laws, public financing for co-op acquisitions, and integration with community land trusts. PLACE has advised municipalities on co-op-friendly housing strategies and supported inclusion of cooperative ownership models in climate resilience and anti-displacement plans. The Blueprint has also been cited in advocacy for federal and philanthropic funding strategies.

Being replicated in California (Bay Area and SoCal); open-source Cooperative Housing Blueprint enables adaptation to different legal and funding contexts.

Advocating for enabling legislation such as tenant opportunity-to-purchase acts.

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Lessons & Takeaways

In hindsight, we would have invested earlier in building a broader pipeline of trained local technical assistance providers to meet growing demand. We also underestimated how fragmented financing tools are for co-op acquisitions, and would have prioritized aligning capital partners sooner. Finally, we've learned the importance of deeper early engagement with resident leaders to co-design governance models that reflect cultural and community values from the start.