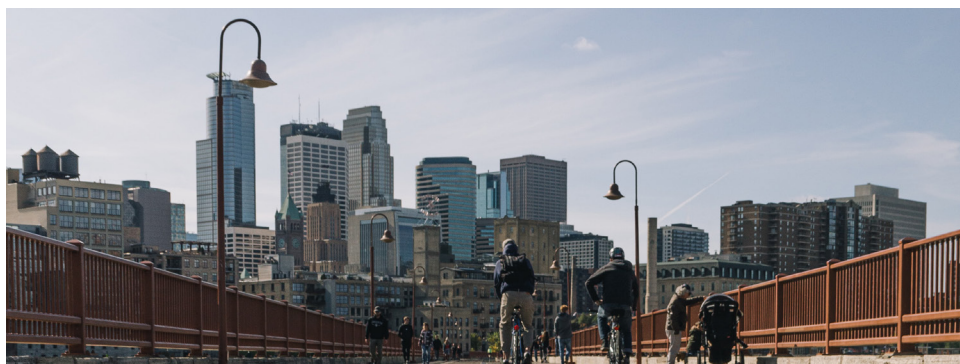


Worker Cooperatives Government Toolkit

A Compilation of the Tools, Policies,
and Practices U.S. Cities Use to Promote
Cooperative Ownership



NEXUS COMMUNITY PARTNERS • WWW.NEXUSCP.ORG

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About Nexus Community Partners

Nexus Community Partners is a 501(c)(3) intermediary located in Saint Paul, Minnesota. Nexus supports strong, equitable, and just communities in which all residents are engaged, are recognized as leaders, and have pathways to opportunities. The key to building more engaged and powerful communities of color lies in the dynamic relationship between authorship, leadership, and ownership.

AUTHORSHIP: Engaging Community

In a strong, equitable, and just community, all members are engaged in and have authorship of their lives and their future. Nexus builds infrastructure for stronger community engagement, learning, and practice.

LEADERSHIP: Cultivating Power

In a strong, equitable, and just community, all members are seen as leaders, are given ample opportunities to grow in their leadership, and are able to represent their communities in multiple spaces. Nexus invests in and cultivates leaders of color who are working to advance a broader agenda for equity.

OWNERSHIP: Building Community Wealth

In a strong, equitable, and just community, all members are afforded ample access points to generate wealth and to own the wealth they have helped to generate. Nexus challenges practitioners, community leaders, and investors to use a community wealth building (CWB) framework to think and act differently about community revitalization in ways that are culturally relevant and promote economic justice.

Since 2010, Nexus has been exploring and partnering with community, philanthropy, government, and private sector leaders to promote community wealth building (specifically worker co-ops) as an approach to achieving more equitable economic-development impact.

Learn more about Nexus Community Partners at www.nexuscp.org



COMMUNITY WEALTH BUILDING & WORKER COOPERATIVES

Cooperative ownership, including worker co-ops, is a community wealth building strategy. Community wealth building, unlike traditional economic development, works to build just and equitable communities by promoting local and broad-based ownership, lifting up cooperative and culturally based economic practices, developing the next generation of leaders, and influencing economic policy and investment decisions.

Worker co-ops are businesses that are both governed and owned by their employees. Approximately 100 new worker co-ops are started every year in the United States and the model is experiencing accelerated growth. Since 2019, the number of worker co-ops in the US has grown 30 percent. In 2023, through a national survey, Democracy at Work Institute (DAWI) estimated there are 1,300 worker cooperatives employing over 15,000 workers.

U.S. municipalities are incorporating CWB strategies, including worker co-ops, into their comprehensive and economic development plans. Incentivizing worker co-ops can help build more equitable communities and meet community goals that have not been realized through traditional economic development practices.

Benefits of worker co-ops include:

1. Promoting business ownership and wealth building for Black, Indigenous, People of Color (BIPOC) and immigrant communities.
2. Creating sustainable jobs and improving working conditions for immigrant and BIPOC communities.
3. Building and retaining businesses that are rooted in the community. Studies have found that cooperatively owned businesses have a higher survival rate than those with traditional ownership. Over the next 10 years, U.S. cities will see the largest wealth transfer in U.S. history as the baby boomer generation begins to retire and sell their businesses; industry experts refer to this as the “silver tsunami.” Cities are looking to retain businesses and their workers by supporting and incentivizing the sale of businesses to existing employees.
4. In 2020, DAWI and USFWC conducted a survey of worker co-ops and how they have managed through the COVID-19 pandemic; findings show strong measures of resilience within the co-op sector, indicating that a strong co-op sector can help spur economic recovery and help to weather future economic shocks. Similar findings showed the strength of the Mondragon Region in Spain during the great recession of the late 2000s. Mondragon is known for its critical mass of worker co-ops.

Toolkit Overview

The purpose of this toolkit is to provide policy makers, government officials, and staff with a national sample of tools and resources to incentivize worker ownership in their respective communities. This toolkit identifies the municipal goals and levers used to incentivize worker co-ops in various cities across the United States.

MUNICIPAL GOALS



Preservation of Businesses

Worker co-ops support business retention. Incentivizing business owners to sell their business to their employees can help to retain businesses and curb gentrification in neighborhoods experiencing displacement.



Promotion of Racial and Economic Equity

Worker co-ops reduce racial and economic inequities in the workplace. Expanding ownership opportunities in communities can help to build wealth and boost income and assets for all.



Stabilization of Employment and Upward Mobility

Worker co-ops help to preserve jobs, increase access to dignified workplace experiences, and enhance upward mobility in the workplace for immigrant and BIPOC individuals.



Strong, Resilient Economies for the Future

Worker co-ops contribute to stronger and more sustainable local economies. Research shows that worker-owned businesses not only contribute to the local tax bases but also help to recirculate dollars within the local economy. Additionally, worker co-ops are less impacted by downturns in the economy.

"In many innovative ways, we're seeing cities across the country position themselves at the forefront of changing the face of local ownership. One of the promising strategies being used by governments to create more equitable local economies is business conversions, worker-owned businesses. At Nexus we're excited to be part of leading in the work of creating more broad-based ownership strategies in communities."

– REPA MEKHA, PRESIDENT & CEO, NEXUS COMMUNITY PARTNERS

Municipal Levers to Incentivize Worker Cooperatives

Municipalities are using four levers to seed and expand worker co-op start-ups and business conversions to worker co-ops in their cities. The levers work together to build a holistic ecosystem in which co-op ownership can grow and thrive.

Capacity Building

Public sector contracts, invests, and partners with co-op developers, educators, lenders, and technical assistance providers to deliver co-op technical assistance programs, succession planning, and outreach for start-up co-ops and existing businesses interested in transitioning to co-op ownership.

Policy Partner & Advocate

Public sector takes an active role in establishing ordinances, and policies, incentives, and so forth to promote worker co-ops. The public sector engages with co-op developers and co-op owned businesses to better understand how local policy or city programs are limiting or incentivizing growth or/success of the co-op sector.

Ambassador & Communications Partner

Public sector uses its communications tools to advance the cooperative model and promote technical assistance partners. Cities have the ability to use their influence to normalize and promote worker co-ops. City staff and officials can be ambassadors to the worker co-ops by using “convening power” to help connect technical assistance partners with philanthropy and worker co-ops with anchor institutions for procurement opportunities.

Co-op Financing

Public sector provides access to capital through loans and grants for co-ops. In 2018, the Main Street Employee Ownership Act was passed by Congress to increase SBA lending to worker co-ops.

Berkeley, CA

CITY GOALS

PRESERVATION OF LEGACY BUSINESSES

STABLE EMPLOYMENT AND UPWARD MOBILITY

KEY PARTNERS

SUSTAINABLE ECONOMIES LAW CENTER

PROJECT EQUITY

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LEVERS

CAPACITY BUILDING

Following an initial contract with Project Equity, the Berkeley City Council adopted a 2-year budget committing \$100,000 to worker co-op development programs and services. The funds are geared towards a worker co-op development pilot program to provide business succession planning and worker co-op conversion services to businesses in Berkeley.

COMMUNICATIONS

Berkeley established a partnership with Project Equity, initially to complete an analysis of Berkeley businesses to help the city understand the potential impact on business retention of legacy businesses within the city, and to deploy a communications strategy. The city provides subsidies for companies to assess or advance an employee ownership succession plan. Following the 2-year budget, they continued Project Equity's work and incorporated legal and educational work by Sustainable Economies Law Center.

POLICY

Berkeley passed a resolution that instructed staff develop an ordinance for future review by the City Council. In lieu of an ordinance, staff moved forward with some key recommendations that would have ended up in an ordinance, including:

1. Revising the business permit application to allow registration as a worker co-op
2. Making adjustments to the city's Revolving Loan Fund to remove barriers to and encourage worker co-ops to apply
3. Recommending the 2-year budget for the activities referenced above

CO-OP FINANCING

Berkeley made adjustments to its existing Revolving Loan Fund to remove barriers to and encourage worker co-ops to apply, specifically, the creation of a co-op loan panel as an alternative to requiring individual personal guarantee to secure government loan dollars.

Boston, MA

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

KEY PARTNERS

BOSTON CENTER FOR
COMMUNITY OWNERSHIP

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LEVERS

CAPACITY BUILDING

Boston's Office of Economic Development integrated employee ownership into its technical assistance offerings.

Boston created an Economic Integration Specialist position to improve opportunities for immigrant communities; one of the responsibilities is to explore immigrant worker co-op development and interface with the co-op ecosystem.

To support worker co-ops, the City provides the following tools:

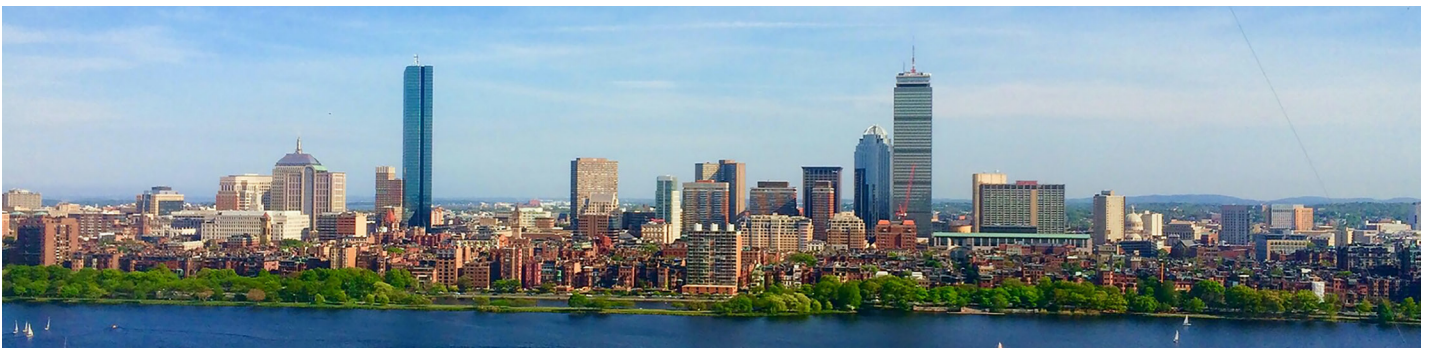
- Workshops
- On-site technical assistance
- Support with procurement
- Help with city policy and grant programs

AMBASSADOR & COMMUNICATIONS

The City of Boston created a dedicated "employee ownership" webpage on their website. This strategy helps to promote, normalize and highlight co-op ownership businesses. There is a link to a form where individuals or businesses can provide their contact information to get a follow-up. This strategy includes triaging business contacts to the appropriate ecosystem partner.

CO-OP FINANCING

Boston eased loan restrictions to ensure worker co-ops can access the capital.



Brooklyn Park, MN

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

KEY PARTNERS

NEXUS COMMUNITY
PARTNERS

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LEVERS

AMBASSADOR & COMMUNICATIONS

Brooklyn Park City Staff partnered with Nexus Community Partners to host focus groups with retiring business owners. The purpose of the focus groups was to understand and refine messaging and communications materials related to business owners selling to their employees.

POLICY

Brooklyn Park's 2040 Comprehensive Plan includes specific language about Community Wealth Building and incentivizing the sale of existing businesses to worker co-ops. The plan states, "The ongoing generational wave of retirements provides an opening for conversations around succession planning. From small family-owned businesses to large corporations, opportunities exist for conversion to cooperative ownership or transition to local ownership. Finally, the City could support a growth in general local business ownership by researching barriers to entrepreneurship and providing resources that could facilitate local acquisition of existing businesses or guide prospective entrepreneurs in starting a business."



Cleveland, OH

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

BUSINESS RETENTION

KEY PARTNERS

EVERGREEN

MANUFACTURING WORKS

OHIO EMPLOYEE OWNERSHIP
CENTER

CLEVELAND FOUNDATION

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LEVERS

CAPACITY BUILDING

The City of Cleveland has embedded co-op support into its ecosystem of tools and services. Co-ops are eligible for long-standing businesses' technical assistance programs. Annually, the city funds co-op development partners, Evergreen, and Manufacturing Works to provide technical assistance for businesses looking to sell to its workers and raise awareness about worker co-ops. Partnership with a trade-based industry partner provides opportunity to build relationships in sectors impacted by the silver tsunami.

AMBASSADOR & COMMUNICATIONS

Cleveland's Evergreen model is recognized globally for its innovation and multi-stakeholder commitment. In 2008, the City of Cleveland participated in a partnership with the Cleveland Circle Anchor Institutions and the Cleveland Foundation; these meetings led to a sophisticated anchor strategy that creates jobs then recruits and trains local residents to fill those jobs based on the needs of the Anchor Institutions.



Durham, NC

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

PRESERVATION OF LEGACY
BUSINESSES

CITY APPROACH

ECOSYSTEM APPROACH

KEY PARTNERS

DEMOCRACY AT WORK
INSTITUTE, SEED FELLOWSHIP

NORTH CAROLINA EMPLOYEE
OWNERSHIP CENTER

Municipal Contact

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LEVERS

CAPACITY BUILDING

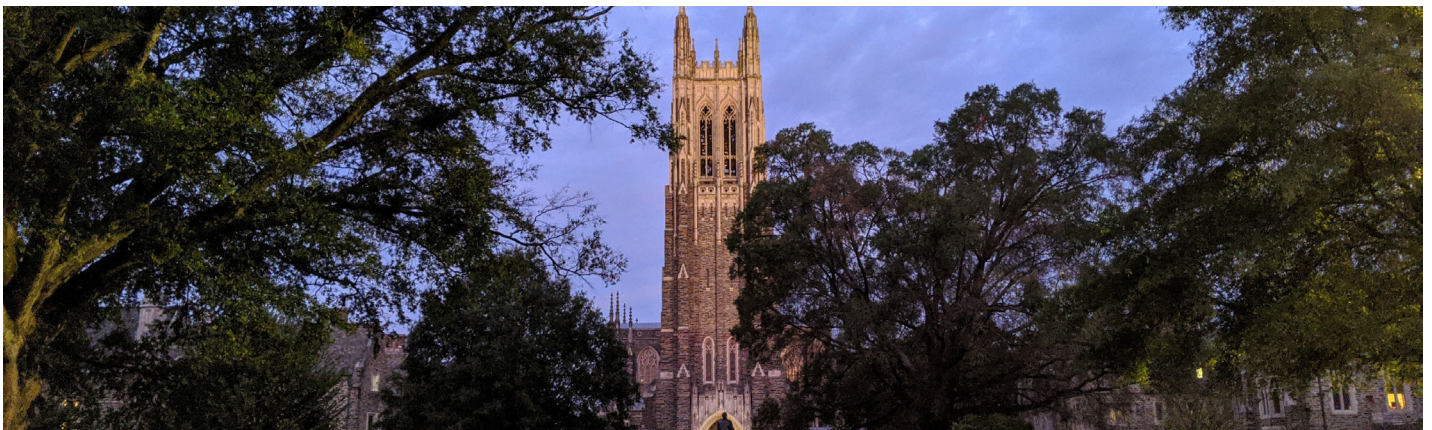
The City of Durham was part of the DAWI SEED Fellowship; the fellowship equips city leaders with tools, resources, and expertise to build equitable economies using democratic business ownership through a year-long program of leadership development, peer-to-peer learning, and strategy design support.

Durham provided a seed grant to develop the North Carolina Employee Ownership Center.

AMBASSADOR & COMMUNICATIONS

The City of Durham is known for the strength and resilience of its Black-owned businesses, Black Wall Street and the Homecoming Initiative. As baby boomers are considering retirement, the City of Durham's Office of Economic and Workforce Development is working to preserve the legacy of the Black business community in Durham.

Economic development staff are deploying several outreach strategies, including connecting one on one with business owners, to hear their stories and to share with them the opportunity to sell their businesses to their employees, and to educate the community on how transitioning their business to a co-op can be part of their legacy.



Madison, WI

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

STABLE EMPLOYMENT AND
UPWARD MOBILITY

KEY PARTNERS

MADISON COOPERATIVE
DEVELOPMENT COALITION
(MCDC)

UW CENTER FOR
COOPERATIVES

MADISON DEVELOPMENT
CORPORATION

Municipal Contact

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LEVERS

CAPACITY BUILDING

The City of Madison approved a budget initiative allocating \$3.2M to co-op development over 5 years.

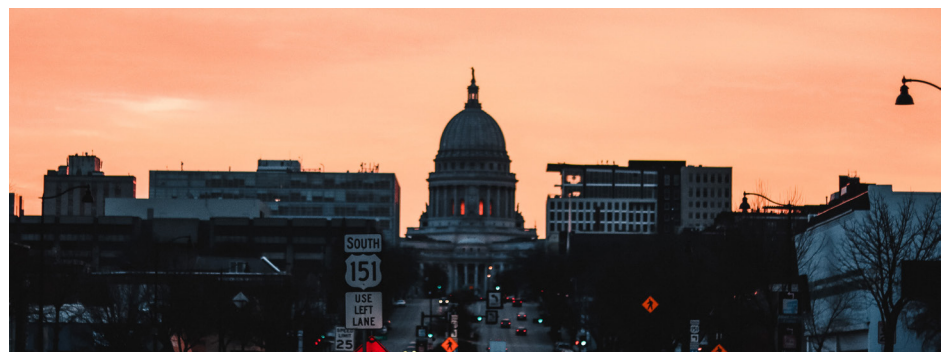
The City of Madison funds the Madison Co-op Development Coalition (MCDC). MCDC is charged with providing technical assistance to new and existing worker co-ops. They have a specific focus on building co-ops that “address income inequality and racial disparities by creating living wage and sustainable jobs.” More information can be found at mcdcmadison.org. Grants are provided to co-ops and to community organizations to build capacity to incubate co-ops.

POLICY

Madison’s 5-year economic development plan includes specific language about co-ops. This is an economic development long-term strategy. For Madison to prosper, economic development strategies had to be connected with its equity strategies.

CO-OP FINANCING

Madison, in partnership with Madison Development Corporation, started a \$300k revolving loan program for co-op businesses. The program is funded through city general funds and managed by Shared Capital Cooperative. MCDC, in partnership with Kiva, has created a matched loan program up to \$15k with zero percent interest and no fees for general capital uses for co-ops. Funds are raised through the community on social media.



Minneapolis, MN

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

PRESERVATION OF LEGACY
BUSINESSES

KEY PARTNERS

COOPERATIVE DEVELOPMENT
SERVICES

NEXUS COMMUNITY
PARTNERS

SHARED CAPITAL
COOPERATIVE

Municipal Contact

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LEVERS

CAPACITY BUILDING & TECHNICAL ASSISTANCE

In 2016, Minneapolis rolled out a three-step program to support co-op development called C-TAP (Cooperative Technical Assistance Program). C-TAP provides the basic tools to assess a cooperative idea and outlines the appropriate steps to form a cooperative in Minneapolis. The program has three steps:

1. Co-op Feasibility Training: Open to city residents free of charge. It is designed as an 18-hour course to teach about co-ops and co-op conversions
2. Technical Assistance for new co-ops and existing businesses interested in converting into a cooperative
3. Technical Assistance for existing co-ops, providing one-on-one technical assistance (consulting) for retention and expansion

The City contracts with local cooperative developers to administer training and consulting services. Since 2016, CPED has invested \$97,045 in cooperative technical assistance.

FUNDING PARTNER

The City of Minneapolis appropriated \$300,000 in one-time American Rescue Plan Act (ARPA) funds to the Co-op Creation Fund to provide grants to start-up cooperatives and businesses converting to worker-owned cooperatives as a pandemic recovery strategy. Cooperatives applied for up to \$25,000 in grant funds to support their formation.



New York, NY

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

STABLE EMPLOYMENT AND
UPWARD MOBILITY

KEY PARTNERS

IN 2022, WORKER CO-OP
BUSINESS DEVELOPMENT
INITIATIVE (WCBID) HAD 13
KEY PARTNERS LISTED [HERE](#). *

Municipal Contact

NYC Department of Small Business
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Dynishal Gross

Commissioner, NYC Department of
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Kim L. Yu

Director, Mayor's Office of Contract
Services; City Chief Procurement
Officer



LEVERS

CAPACITY BUILDING & TECHNICAL ASSISTANCE

In 2015, the City of New York launched the Worker Co-op Business Development Initiative (WCBDI) "to support the positive impact worker co-ops have on New York City. WCBDI was created to strengthen the existing ecosystem of cooperative developers in NYC, promote the creation of new cooperatives, and grow existing cooperatives."

The NYC Council awarded an additional \$3.768 million to WCBDI in 2023 to support worker cooperatives and invest in worker ownership as a strategy for equitable recovery from COVID-19. This funding will support 13 partner organizations and provide centralized program management through NYC Department of Small Business Services.

AMBASSADOR AND COMMUNICATIONS

In 2020, the City of NY, in partnership with DAWI, Working World, and ICA Group, launched "Owner to Owners," a website and hotline dedicated to the promotion and support of business transitions to worker co-ops. The first week of the launch, they received inquiries from 45 businesses. Between 2020 and 2022, the partnership reported that 85 worker cooperatives were created and 357 workers were hired.

POLICY

In March of 2015, New York City signed into law a requirement for the city's economic development arm to track municipal support of worker co-ops (Intro. 423). The purpose of this was to raise awareness about worker co-ops.

NYC Small Business Services monitors and tracks policy challenges and provides recommendations in public annual reporting: nyc.gov/nyc-business/article/worker-cooperatives

*The list of 13 partners can be found on pages 11-12 of this report: https://www.nyc.gov/assets/sbs/downloads/pdf/about/reports/worker_coop_report_fy22.pdf

Saint Paul, MN

CITY GOALS

RACIAL AND ECONOMIC
EQUITY

KEY PARTNERS

NEXUS COMMUNITY
PARTNERS

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LEVERS

POLICY

In 2019, the City of Saint Paul established the Office of Financial Empowerment (OFE) with the goal of advancing economic democracy that shares economic prosperity with all Saint Paul residents, including building wealth through work cooperatives. To date, the OFE has been instrumental in coordinating across multiple City departments to set a vision and strategy for worker cooperatives to grow and thrive.

In 2023, the City of Saint Paul hired a Shared Ownership Manager in the Office of Financial Empowerment. This role is supporting the development of a robust shared-ownership ecosystem. The role helps manage the partnerships related to the LOCAL Fund, serve as a city connection point to stakeholders in the shared-ownership ecosystem, serve as an ambassador for cooperative ownership inside and outside the City, and is an advocate for local policy change to improve the environment for shared ownership in the City.

FUNDING & TECHNICAL ASSISTANCE

In November 2022, The City of Saint Paul announced the LOCAL Fund. The program will invest \$2.5 million in shared-ownership models to increase local ownership of businesses and properties.

The LOCAL Fund provides technical assistance and grants to support business conversions to worker cooperatives, employee-owned start-ups, and community-owned commercial real estate projects. To date, the program has granted \$420,000 to four worker cooperatives, including two start-ups.

The City's Office of Financial Empowerment and Department of Planning and Economic Development have engaged Nexus Community Partners to administer the program. The program is funded through American Rescue Plan dollars.



San Francisco, CA

CITY GOALS

PRESERVATION OF
BUSINESSES

KEY PARTNERS

DAWI SEED FELLOWSHIP

PROJECT EQUITY

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LEVERS

AMBASSADOR AND COMMUNICATIONS

The City and County of San Francisco partnered with Project Equity to complete an analysis of San Francisco businesses over 20 years old, how they break out by industry and geography within the city, and their potential impact on employees and business revenue.

Together, the City and County of San Francisco, the San Francisco Small Business Development Center (SBDC) and Project Equity have implemented a proactive outreach strategy that targets longstanding businesses.

In 2019, the City of San Francisco was invited to participate in the DAWI SEED Fellowship program to build upon this work. The city had recently launched a Cultural Districts program to preserve and grow the city's unique cultural heritage. Each district was tasked with preparing a strategic plan that addresses issues such as housing affordability and economic development with input from community stakeholders. DAWI and its partners recommended that legacy business preservation be partnered with additional strategies that keep the cost of commercial rent low and stable, including the creation of an intermediary organization governed by the cities' cultural districts to purchase commercial and mixed-use properties and place them in a trust to ensure permanent affordability. The model for this was the Mission Economic Development Agency's small site acquisition projects, where the agency partnered with the city to purchase and rehabilitate buildings where long-term, vulnerable tenants might otherwise be evicted.





Recommendations

CAPACITY BUILDING & TECHNICAL ASSISTANCE

1. **Technical Assistance:** Invest in technical assistance for start-up co-ops and businesses conversions to worker co-ops.
2. **Feasibility Studies:** Encourage and invest in feasibility studies for retiring or transitioning business owners; feasibility studies (provided by cooperative developers) can help a business understand if a sale to their employees is attainable. The cost of a feasibility study depends on the size of the business; government funding can help incentivize business owners to go through the feasibility process.
3. **Business Transitions:** Create a technical assistance matching fund available to businesses transitioning to a worker co-op. The cost of the full transition varies based on the size of the company; government funding can help offset the cost of the transition.
4. **Succession Planning:** Share succession planning resources that include employee ownership/worker co-ops; engage with service providers to provide materials, seminars, and hands-on support for business owners.
5. **Hotline:** Development of a 'hotline' like New York City has piloted to promote employee ownership as a succession option. It brings together the city's role as a communicator/ambassador as well as a capacity builder.

Recommendations

COMMUNICATIONS & AMBASSADOR

1. **Narrative Change:** Educate business owners about selling to their employees. Many do not realize this is an option and, if they do, all too often they do not know they can receive a fair price for their businesses and retire on their own terms. The city can be a key messenger or ambassador of this opportunity.
2. **Website:** Clearly promote co-op partners, technical assistance, and additional resources available to new and established worker co-ops. Often worker co-ops are eligible to utilize city small business technical assistance, loans, and other resources, but this is not clear on the city's website.
3. **Educate:** Educate and empower staff and economic development partners (chambers, business associations, etc.) to embed co-op ownership into succession planning talking points when conducting outreach visits and during seminars.
4. **Anchor Strategy:** Understand the potential for a successful co-op/anchor institution strategy in your city. Use convening power to bring together worker co-ops, cooperative developers, philanthropy, and anchor institutions to assess partnership opportunities.
5. **Outreach:** Invest in outreach to businesses that are over 15 years old; engage with business owners about succession planning and employee ownership opportunities.
6. **Legacy Business Registry:** Start a legacy business registry to help track business owners who may be interested in selling to their employees.
7. **Understand Business Data:** Forecast which businesses and business sectors are most likely to be impacted by baby boomer retirements and concentrate outreach efforts to include those businesses and sectors. Hold site visits to discuss succession planning with key target business owners.





Recommendations

PUBLIC POLICY AND ADVOCACY

1. **Comprehensive and Small Area Planning:** Embed economic development goals and policies related to incentivizing worker co-ops in city comprehensive plans and community small area plans. Incentivizing worker co-ops can help meet equity and economic development goals.
2. **Municipal Bidding:** Provide preference to co-ops owned in municipal bidding. Pass a legal requirement to track all government spending with co-ops. Understand and remedy barriers to co-ops applying for government contracts including right-sizing contracts to ensure they can work for co-ops.

Recommendations

CO-OP FINANCING

1. Develop a dedicated loan fund for worker co-ops. Partner with leaders and experts in co-op lending, such as Shared Capital Cooperative, to design co-op loan programs and/or administer co-op lending programs.
2. Follow the Sustainable Economies Law Center (SELC)'s comprehensive list of revolving loan fund recommendations. The recommendations are geared towards government revolving loan programs to ensure the programs work for worker-owned businesses/co-ops. SELC's recommendations include:
 - Enabling the use of loan capital for conversion to worker ownership, clarifying and limiting the personal guarantee requirement
 - Establishing a lending target for co-ops
 - Including worker-owned jobs as a selection criterion
 - Reducing private dollars threshold for co-ops
3. Partner with and educate Community Development Financial Institutions (CDFIs) about opportunities and strategies to increase lending to cooperatively run businesses.
4. Tap into existing city and county funding channels to integrate worker ownership. Governments across the U.S. have been able to tap into workforce development and small business support as opportunities to fund worker ownership initiatives. Specific funds that were used include: the Layoff Aversion funding (Concerned Capital partnered with the Los Angeles Economic and Workforce Development Department to transition company ownership to long-term employees) and Community Development Block Grants (Both Denver and Miami used CDBG to contract with TA providers to outreach to business owners and educate them on employee ownership as a succession option; the City of Miami also amended their economic development loan program, funded by CDBG program income, to include financing for business conversions).
5. Invest in a loan guarantee pool: A loan guarantee pool can be one of the most cost effective ways to provide capital stimulus to worker ownership. These pools of money, which can be either on balance sheet ("funded") or off balance sheet ("unfunded"), would cover the first losses to lenders, up to a predefined percentage, in the case of a default on approved acquisition loans. Loan guarantee pools are an attractive option to stimulate lending in an ecosystem.

Policy Resources

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- Project Equity. (n.d.). The case for employee ownership: Why philanthropy and government should invest in this powerful business model [White paper]. <https://project-equity.org/about-us/publications/the-case-for-employee-ownership/>
- Sustainable Economies Law Center. (n.d.). Worker coop city policies. https://www.the-selc.org/worker_coop_city_policies
- Wylde, S., & Abdessalam, Z. (2020). Municipal policies for community wealth building. New York City Department of Consumer Affairs. <https://www1.nyc.gov/assets/dca/downloads/pdf/partners/Municipal-Policies-for-Community-Wealth-Building.pdf>
- Sample Ordinances to Support Worker-owned Cooperatives: Our partners, the Sustainable Economies Law Center (SELC) has many resources and sample ordinances supporting employee ownership and worker-owned cooperatives.
 - View SELC's sample city ordinance - https://drive.google.com/file/d/0B_rgt0QdXUbySk52ZGIzTGVPZDQ/view
 - View SELC's summary of sample city ordinance - https://drive.google.com/file/d/0B_rgt0QdXUbyaTdibE9QY19DM2M/view
 - Read more about city ordinances on SELC's website - https://www.theselc.org/worker_coop_city_policies

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Berkeley Resources:

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