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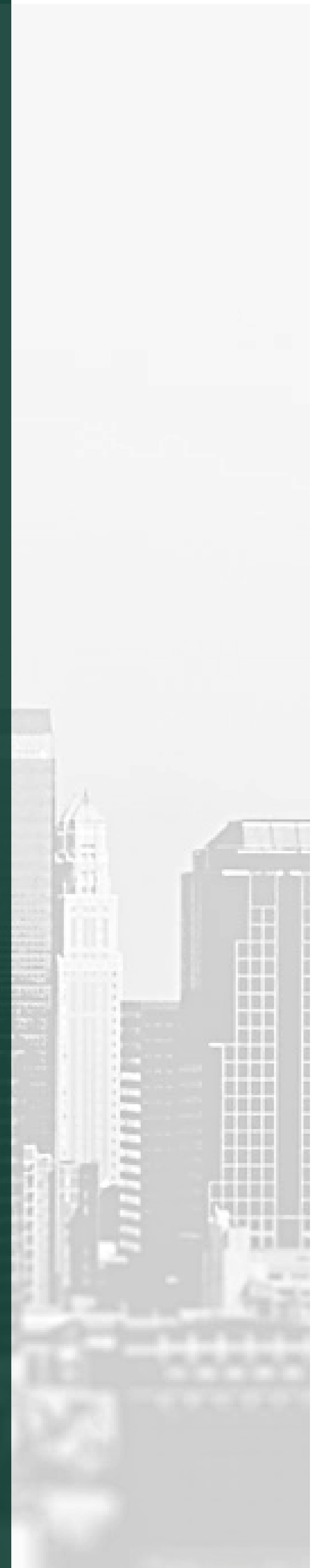
2026 Co-Learning Plan

Ecosystem Based Economic Development for Shared Ownership and Community Centered Investment in ALICE Communities



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Ecosystem Over Ownership

Advancing Collaborative Economic Models in Distressed Communities

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Michigan State University

Center for Community and Economic Development

Regional Economic Innovation

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ABSTRACT

This Co-Learning Plan examines ecosystem-based economic development models that prioritize shared ownership, democratic finance, and community-centered investment over extractive, single-entity ownership. Using Ecorse, Michigan as a case study, the project will assess how models such as community land trusts, cooperatives, and place-based investment ecosystems can stabilize small businesses, retain jobs, and build long-term local economic resilience in distressed communities. The analysis will synthesize policy research, practitioner interviews, and on-the-ground data to produce practical tools, strategies, and recommendations for Michigan economic developers and policymakers seeking equitable, scalable approaches to revitalization.

EXECUTIVE SUMMARY

Ecorse, Michigan sits at a crossroads. Once anchored by the steel industry, this small city of 9,355 residents along the Detroit River has spent decades navigating the aftermath of deindustrialization - shrinking tax revenue, population loss, and municipal receivership. Today, with a median household income of $40,241 against a state median of $72,389, and 68.26% of households below the ALICE threshold (Asset Limited, Income Constrained, and Employed), Ecorse faces a defining question: who will own its recovery, and on whose terms?

This Co-Learning Plan proposes a direction. Rather than pursuing traditional, extractive development - where outside investors capture public incentives and direct wealth away from local communities - Ecorse has an opportunity to build a community wealth ecosystem grounded in shared ownership, democratic governance, and locally rooted finance. These are not untested ideas. Cities from Rhode Island to rural Pennsylvania have demonstrated that cooperatives, community land trusts, and investment crowdfunding vehicles can stabilize neighborhoods, create jobs, and generate lasting equity for residents who have long been excluded from economic opportunity.

The report draws on three interconnected sources of knowledge: a literature review of regional development plans, national policy research, and cooperative economic history; interviews with elected officials, residents, business owners, and national practitioners; and an analysis of existing ecosystems in Ecorse, Detroit, and comparable cities. The case study of Meadville, Pennsylvania, a post-industrial city of similar scale, illustrates both the promise and the patience required to build these models. Meadville's journey, which began with community listening sessions and grew into a community land trust, a cooperative investment fund, and formal technical assistance infrastructure, took nearly a decade of sustained effort. Its lessons apply directly to Ecorse.

Four findings guide the recommendations of this plan:

- **No single model is sufficient.** Community land trusts, worker cooperatives, and community investment vehicles each serve a distinct function. Durable ecosystems rely on interconnected institutions, not isolated projects, performing different roles: organizing, financing, stewarding land, and developing enterprise.
- **Readiness requires education and trust.** Residents and business owners in Ecorse expressed genuine interest in collective ownership models but also cautioned that any initiative must be community-led, not city-imposed. Building investment literacy, establishing local champions, and creating participatory governance structures are prerequisites—not afterthoughts.
- **Legal tools already exist.** The Michigan Invest Locally Exemption (MILE) Act and the federal JOBS Act provide viable pathways for non-accredited investors to participate in community investment funds. The regulatory frameworks are in place; what remains is the local organizing, technical assistance, and alignment of capital sources to activate them.
- **Alignment, not ownership, is the economic developer's role.** Ecorse's partners - the Downriver Community Conference Foundation, Wayne Metro Community Action Agency, and a range of Detroit-area CDFIs and cooperative development organizations -

represent significant untapped capacity. The immediate task is not to create new institutions but to convene and align the ones that already exist.

The framework to move Ecorse forward begins with civic engagement and local organizing, proceeds through education and demonstration projects, and builds toward larger capital deployment and governance structures. It requires elected officials, community members, nonprofit partners, and civil servants working in concert—not in silos. The road ahead is neither short nor simple, but the tools, the models, and the partners are within reach. What Ecorse needs now is the will to begin.

INTRODUCTION

The approach to community redevelopment has shifted since the Great Recession of 2008 and the Covid-19 pandemic. The use of extractive business models that take incentives and resources from local communities, directing them into the coffers of outside developers, is slowly changing. The model has drawn pushback from community advocates and residents outraged by skyrocketing rents and the rising costs of living in their neighborhoods.

Detroit filed the largest municipal bankruptcy in 2013 amid population loss, shrinking tax base and escalating legacy costs. Likewise, neighborhoods in Detroit, gutted by the Great Recession and the tsunami of tax foreclosures that peaked in 2015, have sought new models for community development that include collective ownership and shared equity models.

In seeking models to provide affordable housing, business growth, and access to capital, initially, I researched how people of color weathered the storms of economic exclusion during the antebellum period and later from the First Reconstruction to the civil rights movement. “Early African American cooperative economic action took many forms: mutual-aid and beneficial societies, mutual insurance organizations, fraternal organizations and secret societies, buying clubs, joint-stock ownership among African Americans, and collective farming.” (Gordon Nembhard, 2014, p.32) I rediscovered the models of mutual-aid societies, farming cooperatives, and the rise of Black-owned insurance and financial institutions.

Thus, the focus of this co-learning plan is to identify collective ownership models that empower residents to own and manage assets in their respective communities, such as commercial real estate, homes, and businesses. James, the co-author, and I sought local and national models of collective ownership and uncovered case studies of the use of community land trusts, community investment vehicles, and worker-owned cooperatives.

Our methodology included the review of regional and local development plans, the City of Ecorse Master Plan, existing demographics, and the Downtown Development Authority plan. Second, we completed a literature review of a dozen articles and studies using scholar-based databases such as Academia, Google Scholar, industry practitioners, and thought leaders such as the Brookings Institute, the Aspen Institute, and the Democracy Collaborative.

Interviews of political figures, business owners, property owners, residents, community stakeholders, and practitioners were conducted to understand the landscapes of Ecorse and Detroit. Additional interviews were completed with national practitioners, consultants, and nonprofit leaders. The Co-Learning Plan provides a map of the existing ecosystem within Detroit and the State of Michigan that has supported collective ownership models and resources that should be aligned to provide additional support. Last, we will discuss a plan of action based on the community wealth-building framework that Ecorse can adopt to move forward.

BACKGROUND

Distressed communities such as Ecorse, MI, located south of Detroit, experienced decades of decline in population and the local economy. Located along the Detroit River, with river access, the city is 3.7 square miles and nestled south of Canada within close proximity to the Ambassador and

Gordie Howe bridges. It borders Detroit and the downriver communities of River Rouge and Wyandotte.

Ecorse was dependent on the steel industry, with its largest employer, Great Lakes Steel, representing 60% or more of its property tax revenue (Daddow 1993). The city was forced into receivership in the 1980s and throughout the decades has experienced additional fiscal distress with emergency managers, layoffs, and the reduction of services.

The city's population is 9,355 with a median household income of $40,241, while the State of Michigan has a median household income of $72,389. Yet, in Michigan, 40% of households are struggling financially and are unable to pay for their basic necessities. The ALICE population, defined as Asset Limited, Income Constrained, and Employed, comprised 40% of Michigan households in 2024 (United for ALICE and United Way of SEM 2026). The significance of the ALICE population is that households must make difficult decisions on whether to buy food or put gas in the car for work. The federal poverty line, based on the US Census, is $31,200 for a family of four.

Table 1 - Ecorse Population by Race

Ecorse Population 2020 US Census American Community Survey	
Total Population	9,355
Black	4,322
Native American	105
White	3,144
Latino or Hispanic	1,697
Asian	33
Other	753

Ecorse's median household income is just above the poverty line. However, based on the ALICE mapping tool for zip code 48229, **68.26%** of households are below the ALICE threshold, including **33.95%** of households that are below the federal poverty level. The chart below shows ALICE demographics in the State of Michigan. The

Table 2 - ALICE Population State of Michigan

	Total	Total Below ALICE Threshold	Percent Below ALICE Threshold	Poverty	ALICE	Above ALICE Threshold
ALL HOUSEHOLDS	4,109,904	1,631,029	40%	13%	26%	60%
AGE						
Under 25 Years	158,108	106,036	67%	36%	31%	33%
25 to 44 Years	1,248,441	428,826	34%	13%	21%	66%
45 to 64 Years	1,446,945	487,739	34%	12%	22%	66%
65 Years and Over	1,256,410	608,428	48%	13%	36%	52%
RACE/ETHNICITY						
American Indian/ Alaska Native	16,618	8,360	50%	12%	38%	50%
Asian	117,878	33,121	28%	7%	21%	72%
Black	537,967	332,432	62%	20%	42%	38%
Hispanic	170,198	74,913	44%	10%	34%	56%
Native Hawaiian/ Pacific Islander	939	352	37%	9%	28%	63%
Two or More Races	207,908	90,342	43%	10%	33%	57%
White, Non-Hispanic	3,099,959	1,109,264	36%	7%	29%	64%

The ALICE burden is disproportionately high for minority groups within the State, with 62% of Black and 50% of Native American households.

Moreover, Ecorse's local economy has shifted from its large industrial base. The top employers are Ecorse Public School System, Pak Rite (Light Manufacturing), U.S. Steel, the City of Ecorse, and Triumph Transportation. The top industries where employees worked are shown in the table 3.

Table 3 - Civilian Employed over 16 Years of Age

Industries Source: US Census 2020	Civilian Employed over 16 Years of Age by Percentage
Educational services, health care, and welfare services	25%
Manufacturing	20.2%
Retail Trade	13%

Ecorse has over 167 active businesses, with the top sectors of services, such as personal care, laundry, and religious institutions at 24.42%; accommodations and food service at 8.72%; and retail, i.e., home, food, and automobile at 8.15%.

Surprisingly, the class of workers was described as self-employed, owning an incorporated business (1.9%); employees (74%); and local government, federal, and state (15.6%), and self-employed, owning a not-incorporated business (1.9%). The percentage of self-employed workers indicates individuals are utilizing their skills to provide for their households outside of traditional jobs. Although the income levels are low, residents seek out opportunities.

Additionally, a Downtown Development Authority was established in 2020 with a Tax Increment Finance Fund (TIF) to capture the increase in tax revenue as businesses locate and grow. The DDA's boundaries include W. Jefferson and Southfield Road, the main thoroughfares, and the neighborhood corridor along Visger Road.

The officials have worked with the Michigan Economic Development Corporation (MEDC) along with the best practices in the Redevelopment Ready Communities (RRC) program. The RRC provides technical assistance funds, training, and other support to RRC-designated cities. Ecorse is on the enhanced track but is working to become certified. In addition, Mill Street, a vacant industrial site, is listed with the Detroit Regional Chamber’s VIP (vacant industrial property) site and is actively marketed for redevelopment.

The city of Ecorse has assets such as vacant land, over 12 vacant commercial buildings, and an active Downtown Development Authority. Although the TIF fund is building slowly, the business owners could serve as first adopters to understand the collective ownership model, such as a community investment fund, and engage with others.

PEOPLE

Gaining insights from elected officials and residents was important to understand the challenges and mindset of the key stakeholders. Interviews were conducted with Mayor Lamar Tidwell, two longtime residents, and a business owner. The government structure is a city manager, with a city council and the mayor that does not have veto power.

The vision and objectives from the mayor laid out a plan for redevelopment:

- Attraction of outside investors and corporations for over 60 acres of vacant industrial land (Mill Street) and a 3-acre commercial site (W. Jefferson).
- The city owns over 200 vacant residential lots. Working on an infill housing project with a nonprofit developer and seeking to partner with other developers/investors for new construction.
- Acquiring existing businesses, such as a private marina, to increase tax revenue from the DDA Tax Increment Financing Fund.
- Demolish blighted commercial buildings on Jefferson and assemble land for large-scale mixed-use development.

Further, residents and business owners expressed their challenges of living and doing business in the city. Their concerns included the following:

- High property taxes and access to resources for homeowners
- Compliance and enforcement barriers—lack of education regarding code violations and processes for obtaining certificates of compliance
- Lack of civic engagement by residents and interaction from local officials

- Asset-limited—struggle to build up savings after paying monthly bills
- Access to high-quality produce, meats, and other retail services
- Business owners feel unsupported
- Need support to navigate the building and business permitting process
- Need technical assistance and programs for capital access and loan readiness
- City does not articulate their vision for redevelopment—demolish buildings and holds vacant lots

Residents and business owners were interested in learning more about collective ownership models. However, a few would prefer a community initiative instead of a city-led effort. Others wanted to understand the return on investment and requirements to participate in a model to collectively own commercial real estate.

EXPERTS AND PRACTITIONERS

We identified several practitioners and experts in the field of collectively owned commercial real estate. Chris Miller, CEO and Board Chair of the National Coalition of Community Capital (NC3), explained the Michigan Invest Locally Exemption (MILE) Act, which he successfully created and helped pass, that enables investment crowdfunding by Michigan residents who are not accredited investors.

The MILE Act provides small business owners with access to capital from non-accredited investors living in Michigan. The Act opens up capital to business owners other than family, friends, and commercial loans. The U.S. Securities and Exchange Commission (SEC) defines a non-accredited investor as an investor with a net worth under $1 million with income under $200,000 individually (or $300,000 with a spouse). Local investors are limited to investing $10,000 per business.

Under the intrastate securities exemption, a company can raise a maximum of $1 million annually, or $2 million if the company has audited financials. Non-accredited investors can invest a maximum of $10,000 per company under this filing. However, the company must be based in Michigan and solicit the raise to only Michigan investors. The business must offer a return on the investor's investment, and the security must be registered with the SEC.

Some organizations also utilize the federal Jumpstart Our Business Startups Act, signed into law in 2012. The JOBS Act allows companies to solicit investment-based crowdfunding throughout the United States. Anyone, regardless of income or wealth, is allowed to invest in a private company. The maximum a company can raise is $1.07 million annually. The maximum a nonaccredited investor can invest is based on a formula comprising their income and net worth. Companies must provide security through an online platform registered with the Securities and Exchange Commission (SEC).

Chris stated that NC3 provides support to organize the crowdfunding campaign and complete the feasibility study for the business or property. However, they do not provide outreach and education to potential investors. Further, an ecosystem of lawyers, brokers, and other professionals who understand the community-based investment model is needed. Professionals in the industry must be educated on the model to help scale the concept.

Further, Mr. Miller seeks to amend the definition of an accredited investor. The current definition is an investor who meets the requirements as defined by the U.S. Securities and Exchange Commission (SEC), with a net worth over $1 million. The definition would include anyone who invests an amount greater than $2,500 or 5% of their net worth (excluding primary residences).

Last, the Investment Company Act of 1940 imposes heavy burdens on funds, yet small funds are positioned to mobilize local dollars for community-based initiatives. NC3 is working for funds under $50 million to amend the existing intrastate exemption to make it self-executing and increase the cap to $50 million. It will also amend the Business and Industrial Development Corporation (BIDCO) exemption to eliminate the requirement for investors to be accredited. Under Michigan law, a BIDCO (Business and Industrial Development Company) is a state-licensed private financial institution established to promote economic development by providing direct capital financing and managerial assistance to small- and medium-sized business firms in the state (Investment Company Act, 1940).

Jessica David is principal of Good Worth Working For, a community consultancy. Ms. David also co-founded Local Return to build community wealth and the Rhode Island Community Investment Cooperative, home to Rhode Island’s first-ever community investment fund. She is president of both organizations.

Jessica co-founded the investment fund and the nonprofit in 2021. Local Return’s mission is to build community wealth, which leads to the resilience of people and places, and focuses on ownership. Local Return is the ecosystem builder, providing training and incubating ideas.

On the other hand, the Rhode Island Community Investment Cooperative is the community investment fund through which investments are made. It is structured to give each investor one vote, regardless of the amount of their financial contribution. The Investment Committee, composed of local residents, vets potential deals for their consideration. Aside from viability, applicants must prove their project has substantial support from neighbors.

Best practices from Local Return and the Rhode Island model included:

- **Structure for Participation—**The fund’s core structure must be built to allow maximum community participation.
- **Champions and a Small Team—**Need community champions and a small team dedicated to putting in the necessary time, education, and communication.
- **Build A Pipeline—**Building a project pipeline for investments and a training program for small-scale real estate developers. The first cohort had 14 participants; the second had 13 enrolled.
- **Inclusive Investment Model—**The fund model includes three types of stock, with the "RI" stock designed for low-income, unaccredited investors, featuring the lowest minimum investment and the highest rate of return, to maximize access to investment.

- **Community Education Strategies**—one-on-one conversations, peer-to-peer engagement, casual weekly info sessions at different coffee shops, and hosting dinner parties or local bar gatherings.
- **Strategic Collaboration and Learning** They partnered with NC3Now, whose handbook helped establish the structure, and received support from individuals like Bryan Beckon, who helped structure the fund and secure a grant for legal costs. They consulted other community investment models like Kachuwa Colorado and the Boston Impact Initiative (BII), borrowing some of their language and concepts.
- **Stayed Grassroots—**Avoided including local government to bypass political restrictions and baggage, focusing instead on community engagement. They are now engaging for a local tax credit.

The Rhode Island experience also challenges that any community undertaking this work should anticipate

- **Extended Time for Establishment** - The process of establishing the Cooperative, from finding the NC3Now handbook, took four years.
- **Structural and Regulatory Complexity** - Structuring the fund, fundraising, and gaining approval (specifically 506 3 approval by the state for non-accredited investors) took a significant amount of time.
- **Recruitment -** Founding members lacked finance or securities backgrounds, resulting in a "huge learning curve".
- **Investor Education** - They had to start over with education after testing ideas and receiving feedback from a small initial group.
- Dividends are paid at board discretion, but the minimum investment of $500 Series A is for non-accredited investors with a 100% paid dividend.
- Recruit a mix of accredited, impact investors and non-accredited investors but provide a “no harm option” for non-accredited investors

The national models offered by Chris Miller and Jessica David establish what is possible when the right structures, legal frameworks, and community buy-in come together. The next question is what already exists in and around Ecorse that could support or seed a similar effort. A wealth-building ecosystem does not have to be built from scratch; in many cases, the task is to recognize and align what is already there.

ECORSE ECOSYSTEM FOR REDEVELOPMENT

Downriver Community Conference Foundation (DCCF) is a nonprofit organization that works collaboratively with over 15 cities located along the Detroit River and the downriver area in southeast Michigan. DCCF partners to establish common goals and strategies to develop human, social and economic assets of the Downriver area.

Jazmine Danci, the Economic Development Director, leads the charge for cities seeking to obtain available grant funding and incentives for their communities. She works with Ecorse and River Rouge to develop growth and development strategies. I interviewed her regarding the community land trust model and how Ecorse could use it as a tool to develop permanently affordable housing. She stated, “River Rouge has a large amount of city-owned vacant lots as well, and we would be open to a discussion about CLTs and how the two cities could work together.”

Ecorse is part of the Wayne County Land Bank municipalities program. It has the first right of refusal for foreclosed vacant lots and structures owned by Wayne County located in the city. Jazmine facilitates a steering committee composed of local, state, nonprofit, and university experts to evaluate housing proposals submitted to Ecorse. The DCCF also provides business technical support, grants (TA grants—when available), and capacity building to Ecorse. Other services include weatherization, brownfield redevelopment, workforce development, and grant identification.

Wayne Metro Community Action Agency is a nonprofit service provider based in the downriver area with 100 programs serving 75,000 low to moderate-income residents in the county. Wayne Metro also provides housing assistance, a shelter for individuals experiencing homelessness and constructs affordable housing and apartments. Programs include water and utility assistance, income tax preparation, adult education, early learning for kids and financial education, and counseling.

Ms. Jamia Timmons, a financial coach with the Financial Empowerment Center (FEC), offers professional, one-on-one counseling assistance with budgeting, debt reduction, credit building, and safe and affordable banking services. Ms. Timmons stated, “FEC counselors adjust their approach by meeting people where they are, especially when someone is in survival mode and focused on immediate needs.” This can include helping them prioritize bills, avoid evictions, utility shut-offs or collections.

I asked her, "What are common obstacles faced by clients?" She responded, “The common hurdles clients face are the combination of high living expenses, limited income, and gaps in financial literacy, which together create a cycle that’s hard to break.” She also stated, “Without strong budgeting skills, some residents use high-interest loans…or fall behind on payments, which can lead to collections or foreclosure.”

Ecorse is supported by several well-funded organizations that provide capacity for its staff, networking, and strategic partnerships. In addition, the residents can benefit from free programs and services to help them pay down debt, obtain social assistance and access housing.

The support network surrounding Ecorse from the Downriver Community Conference Foundation to Wayne Metro's Financial Empowerment Center represents a meaningful foundation. The challenge, as it is in many distressed communities, is not a complete absence of resources but rather the absence of intentional coordination among them. Economic developers have a distinct role to play in bridging these actors and moving the community from isolated services toward a coherent, mutually reinforcing ecosystem.

NEXT STEPS FOR ECONOMIC DEVELOPERS

The role is not to "own" the ecosystem; it is to convene, de-risk, and align it. For economic developers and municipal staff in Ecorse, this means operating as facilitators and connectors rather than lead developers. The following actions provide a framework for beginning that work:

- **Convene:** Bring city, residents, land bank/city land staff, small businesses, worker groups, and regional anchors into one table.
- **De-risk:** Use small demonstration projects, site control, predevelopment work, and TA to reduce uncertainty.
- **Align demand:** Map municipal, institutional, and regional purchasing needs that could support local cooperative enterprises.
- **Protect assets:** Use CLTs/shared-equity structures to keep land and productive assets from being lost to speculation.
- **Finance after readiness:** Pair grants/subsidy with non-extractive finance once governance and operations are credible.

These steps do not operate in isolation - they are components of a broader, proven framework. Community wealth building, as articulated by the Democracy Collaborative, provides the conceptual architecture that ties convening, de-risking, and financing into a coherent strategy for equitable economic development. Understanding this framework, and the range of ownership models it encompasses, is essential to putting Ecorse's next steps in proper context.

COMMUNITY WEALTH BUILDING

Other cities embraced collective ownership models as an approach to thwart the displacement of long-time residents and increase ownership in homes and businesses. We examined the community wealth-building framework taken from the Democracy Collaborative. It is defined as "a bottom-up approach that centers democratic ownership of the economy and community self-determination."

The Action Guide for Advancing Community Wealth Building in the United States further states, "The aim of Community Wealth Building is instead to change the nature and operations of the local economy so that it produces better outcomes as a matter of course, working in service of people, place and planet."

Given the opportunities and challenges Ecorse faces, one collective ownership model could not be the solution. We researched case studies about cities similar to Ecorse that have used one or more collective ownership models to empower their residents and redevelop their neighborhoods.

The five pillars of Community Wealth Building: Progressive Procurement, Locally Rooted Finance, Inclusive and Democratic Enterprise, Fair Work, and Just Use of Land, together describe an integrated system rather than a menu of individual programs. Progressive procurement opens pathways for worker-owned and minority-owned enterprises to access institutional contracts. Locally rooted finance redirects capital through public and community banks, credit unions, and new community investment vehicles. Inclusive and democratic enterprise policy supports the creation of cooperatives, municipal enterprises, and other ownership models that put productive capital in the hands of workers and communities. Fair work ensures every worker receives a living wage and real power in the workplace. And just use of land returns land and real estate development to community control, combating speculation and displacement. Applied together, these pillars describe the kind of economy Ecorse has the potential to build.

The five pillars provide a normative direction, but abstract frameworks only carry a community so far. What Ecorse also needs is evidence that cities of comparable size and circumstance have made tangible progress. The following case study of Meadville, Pennsylvania offers this example of how a small post-industrial city built the early architecture of a community wealth ecosystem, and what it cost in time, conflict, and institutional persistence to do so.

The five pillars of Community Wealth Building based on the Advancing Community Wealth Building in the United States guide (page 8):

Progressive Procurement	Locally Rooted Finance	Inclusive and Democratic Enterprise	Fair Work	Just Use of Land
Anchor institutions and local governments provide pathways to procurement for worker-owned cooperatives, women and minority-owned enterprises.	Redirect money in service of the real economy through public and community banks, credit unions, and new forms of community investment vehicles.	Policy should support the creation of multiple forms of worker and consumer cooperatives, municipal enterprises, based on recognition that ownership of productive capital is the center of where power lies in any political-economic system.	Institutions should ensure every worker receives a living wage, real power in and control of their workplace for trade union rights, decent work and work conditions.	Localities should mobilize land and property assets to build real wealth in communities, bring local land and real estate development back under community control, and combat speculation and displacement.

CASE STUDY: MEADVILLE, PENNSYLVANIA

Meadville, Pennsylvania, a small post-industrial city, built elements of a community wealth-building ecosystem. Meadville's approach grew out of community planning, local political organizing, nonprofit development, community-controlled finance, and selective support from local anchor institutions such as Allegheny College.

Its ecosystem appears more partial and developmental, with important progress in housing, civic engagement, local finance, and technical assistance, but less evidence of large, recurring institutional procurement contracts driving worker cooperative scale. That limitation is exactly why the case is useful for Ecorse. It shows what a smaller city can build, but also what remains difficult without stronger regional coordination and larger procurement relationships.

The city has a manufacturing history, including tool-and-die production, but also faces a reduced tax base, aging housing stock, population loss, higher renter rates, and the long aftereffects of industrial restructuring. The Democracy Collaborative describes this as a town with clear assets, but also a "silent decline" tied to offshoring and tax-base erosion.

A critical part of the Meadville story is that the process began with civic and community engagement, not with a procurement office or a ready-made cooperative development strategy. In

2015, Allegheny College's "Year of Meadville" helped catalyze local conversation and partnerships around civic innovation and community development. In late 2016, Meadville launched "My Meadville," a resident-driven planning process supported by PA Humanities and the Community Heart & Soul model. Over roughly two years, a core team and about 150 local contributors carried out more than 700 interviews and engaged thousands of residents, then translated that input into a community action plan. Engagement required sustained outreach, including a multi-year planning processes, alongside political conflict and institutional restructuring before implementation could occur.

That planning process was not smooth or universally supported. Some local officials and residents were skeptical, and at one stage the city council called back copies of the report after objecting to it. The Redevelopment Authority that had fiscally housed the process was later restructured, and staff were laid off. That matters because Meadville shows that community wealth-building in a small city is not just about "best practices." It also requires conflict, institutional persistence, and in this case, political reorganization. Organizers from the My Meadville process then ran for office, won council seats in 2019, helped build Crawford County United, and by 2021 a reform coalition had won broader municipal control.

The institutional outputs that followed are what make Meadville useful. On the land and housing side, Common Roots emerged as a nonprofit community land trust focused on permanently affordable housing, shared-equity homeownership, and cooperative housing. The Democracy Collaborative notes that Meadville invested in a shared-equity housing cooperative and CLT, while Common Roots describes itself as a 501(c)(3) nonprofit CLT that will never sell its land and intends to keep it affordable over time.

On the finance side, Meadville developed the Northwest Pennsylvania Investment Cooperative (NWPIC), a community investment cooperative organized beginning in 2016 and incorporated in 2017. NWPIC states that it purchases, renovates, and leases commercial space for community-minded businesses and social enterprises, using a one-share, one-vote model so that governance is not tied to wealth concentration. USDA also identifies it as a local response to limited access to capital in a town of roughly 13,000 people. Its projects include real estate acquisition and Kiva-based microloan crowdfunding (0% interest; small-dollar loans raised from individuals online) used to finance local businesses.

On the technical assistance side, Meadville also developed "Cooperation Meadville," a workforce and economic development initiative created through a 2022 Appalachian Regional Commission grant to Common Roots in collaboration with Keystone Development Center. KDC describes this effort as providing training, education, and technical assistance to residents, civic leaders, and businesses to build leadership and community capacity for cooperative development. This initiative is important because it shows Meadville eventually had to create a more explicit intermediary layer, not just rely on values, planning, or municipal goodwill.

The city's more recent housing work also shows that Meadville's ecosystem is structured through partnership rather than a single lead institution. The 2024 Make Meadville Home Housing Action Plan states that the City and/or Redevelopment Authority may provide capacity and/or capital, while an implementation team pulls together Common Roots and other partners in a public-private partnership facilitated by the City and Redevelopment Authority. The plan assigns the City a coordinating role and the Redevelopment Authority an operational redevelopment role. That makes Meadville directly relevant to Angeline’s question about whether these models are city-created or nonprofit-created. In Meadville, the answer is neither. It is a coordinated arrangement between municipal bodies, nonprofit entities, and community-based organizations.

Lessons Learned from Meadville carry direct implications for Ecorse:

- Ecosystems matter more than individual organizations. None of the cases relied on a single cooperative or nonprofit acting alone. Instead, durable models were supported by interconnected institutions performing different functions, including community organizing, technical assistance, financing, land stewardship, procurement, and enterprise development.
- Successful ecosystems rely on intermediary and federated institutions whose primary purpose is supporting other organizations rather than operating enterprises themselves. Mondragón's federation in Spain has become one of the most influential models of cooperative ecosystem development, inspiring organizations such as Cooperation Jackson and Co-op Cincy to adapt elements of its emphasis on education, technical assistance, shared services, and democratic enterprise development to their own local contexts.
- Founded in 1956 by Catholic priest José María Arizmendiarrieta and a group of his technical college students, MONDRAGON Corporation is a worker-owned federation of cooperatives based in Spain’s Basque Country that operates democratically across industrial, retail, financial, and educational sectors. As the world's largest worker cooperative group, it functions on a "one person, one vote" governance model and generates €11.32 billion in annual revenue while employing over 71,000 workers worldwide (MONDRAGON Corporation. (n.d.). About us. MONDRAGON Corporation).
- Mondragón's network of cooperatives illustrates how shared education, finance, research, and technical assistance can strengthen an entire regional economy rather than individual firms.
- Successful efforts depended on coordination among multiple organizations rather than isolated projects.

Meadville's experience confirms that place-based ecosystem building works, but it also that no community does it alone. For Ecorse, the relevant regional ecosystem is not a distant case study but an existing set of organizations operating right across the city line in Detroit and throughout Southeast Michigan. The following section maps that ecosystem, identifying where the pillars of community wealth building are already being addressed and where the gaps remain.

DETROIT ECOSYSTEM

Detroit is overrun with resources for small business owners, emerging developers, and start-ups. However, alignment with collective ownership models is not clear. The opportunity to create organizations that create wealth for individuals and the community will need intentional conversations and coordination between resource and service providers.

The co-op-developer and technical assistance providers and lenders must work as a team to help organize and strengthen collective ownership organizations. The existing ecosystem in Detroit has organizations such as Community Development Financial Institutions, nonprofit organizations, institutions of higher learning, and city of Detroit Departments. The model of neighborhood roundtables can be utilized to share information, coordinate service delivery, and establish Key Performance Indicators to measure impact across the organizations.

On the progressive procurement side, the Buy Detroit Program provides a procurement pathway for Detroit-headquartered and Detroit-based businesses, creating opportunities that could be directed toward worker-owned enterprises. On the finance side, PropserUs Detroit, a CDFI offering microloans, business training, and grants, and Michigan Women Forward (microloans) provide locally rooted capital for small and emerging businesses. NC3 Now offers training for community investment vehicles that could be applied in Ecorse.

For inclusive and democratic enterprise, the MI CEO state-level pilot program supports succession planning and transition to ESOPs or worker-owned cooperatives using federal Department of Labor funding. The Center for Community-Based Enterprises (C2BE) provides co-op development, succession planning, and worker-owner conversions to employee trusts. On fair work and community justice, the Detroit Justice Center supports community-based efforts to embrace returning citizens, nurture entrepreneurship, and transform local economies through worker-owned and democratically governed businesses.

On the land side, the Detroit Justice Center also supports community land trusts and community reinvestment trusts as mechanisms for delivering permanently affordable housing. The University of Michigan Law School provides free transactional legal services to nonprofit organizations, community-based groups, and small businesses through law students supervised by licensed attorneys - a resource that could directly support early-stage cooperative or CLT formation in Ecorse.

The Detroit ecosystem demonstrates both what is possible and what Ecorse currently lacks: intentional alignment. The organizations above are each doing meaningful work, but they are not yet working in concert around a community wealth-building agenda for downriver communities. Closing that gap is where Ecorse's economic development leadership and its nonprofit partners can play a decisive convening role.

Progressive Procurement	Locally Rooted Finance	Inclusive and Democratic Enterprise	Fair Work	Just Use of Land
Buy Detroit Program—procurement pathway for Detroit-headquartered and Detroit Based businesses	PropersUs Detroit - CDFI - microloans, business training and grants; Michigan Women Forward CDFI (MicroLoans) NC3 Now - training for Community Investment Vehicles	MI CEO - State level pilot program for succession planning and transition to ESOP or worker-owned cooperative. Federal Department of Labor funding. C2BE - Center for Community-Based Enterprises - Co-op development, Succession Planning, worker-owner Conversions to Employee Trusts	Detroit Justice Center supports community-based efforts to embrace returning citizens, nurture entrepreneurship, and transform local economies. Transformative entrepreneurship in the form of worker-owned and democratically governed businesses (cooperatives) and related nonprofit services, and businesses run by returning citizens.	Detroit Justice Center—achieves this mission by focusing on: Community Land Trusts affordable housing in the form of community land trusts and community reinvestment trusts The University of Michigan Law School provides free transactional legal services to nonprofit organizations, community-based groups, and small businesses through law students supervised by licensed attorneys.

CONCLUSION

The City of Ecorse, once a thriving city with a large employer such as U.S. Steel and the nearby Ford Rouge Plant, along with other nearby industrial and manufacturing jobs is struggling to redefine itself in this new 21st-century reality. The loss of manufacturing jobs from its largest employer resulted in dwindling municipal revenue and the decline of local businesses.

Today, the city is in a transitional phase as the State Equalized Value of its property both residential and commercial, has increased for the last few years with an increase of 9.01% from 2024 to 2025 and has left the city in search of new opportunities to grow its economy.

The study of collective ecosystems expanded my view of available resources and organizations globally. I discovered a global movement of impact investors and community wealth builders who are replicating collective ownership models worldwide.

The interviews of residents and city officials provided great insight, beyond what the review of the plans and studies could provide. The demographic data was a challenge because regional and state organizations reported different population numbers at different times. Using US Census data and the United for Alice Study was more consistent and easier to follow.

Overall, the case studies and industry expert interviews demystified the federal and state laws for investment-based crowdfunding. Reading the case studies while reviewing the existing community investment funds was helpful to unpack a complicated process.

However, I learned that an action plan is needed to create a community wealth building strategy. It will not happen overnight, but Ecorse is at a pivotal point with a new city administrator, an upcoming Mayoral election and developers seeking and proposing major development in the municipality.

Ecorse can also utilize a staff member - community development staff member to create a steering committee of stakeholders, experts and state, county and local officials to further study the models and align with available state, federal and local resources to build a plan of action.

Last, the city has a DDA district, but it is challenged with vacant buildings. Understanding how a community investment vehicle could be used to bring in needed capital with a stack that includes unaccredited, impact funds, and CDFIs would be a next step.

Getting support from legislative and administrative officials in the City is crucial. Providing an opportunity to undertake a learning journey, including workshops and training on the community's wealth-building model, would be instrumental. At the same time, setting up local learning circles about worker owned cooperatives and CLTs with the community partners and business owners would also be a next step as we endeavor to change the mindset around community redevelopment.

CHALLENGES

I observed the lack of a strong grassroots organization that could mobilize residents and provide the gathering and learning opportunities that were completed in other communities such as Meadville. However, Ecorse does have a strong partner with the Downriver Community Conference, a 501c3 that provides technical assistance and capacity building to the city and other adjoining cities in Downriver. Ecorse is a member city and has access to state and county officials that provide support and funding on its behalf.

In addition, the Wayne Metropolitan Community Action Agency is another county wide nonprofit that provides debt elimination and wealth-building classes for residents to reduce debt and build up savings, affordable housing, and other assistance programs.

Wayne Metro is building three homes in the city that will be affordable. There are also dozens of faith-based institutions and individual property owners who give back to the residents with food pantries, social services and volunteer efforts.

FRAMEWORK TO MOVE FORWARD

Key Players are needed to begin the conversations and shift the mindsets of local officials from searching only for the big fish, like a major employer or developer, to turn around the economy of the city. Similar to Meadville, the community and a local nonprofit spent months and a few years surveying the community and building an action plan to move the city forward with collective ownership models.

The table below identifies the key players whose engagement is essential to beginning this process:

- **Elected Officials:** Mayor, Council, County and State officials
- **Activists and Organizers:** Local churches, business owners, seniors, and civic groups
- **Non-Government Advocates:** Downriver Community Conference, Wayne Metro
- **Engaged Community Members:** Residents and property owners
- **Committed Civil Servants:** City of Ecorse department heads, particularly Community Development

These stakeholders do not need to arrive with a unified vision. What they need is a shared commitment to learning together about what has worked in other cities, what the legal frameworks allow, and what Ecorse's own community has said it wants. The co-learning process documented in this report is itself a model for how that conversation can begin. The next step is to take it beyond these pages and into the rooms, places of worship, coffee shops, and council chambers where Ecorse's future will be decided.

Elected Officials	Activists/ Organizers	Non-Government Advocates	Engaged Community Members	Committed Civil servants
Mayor, Council, County and State officials	Local Churches Business owners, seniors and civic groups	Downriver Community Conference, Wayne Metro	Residents, property owners	City of Ecorse department heads - Community Development

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MICHIGAN STATE UNIVERSITY

UNIVERSITY OUTREACH AND ENGAGEMENT

The MSU Center for Community and Economic Development Regional Economic Innovation (REI) seeks to identify and develop new economic development tools, models, policies, and practices to support innovative economic development, high-growth enterprises, and job creation in distressed regions across the state. REI is establishing a new economic development ecosystem to cope with the ever-changing global and regional dynamics. Through this ecosystem, REI engages innovative and creative minds which results in new economic development practices.

REI was established in 2011. In 2026, REI partnered with the following Michigan State University offices:

Office of the Provost
Office of the VPRI
MSU Jenison Fund
University Outreach & Engagement
College of Communication Arts and Sciences

2026 Co-Learning Plan