

CITY OF SAN DIEGO
RESOLUTION NO. _____

Executive Summary

The City of San Diego is advancing a bold resolution to **endorse and expand Community Wealth Building (CWB)**—a proven strategy that puts ownership, control, and decision-making in the hands of local residents, especially those in communities of concern.

What Is CWB?

CWB includes **community-owned models** like Community Land Trusts (CLTs), housing, worker, and consumer cooperatives, and resident-owned communities. These models create **permanently affordable housing, dignified jobs, local business ownership, and democratic governance**.

Why It Matters:

- San Diego faces rising inequality, high housing costs, and low rates of minority-owned businesses.
- CWB offers a solution rooted in **equity, sustainability, and self-determination**.
- These models already exist in San Diego and are gaining momentum statewide and nationally.

What the Resolution Does:

- **Formally endorses CWB models** as vital tools for inclusive development.
- **Establishes a Community Wealth Building Fund** to support their growth.
- Directs **city departments to educate, promote, and provide technical assistance** to CWB efforts.
Calls for research into **new policies** to support CWB transitions—like first-purchase rights for nonprofits and co-op conversions.
- Prioritizes CWB for **city resources, surplus land, and expedited permitting**.

Vision:

This resolution positions San Diego to lead in building a more **equitable, democratic, and resilient local economy**—one where residents own their future.

A RESOLUTION endorsing Community Wealth Building, (heretofore known as “CWB”) models for housing, economic development, and community development, and requesting interdepartmental municipal support and research to help advance CWB models to increase equity, community ownership, and local democratic participation across the City, especially in communities of concern.

WHEREAS, the City of San Diego seeks to be a city where all residents—regardless of race, income, immigration status, or neighborhood—can access stable housing, dignified work, and opportunities for ownership; and recognizes that achieving this goal requires targeted strategies to support communities most affected by disinvestment, exclusion, and systemic inequity.

WHEREAS, the United Nations International has designated 2025 the Year of Cooperatives¹ to highlight the importance of these models.

WHEREAS, the City of San Diego has a long history of CWB models including the Vegetable Growers’ Market at 6th Street, formed by Japanese immigrants shut out by Anglo brokers after World War II; the Solana Beach People’s Food Store began by UC San Diego students in 1970; and the OB People’s Food Co-op, the longest continually-running cooperative in the city.

WHEREAS, San Diego is in desperate need of CWB models, particularly in communities disproportionately impacted by housing insecurity, underemployment, and limited access to capital—including Black, Indigenous, and people of color (BIPOC), immigrants, renters, and small business owners without generational wealth. San Diego is one of the most expensive land and housing markets in the United States, with 11% of San Diegans living below the federal poverty line.² The region lags behind other large metropolitan areas in terms of minority-owned businesses, and a growing number of businesses are owned by individuals nearing retirement age with no clear succession plan. At the same time, one in four San Diego County residents struggle to afford three meals a day, highlighting widespread economic insecurity.³

WHEREAS, Community Wealth Building (CWB) is a strategy that benefits all San Diegans by creating shared prosperity while intentionally removing barriers for those most impacted by inequality.

WHEREAS, CWB models are community-based, owned, and controlled enterprises that more equitably distribute the benefits of and allow for more democratic decision-making in housing, economic, and community development.

WHEREAS, CWB models contain in their by-laws mechanisms for cooperative ownership of assets and economic benefit for communities through shared equity provisions.

WHEREAS, CWB models have a governing board for decision-making that incorporates members of the surrounding neighborhood, city, or county; members directly involved in the enterprise such as residents, workers, or consumers; and members with technical expertise.

WHEREAS, CWB models include, but are not limited to, community land trusts, limited equity housing cooperatives, multi-stakeholder cooperatives, resident owned communities, worker cooperatives, and

¹ <https://ica.coop/en/2025-international-year-cooperatives>

² <https://www.sdfoundation.org/wp-content/uploads/2023/10/San-Diego-Economic-Equity-Report.pdf>

³ <https://www.sandiegohungercoalition.org/research#:~:text=1%20in%204%20people%20in,them%20are%20living%20with%20disabilities.>

food and grocery cooperatives, and build upon incipient forms of cooperation practiced within our communities.

WHEREAS, community land trusts, heretofore known as “CLTs,” are nonprofit organizations that purchase land and, through use of a ground lease, utilize land for the benefit of the community and ensure affordability of development on top of the land, including housing, businesses, cultural spaces, community spaces, and green spaces.

WHEREAS, limited equity housing cooperatives, heretofore known as “LEHCs,” are corporations that allow for the communal purchase and ownership of housing structures and establish community governance and decision-making over said structures.

WHEREAS, multi-stakeholder cooperatives—including hybrid worker/consumer cooperatives, real estate cooperatives, and more—are corporations that allow multiple stakeholder types to collectively own residential, commercial, or mixed-use structures and establish community governance and decision-making over said structures.

WHEREAS, resident owned communities, heretofore known as “ROCs,” are organizations that allow for the communal purchase and ownership of lots upon which manufactured housing communities exist and establish community governance and decision-making over said lots.

WHEREAS, worker cooperatives are businesses owned and controlled by workers in the business and establish worker governance and decision-making over said businesses.

WHEREAS, food and grocery cooperatives are enterprises such as farms, grocery stores, and community gardens that are owned and controlled by workers and/or consumers in the enterprise and establish community governance and decision-making over said enterprises.

WHEREAS, CWB models have been proven to keep the economic benefits of development in local communities, as well as create more equitable outcomes in housing, economic development, and community development.

WHEREAS, CWB models have been found to build community cohesion, inspire local democracy, and provide opportunities for participation of communities in local decision-making and governance.

WHEREAS, in housing, CLTs, LEHCs, and ROCs have been found to produce permanent housing affordability, slow gentrification and displacement of marginalized groups, and generate homeownership opportunities for communities of concern.

WHEREAS, in workforce and economic development, worker and food and grocery cooperatives have been found to create resilient and dignified jobs, improve work environments, and create entrepreneurial opportunities for communities of concern.

WHEREAS, community-based funders, like credit unions and community development financial institutions, have a long history of supporting CWB models nationally by creating access to flexible lending and financial services for communities of concern.

WHEREAS, San Diego County residents have already informally pursued community wealth building through mutual aid associations and informal cooperatives—such as business and artist cooperatives

in Barrio Logan. Likewise, San Diego County residents are already formally pursuing CWB models, such as Casa Familiar's Avanzando San Ysidro CLT⁴ and Tierras Indígenas CLT in Barrio Logan⁵; 15th Avenue, Eucalyptus View, and Orange Place cooperatives in Escondido⁶; at least 40 resident owned communities in San Diego County⁷; multiple worker cooperatives including UCSD Groundwork Books,⁸ UCSD General Store Co-op,⁹ and United Taxi Workers of San Diego¹⁰; and multiple food and grocery cooperatives including Foodshed Cooperative,¹¹ OB People's Food Co-op,¹² UCSD Food Co-op,¹³ and SunCoast Market Co-op in Imperial Beach.¹⁴ Nationally these models are even more prevalent.

WHEREAS, there are over 40 CLTs and at least 1,958 cooperatives of all types in California. Furthermore, there are over 300 CLTs and at least 65,000 cooperatives of all types in the U.S, and one in three Americans is a member of a cooperative.

WHEREAS, the San Diego Housing Element already proposes CLTs and shared equity housing models¹⁵ and the Department of Economic Development already supports cooperative forms of businesses.¹⁶

WHEREAS, California State Law has already recognized and formally defined CLTs,¹⁷ LEHCs,¹⁸ ROCs,¹⁹ and worker and consumer cooperatives—including food and grocery cooperatives.²⁰

WHEREAS, California already has networks to connect, educate, and support CLTs and cooperatives, including the California Community Land Trust Network²¹ and the California Center for Cooperative Development.²²

RESOLVED: That the City of San Diego supports the development and growth of CWB models, and be it

⁴ <https://www.casafamiliar.org/upcoming-projects/>

⁵ https://www.instagram.com/tierras_indigenas/

⁶ https://chworks.org/property-category/southern-california-communities/?_categories=southern-california-communities

⁷ <https://mhphoa.com/ca/roc/>

⁸ <https://groundworkbooks.org/>

⁹ <https://www.instagram.com/gstorecoop/?hl=en>

¹⁰ <https://utwsd.org/>

¹¹ <https://www.foodshedcooperative.com/>

¹² <https://www.obpeoplesfood.coop/>

¹³ <https://www.instagram.com/foodcoopatucsd/?hl=en>

¹⁴ <https://suncoastmarket.coop/>

¹⁵ https://www.sandiego.gov/sites/default/files/he_final_print_view_june2021.pdf

¹⁶ <https://www.sandiego.gov/event/co-operative-convening?event-date=Wednesday.%20July%2031.%202024.%206:30%20-%207:30pm>

¹⁷ https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=RTC§ionNum=402.1

¹⁸ https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=CIV§ionNum=817

¹⁹ https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CIV&division=2.&title=2.&part=2.&chapter=2.5.&article=9

²⁰ https://leginfo.legislature.ca.gov/faces/codes_displayText.xhtml?lawCode=CORP&division=3.&title=1.&part=2.&chapter=1.&article=1

²¹ <https://www.cacltnetwork.org>

²² <http://cccd.coop>

FURTHER RESOLVED: That the City of San Diego celebrates the accomplishments of current CWB models in the city and county.

FURTHER RESOLVED: That the City of San Diego will establish a community wealth building fund to receive future funds to support these models.

FURTHER RESOLVED: That the City of San Diego and affiliated departments will support education and advocacy for CWB models to spread awareness about the benefits of these models amongst communities, public stakeholders, financial institutions, and developers.

FURTHER RESOLVED: That the City of San Diego City and affiliated departments will research the future possibility of a technical assistance program to provide support to potential CWB models, help maintain a network of CWB models in San Diego, and collect nationwide resources including model by-laws, models of nonprofit incorporation, and more. Examples include the City of Austin Cooperative Courses²³, Minneapolis Cooperative Technical Assistance Program (CTAP)²⁴ and UHAB in New York City.²⁵

FURTHER RESOLVED: That the City of San Diego and affiliated departments will research and explore the possibility of CWB supportive policies including a cooperative conversion ordinance, modeled after Seattle's housing cooperative conversion ordinance,²⁶ which allows for the conversion of housing to LEHCs and ROCs, as well as businesses to worker, food, and grocery cooperatives; and a Community Opportunity to Purchase Act (COPA) and/or Tenant Opportunity to Purchase Act (TOPA), similar to San Francisco,²⁷ which will provide qualified nonprofit organizations first refusal to purchase land, housing, and businesses in the City.

FURTHER RESOLVED: That the City of San Diego will develop policies to prioritize CWB models on surplus land in accordance with the Surplus Land Act.

FURTHER RESOLVED: That the City of San Diego and affiliated departments will ensure that CWB models have access to current funding sources available in the city like small business loans, first-time homebuyers assistance, LIHTC, Section 8 Vouchers, and more on the same basis as other housing developments and business entities. The City and affiliated departments will also review current language of existing policies and make any necessary adjustments.

FURTHER RESOLVED: That the City of San Diego and affiliated departments will ensure that CWB educational materials are included in appropriate departmental websites and that funding sources for these models are included in the same online materials.

FURTHER RESOLVED: That the City of San Diego will expedite review on new developments on CLT land and new LEHCs, ROCs, worker cooperatives, and food and grocery cooperatives. This can be modeled on Los Angeles' affordable housing and shelter review.²⁸

²³ <https://www.fox7austin.com/news/city-of-austin-to-provide-training-education-on-co-op-businesses>

²⁴ <https://www.minneapolismn.gov/business-services/business-assistance/business-technical-assistance/cooperatives-help/>

²⁵ <https://www.uhab.org/about-us/mission/>

²⁶ [https://www.seattle.gov/sdcj/codes/codes-we-enforce-\(a-z\)/condominium-conversions](https://www.seattle.gov/sdcj/codes/codes-we-enforce-(a-z)/condominium-conversions)

²⁷ <https://www.sf.gov/information--community-opportunity-purchase-act-copa>

²⁸ <https://planning.lacity.gov/project-review/executive-directive-1>

FURTHER RESOLVED: That the City of San Diego and affiliated departments will develop recommendations for conducting outreach to existing small businesses and multi-family affordable housing developments with deed restrictions expiring in the next five years to educate them on transitioning to CWB models.

FURTHER RESOLVED: That the City of San Diego and affiliated departments will research the benefits of and opportunities for developing hybrid CWB models such as mixed-use housing and worker cooperatives and cooperatives on CLT land and work to implement viable solutions.

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