

*City of*  
**MOUNTAIN VIEW**

# **COMMUNITY OWNERSHIP ACTION PLAN**



City of  
**Mountain  
View**

**FINAL DRAFT  
JUNE 2026**



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# Executive Summary

Mountain View has long been proactive in addressing housing needs through affordable housing production, tenant protections, homelessness response, and homeownership programs. Yet significant gaps remain. Housing costs in Mountain View are among the highest in the region, many lower-income households face severe rent burdens, and older naturally affordable rental homes remain vulnerable to demolition and redevelopment. These pressures can destabilize families, displace long-term residents, make it difficult for essential workers to live here, and erode community connectedness.

The Community Ownership Action Plan (COAP) is part of the City’s 2023-31 Housing Element to comprehensively address tenant displacement. The COAP is also just one component of the City’s broader housing response designed to address these challenges through innovative housing models centered on long-term resident and community benefit.

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***The COAP advances a people-centered vision: a future where housing supports community well-being, health, connectedness, affordability, and stability for all.***

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Unlike conventional housing models that prioritize financial return, community ownership intends to preserve housing as a lasting community asset while giving residents a voice in decisions affecting their homes.

**For purposes of the COAP, community-owned housing is defined by three core elements:**



### **Decommodification**

Mission-driven organizations own and operate housing that protects long-term affordability and is removed from speculative market pressures.



### **Resident Roles in Governance**

Residents have meaningful roles in oversight, decision-making, or ownership.



### **Community Stewardship**

Housing is managed with a long-term perspective that considers current and future residents, sound operations, asset preservation, and community integration.

Community-owned housing can take many forms and structures and can provide rental or ownership opportunities for residents. **The COAP is intended to be flexible enough to support different models, as long as the project aligns with the COAP’s vision, guiding principles, and definition of community-owned housing.**

Community-owned housing typically does not emerge on its own in the private market and requires intentional support. Successful projects depend on access to flexible capital, capable mission-driven organizations, technical expertise, strong governance, and resident education. In Mountain View and the broader region, this ecosystem is still developing. As a result, the COAP emphasizes capacity building, partnerships, and gradual scaling through early pilot projects rather than expecting immediate large-scale production.

Additionally, because these efforts are new in Mountain View and nascent in the region, implementing the COAP will require learning with partners and the flexibility to update the plan as needed based on new information, findings, and needs.

**To help catalyze this work, the City will serve four primary roles:**



**Convener** – align partners and sustain implementation momentum.



**Capacity Builder** – strengthen organizations and the broader support ecosystem.



**Funder** – deploy and leverage capital for acquisitions, rehabilitation, and preservation.



**Policy Leader** – adopt supportive policies and advocate regionally and statewide.

A key implementation tool is the City’s Community Owned Housing Fund, structured as a flexible financing resource to support acquisitions and rehabilitation. The City has already committed \$4 million in seed funding and seeks to leverage outside resources to grow the fund to \$25 million to acquire and preserve at least 50 community-owned housing units per the City’s Housing Element.

**The COAP includes a Five-Year Implementation Plan with five goals and related actions.**



**1. Achieve at least 50 Community-Owned Housing Units**



**4. Transition from City-Led Catalyst to Shared and Regional Leadership**



**2. Continue to Build the Community-Owned Housing Fund**



**5. Monitor Housing Quality, Resident Stability, and Resident Governance**



**3. Build Capacity Within Organizations and the Broader Ecosystem**

While the initial 50-unit target is modest relative to citywide need, the COAP is designed to establish systems, partnerships, and demonstrated successes that can support more units in the future. Over time, community-owned housing can become a durable complement to the conventional housing system by preserving existing housing and providing stable, people-centered housing that reduces displacement risk and places residents and community first.



# 1. About the Community Ownership Action Plan

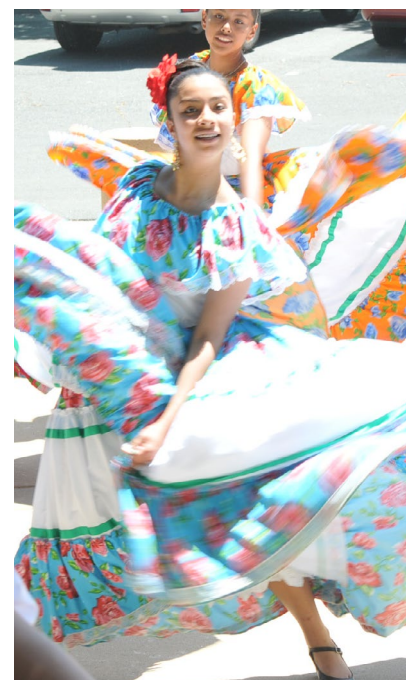
## SECTION 1 KEY TAKEAWAYS

- › The COAP was developed based on input from a 12-member advisory committee, stakeholders, and practitioners, and direction from the City Council.
- › Mountain View’s robust economy is both a strength of the community and an underlying cause of the City’s housing costs and affordability challenges.
- › High housing demand, rents, and home prices put redevelopment pressure on older, naturally affordable housing, creating displacement risk for low-income residents and vulnerable households.
- › The Community Ownership Action Plan (COAP) is one part of the City’s Tenant Displacement Response Strategy, helping to acquire and preserve existing housing and support household stability.
- › If successful, the COAP will create the infrastructure to scale beyond the initial 50 units required by the City’s Housing Element.

## Introduction

*Over the past two decades, the City of Mountain View has taken proactive steps to respond to the wide-ranging housing needs of its residents and community members. This includes significantly expanding the supply of affordable housing, and developing policies and programs to address homelessness, support homeownership, and prevent tenant displacement.*

Despite these efforts, housing needs remain substantial. Mountain View is home to leading global companies, and its strong schools, transit system, parks, and amenities make it an extremely desirable place to live. Many households with higher incomes and significant assets—such as equity compensation—are willing and able to pay more for housing in this context, and market-rate housing is priced accordingly, resulting in rents and sales prices that are among the highest in the region and State. This strong economic environment is a key strength for the community; however, it is also an underlying cause of the City’s high housing costs and affordability challenges.



These market dynamics place pressure on the many lower-income households who live in Mountain View. These residents fill essential roles in the community – such as service, retail, and domestic workers – but are more vulnerable to housing instability and rent increases due to their low incomes. Other groups with variable or informal incomes may experience even greater vulnerability. These community members often rely on older housing that is more naturally affordable than newly built units, but the older units are more susceptible to redevelopment pressures, which can result in demolition of the units and displacement of the residents.

## Tenant Displacement Response Strategy

These redevelopment pressures have already resulted in the loss of a significant number of older, naturally affordable rental units in Mountain View. Since 2014, approximately 1,000 such units have been demolished or are slated for demolition as part of redevelopment projects. These units have been or will be replaced by higher-cost market-rate housing that are not affordable to many of the former residents displaced from the original housing. These older units—now covered under the City’s rent stabilization program, the Community Stabilization and Fair Rent Act (CSFRA)—represent a critical component of the City’s housing supply.

In 2019, the City Council identified addressing the loss of CSFRA units and the displacement of affected residents as a top priority and initiated development of the Tenant Displacement Response Strategy (Strategy). In 2023, the City adopted its 2023–2031 Housing Element, which includes Program 3.2 to advance this Strategy.

## Community Ownership Action Plan

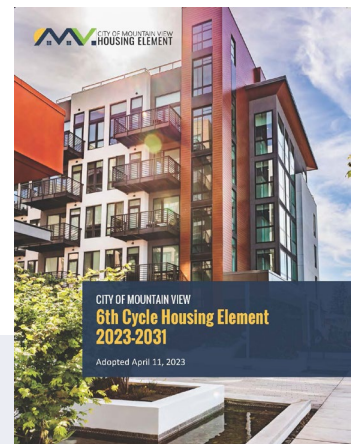
As part of implementing the Tenant Displacement Response Strategy, the City’s Housing Element Program 3.2 includes several objectives, including developing a Community Ownership Action Plan (COAP) to explore and advance new models for preserving and acquiring existing housing.

The City’s Housing Element Program 3.2 includes the following key objective:

*“Create a community ownership action plan for a community ownership model/structure that, with community partners, could address housing needs that are not met through traditional affordable housing and that could take part in preservation and acquisition activities. The action plan will identify the City’s and other organizations’ responsibilities, establish a schedule such that acquisition could occur within two years, depending on the timing of funding opportunities and the fulfillment of other organizations’ responsibilities.”*

and

*facilitate “...community ownership models to acquire/preserve at least 50 housing units.”*



Mountain View  
Housing Element  
2023-2031



## Why the COAP is Needed

***Community-owned housing does not develop on its own within the conventional housing market.***

Market-rate development is driven by financial returns, which can create speculation and redevelopment pressures that may lead to tenant displacement. Publicly subsidized affordable housing provides housing for low-income households, but funding is limited, and projects must meet many requirements of various funding sources, which limits the ability of traditional affordable housing to address the full range of a community's housing needs.

The COAP is focused on ensuring permanently affordable housing that incorporates resident governance and long-term community stewardship as additional factors for long-term success. While community-building activities or programming may be present in market-rate or traditional affordable housing, they do not substitute for the resident governance and stewardship goals that define community-owned housing.

Creating the “people first” housing envisioned by the COAP requires different structures, partnerships, and capacities that are not present in standard development processes. The COAP is intended to create the conditions—through coordination, capacity building, and flexible funding—under which these models can be implemented and expanded over time.

# How the COAP was Developed

The COAP was developed through a comprehensive process informed by research, input from the COAP Advisory Committee (COAPAC) and stakeholders, and direction from the City Council. Through a competitive selection process, the City engaged a consultant team led by Community Planning Collaborative with ECONorthwest to support development of the COAP. The COAP development timeline is shown below.

## COAP DEVELOPMENT TIMELINE

City Council actions, COAP Advisory Committee (COAPAC) engagement, and key milestones in the development of the Community Ownership Action Plan. *All meetings and materials were provided in English and Spanish to support full participation.*



### COAP ADVISORY COMMITTEE

**October 2024 – June 2025** Met 8 times to provide input across all aspects of the COAP, including the Vision and Guiding Principles; definitions and project models for community ownership; strategies to build capacity and infrastructure; and the identification of actions, roles, and responsibilities within the five-year implementation plan.

**March 2026** Convened to review potential COAP goals and actions.

**May 2026** Convened to review draft COAP.



### CITY COUNCIL

- March 19, 2024** Approved staff's recommendations for the overall tenant displacement response strategy, COAP scope of work, and allocation of \$4 million in City funding for acquisition/preservation project.
- October 8, 2024** Appropriated \$4 million in City funding for acquisition/preservation projects.
- September 9, 2025** Approved staff's recommendations for the COAP vision, guiding principles, City roles, and appropriation of \$75,000 in City funding for a Technical Assistance Grad Program.
- June 23, 2026** Adopted the COAP (pending).

In addition to City Council actions and input from the COAPAC, the City conducted extensive stakeholder engagement throughout the process, including one-on-one meetings with each COAPAC member organization, as well as additional discussions with other organizations in the region that are actively developing or have an interest in community ownership projects, including the Sobrato Foundation, City of Oakland, San Francisco Community Land Trust, Bay Area Housing Finance Authority, Enterprise Communities, Local Initiatives Support Corporation, Los Angeles County, and Marin County.

## A Blueprint for Action

The COAP establishes a five-year blueprint for the City and its partners to meet Housing Element objectives and facilitate at least 50 units of innovative, community-owned housing centered on the needs of residents and the community.

This work is critical because Mountain View has approximately 12,500 units fully covered under the CSFRA, many of which may face redevelopment pressure over time. The COAP represents a significant civic and institutional effort. Once the necessary systems, partnerships, and capacity have been developed, the COAP will have established the conditions needed to expand beyond the 50 units to preserve additional vulnerable homes through community-owned housing.





## 2. People-Centered Housing

### SECTION 2 KEY TAKEAWAYS

- › The COAP prioritizes a people-centered approach instead of maximizing financial returns.
- › It seeks to catalyze change across three levels—household, community, and system.
- › It is driven by a vision for community well-being, health, connectedness, affordability, and stability, and is guided by six key principles.
- › Requires several important conditions for success informed by lessons from similar initiatives in other communities, including flexible funding, organizational capacity, and partnership support.

### Introduction

The COAP seeks to facilitate innovative housing models that prioritize the needs of residents and community over profit maximization, led by mission-driven organizations focused on preventing displacement. This people-centered approach promotes resident stability and well-being, community cohesion, and long-term operational sustainability. **The COAP seeks to catalyze change at three levels:**



**Household level.** The COAP seeks to reduce housing instability and the near- and long-term impacts of displacement. By engaging households as long-term partners, community-owned housing can provide affordable, stable housing while also supporting resident well-being.



**Community level.** The COAP seeks to strengthen organizational capacities, connectedness, and community stewardship to create housing that is locally rooted. Community-owned housing can preserve affordability and stability while stewarding housing as a long-term community asset. It can also create opportunities for neighbors, local organizations, and other community members to support, participate in, or help shape projects so that benefits extend beyond the residents of a single property.



**System level.** The COAP seeks to broaden housing policies and practices beyond financial metrics to incorporate social values and outcomes — such as stability, inclusivity, and community well-being. It also seeks to build the ecosystem of organizations, funding sources, and technical partners needed to deliver alternative housing models that the conventional market does not produce. By helping community partners participate more effectively in the local property market, the COAP seeks to address structural inequities in the current housing system.

## Vision

The COAP is grounded in a people-centered approach and guided by the following vision, developed through the COAPAC process and endorsed by the City Council in 2025:

*A future where innovative housing models support community well-being, health, connectedness, affordability, and stability for all.*

## Guiding Principles

The COAP is informed by six principles. The first three define the core characteristics of community-owned housing. The remaining three principles guide how the City and its partners can build the capacity, systems, and partnerships needed for long-term success.



**Decommodification:** Housing and land are held and operated by mission-driven organizations that prioritize affordability, resident stability, community, and public purpose over maximizing financial return.



**Resident Roles in Governance:** Residents have formal governance roles or a meaningful say in policies, oversight, and key decisions affecting their housing through board seats or other representative governance structures.



**Community Stewardship:** Housing is managed with a long-term perspective that considers current and future residents, sound operations, asset preservation, and community integration.



**Capacity Building:** Investments are made to strengthen the capacity of mission-driven organizations to acquire, develop, own, govern, and manage community-owned housing, while also building the broader ecosystem of funders, technical partners, public agencies, and supporting institutions needed to sustain these models over time.



**Systems Transformation:** Advance new ways of organizing partners, capital, expertise, and public support to deliver housing outcomes that the conventional system does not produce, while developing practical and repeatable community-owned housing models that can reach more households more effectively over time.



**Continuous Improvement:** Use data and feedback for ongoing refinement of the COAP on an as-needed basis.

## Conditions Needed for Success

Research and interviews with community-owned housing practitioners identified key factors for success:

**Investment and Flexible Capital.** Community partners need access to funding that allows them to compete for property acquisitions, preserve housing, complete rehabilitation, and support long-term operations under community ownership models.

**Organizational Capacity.** Mission-driven organizations may need support to build the skills, staffing, systems, and experience required to acquire, finance, govern, rehabilitate, and manage housing successfully. Capacity building is also needed among funders and supporting institutions.

### **Collaborative Governance and Coordination.**

Effective implementation requires clear decision-making, alignment with City policies, accountability, and structures that can guide continued learning and evolution of the COAP over time.

**Strong Partnerships and Ecosystem Support.** Cross-sector and cross-agency partnerships are needed to share expertise, leverage resources, solve problems collaboratively, and strengthen the broader ecosystem for community-owned housing.

**Resident Education and Participation.** Residents need opportunities, training, and support to participate meaningfully in ownership structures, governance processes, and long-term stewardship.

## Longer-Term Strategy Within Broader Housing Response

Community-owned housing is a critical strategy that will need time to implement. The COAP supports mission-driven organizations that are new to residential ownership, development, and management. Projects will require time to ensure organizational readiness, assemble partners and capital, and identify viable acquisition opportunities. For these reasons, the COAP is a longer-term strategy to build up and support an ecosystem capable of delivering successful community-owned housing projects. This will allow the initial goal of 50 units in the Housing Element to be achieved and support expansion over time.

Additionally, community-owned housing is one part of the City's broader response to housing affordability and displacement pressures. The City will continue to use regulatory tools, housing investments, and more traditional affordable housing models to create and preserve homes, while also advancing community-owned housing as an important pathway to long-term affordability, resident stability, and community stewardship.



## 3. Defining Community-Owned Housing

### SECTION 3 KEY TAKEAWAYS

- ▶ Community-owned housing can take different forms, but is defined by three core elements—decommodification, resident governance, and community stewardship.
- ▶ Community Land Trusts (CLTs) and Cooperatives (Co-ops) are two of the most common entities that undertake community-owned housing.
- ▶ While different entities can own the land, building, and individual units, supporting both rental and ownership opportunities, there are generally four common models.
- ▶ The COAP supports various models, as long as the project meets the definition of community-owned housing and the COAP’s vision and guiding principles.

### Three Core Elements

Community-owned housing is defined by three core elements: decommodification, shared governance, and community stewardship. These are defining requirements, regardless of the operational and legal structure used for a particular project.



#### 1. Decommodification

In community-owned housing, both the land and building are permanently held by mission-driven organizations that prioritize long-term affordability, resident stability, and public purpose over maximizing financial returns. This is typically implemented through long-term affordability controls such as ground leases, resale restrictions, rent regulations, deed restrictions, regulatory agreements, or other binding legal mechanisms.

Decommodification is not tied to a specific model. Rather, it is achieved when the ownership structure and legal mechanisms ensure that the property remains a long-term community asset rather than reverting to a market-driven asset.



## 2. Resident Roles in Governance

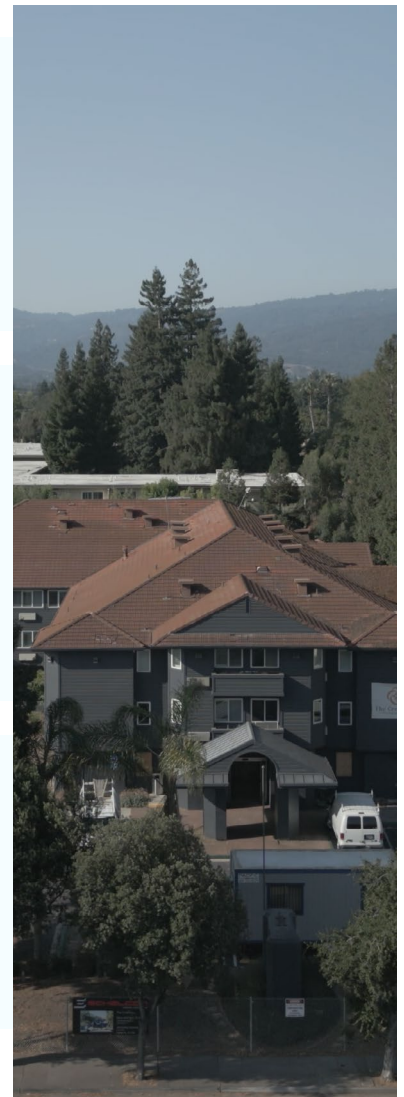
Governance refers to how major decisions are made and who holds formal authority within a project. It is distinct from ownership of the property and from day-to-day property management or operations, such as leasing, maintenance, compliance, or bookkeeping. These day-to-day functions may be performed by qualified staff, a third-party manager, or, in some cases, residents themselves. Resident participation in daily operations is not a requirement for community-owned projects.

Community-owned housing projects generally use one of three broad approaches for resident governance. These models vary in the types and levels of decisions residents influence or control, the number and roles of resident seats, and whether non-resident participants also hold governance roles. The specific governance structure for any project will depend on the goals and capacity of the mission-driven organization undertaking the project, and the COAP is intended to be flexible as to the resident governance structure proposed for a project as long as it meets the COAP's requirements.

**Resident-Controlled Governance:** Residents hold primary governing authority over major project decisions, typically through majority voting power or majority representation on the governing board. In community-owned housing operated by a cooperative – where residents are members of the cooperative – governance may occur through direct voting by resident-members on key matters or through a board elected by and accountable to resident-members (more details below).

**Shared Governance:** Formal governing authority is intentionally shared among residents and one or more other stakeholder groups, such as the project's governing entity, community representatives, mission-driven partners, and/or independent board members. For example, residents might hold decision-making roles over defined matters such as community policies, resident priorities, or management oversight, while other non-resident stakeholders might oversee decisions related to long-term affordability, major financial obligations, asset management, or regulatory compliance.

**Entity-Led Governance with Structured Resident Influence:** A mission-driven ownership or stewardship entity retains primary governing authority without resident representation on the highest decision-making body. Residents instead hold formal and ongoing roles to influence policies, priorities, and accountability through advisory bodies, resident committees, consultation requirements, participatory processes, or other structured mechanisms.









### 3. Community Stewardship

Community stewardship refers to the long-term care of the housing as a community asset. It extends beyond preserving affordability and includes how the property is maintained, governed, and connected to the broader community – such as neighboring residents – over time. It is important to underscore that people-centered housing still requires a mission-drive organization to provide effective and sound property management and financial practices: community-owned housing projects could not succeed without these practices. The difference between community-owned housing and market-rate housing is that the financial success of COAP projects is used to support resident stability and the six guiding principles, whereas the financial success of market-rate housing prioritizes economic returns.

**For the purposes of the COAP, “community stewardship” comprises four elements:**

Stewardship Element	What’s Covered	What This Looks Like
 <b>Physical Asset Management</b>	Maintenance planning, reserves, and reinvestment needed to sustain the building.	<ul style="list-style-type: none"> <li>• Capital needs assessments</li> <li>• Preventive maintenance plans</li> <li>• Reserve policies</li> <li>• Rehabilitation planning tied to building longevity</li> </ul>
 <b>Financial Sustainability</b>	Budgeting, reserve policies, and operating decisions that protect long-term viability.	<ul style="list-style-type: none"> <li>• Operating budgets</li> <li>• Reserve thresholds</li> <li>• Rent or carrying-charge policies that balance affordability with long-term viability</li> </ul>
 <b>Resident Stability</b>	Policies and practices that reduce displacement and support long-term tenancy or membership stability.	<ul style="list-style-type: none"> <li>• Policies that reduce involuntary displacement</li> <li>• Predictable occupancy rules</li> <li>• Support for long-term tenancy</li> </ul>
 <b>Community Integration</b>	Activities that connect the project to surrounding residents, neighbors, and community institutions.	<ul style="list-style-type: none"> <li>• Regular resident meetings</li> <li>• Onboarding into governance structures</li> <li>• Activities tied to shared responsibilities</li> <li>• Engagement with neighbors</li> <li>• Participation in local forums</li> <li>• Use of common spaces or events that connect the project to the broader community</li> </ul>

## Key Entities in Community-Owned Housing

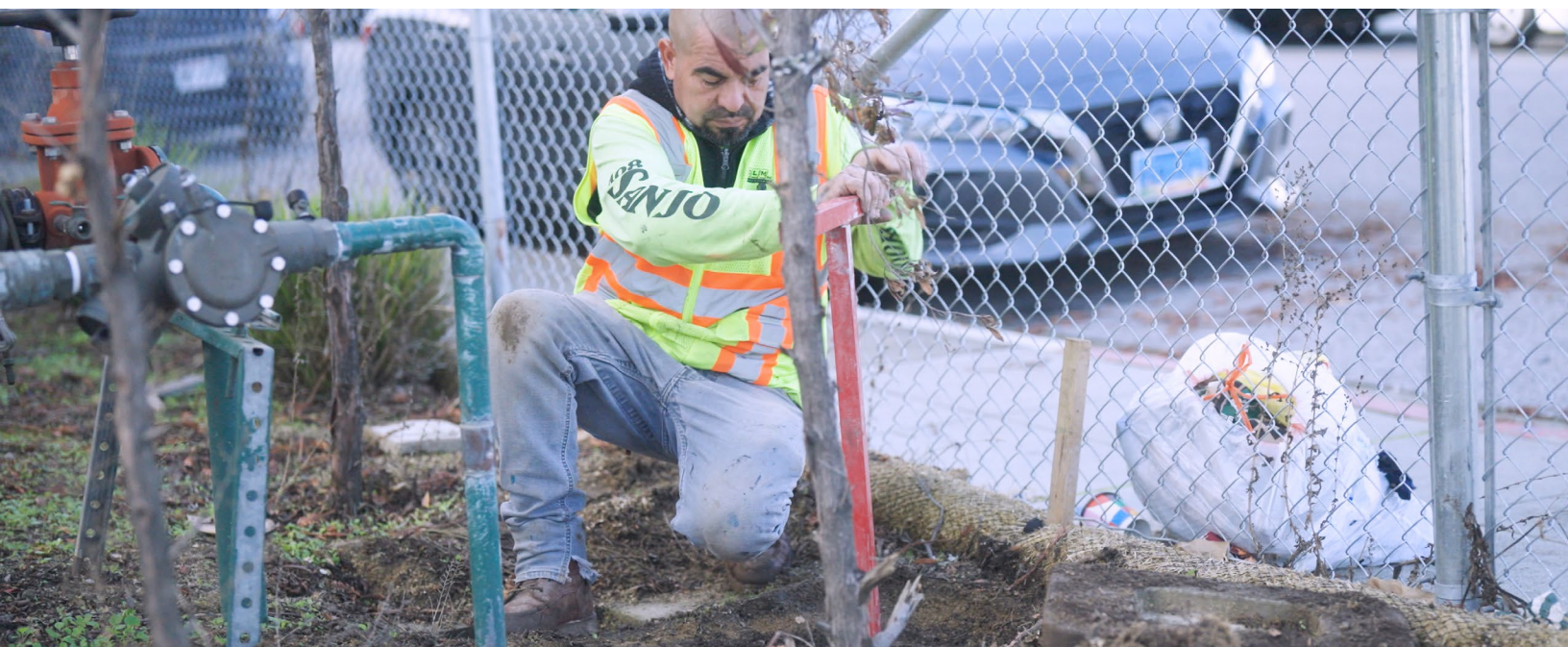
Community-owned housing projects can involve a different mission-driven entities that play different roles in ownership, governance, development, and long-term stewardship. The COAP intentionally allows different combinations of these entities while defining the core features that distinguish community ownership from other housing approaches.

**Based on examples from other communities, the two most common types of entities are:**

**Community land trusts (CLTs):** A CLT is a mission-driven organization generally structured to hold land in perpetuity for community benefit and to maintain permanent affordability through long-term ground leases and other legal mechanisms. A CLT may own just land or also the residential structure. When it owns only the land, it typically leases it – often through a long-term ground lease – to another entity such as a cooperative, nonprofit housing provider, or individual homeowners. This structure allows the CLT to maintain long-term affordability while enabling different forms of occupancy and ownership. CLTs are typically governed by boards that may include residents, community members, and other stakeholders.

**Cooperatives (Co-ops):** A cooperative is a form of collective ownership in which residents jointly own housing through a member-based entity. The cooperative owns the property, and residents hold shares or membership interests that grant them the right to occupy a unit and participate in governance, typically through an elected board. In many community-ownership models, a cooperative operates the housing while a CLT retains ownership of the land. In other cases, a cooperative may own both the land and building directly, such as when tenants organize to purchase a property.

Besides CLTs and co-ops, other types of entities such as nonprofit housing organizations or public agencies may also be involved with community-owned housing projects.





## Common Project Models

Depending on the entities involved, community-owned housing projects can also be structured depending on project goals. The entities must perform several functions at once, including preserving long-term affordability, supporting resident governance, managing operations, maintaining financial stability, and stewarding the property over time. Different structures organize and implement these functions in different ways.

The chart on the following page highlights four commonly used models, along with typical use cases, key strengths, and implementation considerations. These models are illustrative rather than prescriptive, and projects may adapt or combine elements based on their goals, partners, and context.

Importantly, no one structure is inherently better. In practice, success depends less on the formal structure itself than on governance quality, operational capacity, financial discipline, and long-term stewardship. **The COAP supports projects that meet any one of these four common types or variations of these models, as long as the project meets the definition of community-owned housing above and the COAP’s vision, guiding principles, and underwriting requirements.**


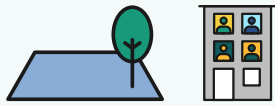
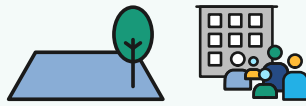

### Mobile Home Park Ownership

In addition to the four common models, community-owned housing can also include mobile home parks. One example is a “Resident Owned Community,” or ROC. In an ROC, residents create a cooperative entity to purchase and own the land together while maintaining individual ownership of their units. The COAP supports ROCs or variations of this model as long as the community-owned mobile home park meets the COAP’s requirements.



## FOUR COMMON COMMUNITY-OWNED HOUSING MODELS

*How land may be owned and how the building(s) may be owned, with typical use cases and key considerations.*

	<b>1</b> <b>CLT</b> <b>RENTAL</b>	<b>2</b> <b>CLT + Individual Unit</b> <b>OWNERSHIP</b>	<b>3</b> <b>CLT + Cooperative</b> <b>OWNERSHIP</b>	<b>4</b> <b>Cooperative</b> <b>OWNERSHIP</b>
<b>Ownership</b>	 <b>Land and building:</b> CLT (Community Land Trust)	 <b>Land:</b> CLT <b>Building:</b> Individual Unit Owners	 <b>Land:</b> CLT <b>Building:</b> Housing Co-op	 <b>Land and building:</b> Housing Co-op
<b>Typical Use Case</b>	Acquisition and preservation of rental housing where long-term affordability the primary near-term objective. Often used for early projects or where resident ownership capacity is still developing.	Communities seeking affordable homeownership opportunities while preserving affordability for future households. Often used for condominiums, townhomes, or similar unit-based ownership models.	Communities seeking strong resident governance and long-term affordability. Often used where resident participation and shared ownership are key goals. Residents collectively own building through shares or membership in the coop.	Residents seeking shared ownership and direct control through a single entity. Often arises when tenants organize to purchase their property, creating collective ownership through shares or membership in the cooperative.
<b>Main Strengths</b>	<ul style="list-style-type: none"> <li>• Strong affordability control through a single stewardship entity.</li> <li>• Simpler to implement than multi-entity models.</li> </ul>	<ul style="list-style-type: none"> <li>• Creates pathways to ownership while maintaining long-term affordability through ground leases, resale restrictions, or related tools.</li> </ul>	<ul style="list-style-type: none"> <li>• Separates long-term land stewardship from resident control of the housing.</li> <li>• Can combine affordability protections with meaningful resident governance.</li> </ul>	<ul style="list-style-type: none"> <li>• Strong resident ownership, autonomy, and shared decision-making.</li> <li>• Can build community control and resident leadership.</li> </ul>
<b>Key Challenges/ Considerations</b>	<ul style="list-style-type: none"> <li>• Residents may have less direct ownership than in coop models.</li> <li>• Success depends on quality and responsiveness of stewarding organization.</li> </ul>	<ul style="list-style-type: none"> <li>• Requires homeowner education, resale administration, and clear affordability controls over time.</li> </ul>	<ul style="list-style-type: none"> <li>• More complex to structure and administer.</li> <li>• Requires clear legal agreements, coordination between entities, and strong governance capacity.</li> </ul>	<ul style="list-style-type: none"> <li>• Long-term affordability, capital planning, and governance depend largely on the cooperative's internal strength and discipline.</li> </ul>



## 4. Making Community-Owned Housing Work

### SECTION 4 KEY TAKEAWAYS

- › Community-owned housing projects are complex and require coordinated action between multiple partners at every stage of a project’s lifecycle.
- › The ecosystem needed to deliver and sustain these projects is still developing and requires sustained, long-term investment.
- › City roles in the ecosystem include serving as convener, funder, capacity builder, and policy leader.
- › Initial City funding commitments include the Community Owned Housing Fund (a flexible loan program) and a Technical Assistance Grant Program for capacity building.

### The Lifecycle of Community-Owned Housing Projects

Community-owned housing projects involve multiple stages and require coordination across a range of organizations at each step. Delivering projects successfully depends on aligning capital, technical expertise, and organizational capacity across this full lifecycle.

The following are major components of a project’s lifecycle with illustrative examples of activities:

- **Acquisition and Financing:** site identification, underwriting, capital structuring, and competitive acquisition
- **Real Estate Development and Rehabilitation:** procurement of contractor, construction oversight, and cost management
- **Lease-Up and Project Stabilization:** Application process, tenant selection, and getting the units filled
- **Operations and Property Management:** ongoing management and maintenance
- **Governance and Long-Term Stewardship:** resident governance, asset management, and long-term affordability
- **Monitoring and Compliance:** adherence to funding requirements, organizational business plans, and applicable local, State, and federal regulations, including fair housing

Each stage requires distinct and specialized expertise. Organizational gaps at any point can undermine the success of the entire project.

In Mountain View – and across the region – many mission-driven organizations seeking to undertake community-owned housing projects are new to real estate development and do not yet have the full range of capacity required to deliver projects across the full lifecycle. At the same time, these organizations bring critical strengths, including deep community relationships, local knowledge, and a commitment to people-centered outcomes.

Building capacity will require sustained, long-term investment. Efforts must focus not on developing just one or a handful of skills, but on assembling and maintaining the full range of expertise needed across the project lifecycle. Early projects in Mountain View are highly likely to also require strong partnerships with experienced, mission-driven developers and technical experts, with clearly defined roles and responsibilities.

Recognizing these capacity gaps is not a critique of the commitment or values of these organizations. Rather, it reflects the complexity of community-owned housing, the time necessary for organizations to acquire experience, and the support required to successfully deliver and steward these projects over the long term.

## Community-Based & Community-Oriented Organizations



Successful community ownership efforts often require both **community-based organizations** – those rooted in the communities where projects are implemented – and **community-oriented organizations** – mission-driven partners that may not be locally based but bring relevant development experience and expertise.

“Community-based organizations” are typically founded in the same community in which they seek to operate projects. In the context of the COAP, an organization can be considered community-based if it has deep local knowledge, even if it is technically based outside of Mountain View. Community-based organizations bring local knowledge, relationships, trust with tenants, and accountability, which are important for successful projects.

“Community-oriented organizations” may not have been founded or developed in Mountain View but have experience operating projects according to the COAP’s values as well as some or all of the guiding principles. These mission-driven organizations have the skills to provide valuable specialized development, financing, governance, or operational expertise that can support the local ecosystem and newly formed community-based organizations.

Both community-based and community-oriented organizations play essential and complementary roles in building a durable community ownership ecosystem.

# Community Ownership Ecosystem

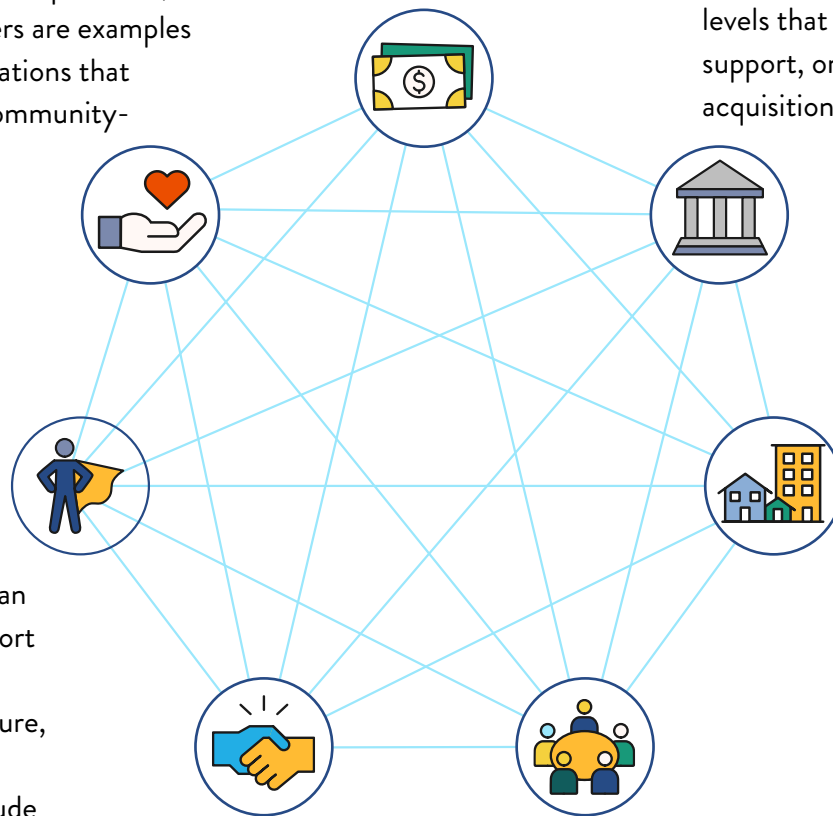
Creating and sustaining community-owned housing requires a coordinated ecosystem of partners working together to deliver successful projects and support long-term stewardship. This ecosystem should include:

## Mission-driven organizations

(community-based and community-oriented) that sponsor, own, or help lead community ownership projects. Community land trusts, cooperatives, and non-profit developers are examples of mission-driven organizations that commonly undertake community-owned housing projects.

**Funders and intermediaries** that invest in non-traditional housing models, support education and capacity building, and help leverage resources for projects.

**Governmental agencies** at the local, regional, State, and federal levels that provide funding, policy support, or program alignment for acquisition and preservation efforts.



**Technical experts** who understand community ownership models and can provide specialized support in areas such as finance, governance, legal structure, operations, and project planning. Examples include consultants, individual advisors, and experienced CLTs.

**Peer and cohort groups** that support preservation strategies and community ownership models through shared learning, technical exchange, and information about funding opportunities.

**Community leaders, allies, and neighbors** who can build public support, help raise funds, volunteer time, and contribute to long-term community stewardship.

**Community-oriented development partners** with experience in acquisition, financing, rehabilitation, and property management who can collaborate with community groups and residents.



## City Roles

The City can play significant and unique roles in advancing community-owned housing. This is especially important because the ecosystem remains nascent and requires coordinated leadership, investment, and capacity building to develop.

**The City will take on four key roles to catalyze this work and support it over time:**



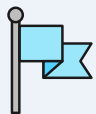
**Convener.** The City will continue to bring together key organizations to align partners, coordinate efforts, and advance community-owned housing. As the ecosystem matures, the City intends to transition from a primary convening role to becoming a vital participant in coordination efforts led by another entity, potentially at the regional level. This shift would reflect growing capacity to support community ownership in Mountain View and across the region.



**Funder.** Approximately \$25 million in gap funding is needed to meet the Housing Element goal of acquiring and rehabilitating at least 50 community-owned housing units. The City has committed \$4 million and will seek to leverage an additional \$21 million through partnerships to meet this target. See the detailed discussion below.



**Capacity builder.** Mission-driven organizations undertaking community ownership projects are often still building the full range of skills needed to deliver projects across the lifecycle. Strengthening the capacity of these organizations, as well as the broader ecosystem of partners, is critical to long-term success. The City, in partnership with other agencies and organizations, will pursue strategies to build project delivery capacity and system-wide support. See the detailed discussion below and in the following sections of this document.



**Policy leader.** The City is well-positioned to develop, adopt, and implement policies that support community ownership and to represent local priorities in coordination with regional and state agencies and through legislative efforts.

## Funding

Achieving the initial goal of acquiring and rehabilitating at least 50 community-owned housing units will require substantial new capital. Additional resources will also be needed over time to preserve more units beyond the initial 50 and to build the capacity of mission-driven organizations to develop, own, and manage these projects. The City cannot fund this work alone, but it can play an important catalytic role by committing seed funding, creating funding tools, and leveraging outside investment.

### City's Catalytic Funding for Projects: Community-Owned Housing

In October 2024, the Mountain View City Council approved the allocation of \$4 million in City housing funds toward the acquisition and preservation of affordable homes under a community-owned model. This allocation was made with the goal of leveraging another \$16 million from other funding sources, to create a Community Owned Housing Fund of \$20 million to preserve at least 50 rent-stabilized units for community-owned housing.

Since then, updated analysis of acquisition and rehabilitation costs indicates that approximately **\$25 million** may be needed to achieve the initial 50-unit goal. The City seeks external funding contributions to the Community-Owned Housing Fund to match the City \$4 million allocation.

Based on discussions with organizations interested in pursuing projects in Mountain View, the City anticipates that the initial project funded through the Community-Owned Housing Fund will likely be a rental project.

**As a result, the City has developed initial evaluation criteria and underwriting guidelines for investments made through the Fund structured primarily around acquisition and operation of a rental housing project.** Because community ownership remains an emerging field locally, and many mission-driven organizations are still building development and operating capacity, the Fund will be structured as a flexible loan program adaptable enough to accommodate different project structures and organizational needs.

Over time, the City seeks to facilitate broader community-owned housing models that allow residents to own units or shares in the building.



**General requirements that must be met by any organization applying for project funding include:**

- Meeting the COAP definition, vision, and guiding principles for community ownership.
- Demonstrating the expertise needed to deliver and successfully operate a project, whether through prior experience, in-house staff, contracted consultants, or partnership with an experienced developer.
- Providing a clear business model and operations plan for the full lifecycle of the project.
- Demonstrating financial need using reasonable assumptions in project pro formas.
- Complying with applicable local, State, and federal regulations, including fair housing requirements.
- Maintaining transparent governance and accountability practices, including ongoing monitoring and compliance requirements, and regular audits.
- Various underwriting terms.

Flexible loan terms may be tailored to specific project needs and may include low or no interest rates, deferred loan repayment schedules, and/or forgivable loan amounts in limited circumstances, where justified by project outcomes or public benefit (such as affordability for very- and extremely-low income households).

The City is evaluating different options for approving and disbursing funding requests in a streamlined manner, such as partnering with a qualified third-party fiscal agent to administer the fund, receive and review funding applications, underwrite projects, or implementing a City funding approval process that is faster than the City’s typical process. A streamlined process is essential because residential properties that are listed for sale can move quickly and require prompt action.



## City Capacity-Building Funding: Technical Assistance Grant Program

In September 2025, the Mountain View City Council approved \$75,000 for a Technical Assistance Grant Program. The funding is intended to help mission-driven organizations working to acquire, rehabilitate, and manage community-owned housing access specialized expertise to support project-specific needs and the organization's development capacity. The program is focused on project-specific technical assistance rather than general organizational support.

### Eligible uses may include but are not limited to:

- Real estate brokerage services
- Property capital needs assessments
- Appraisals
- Legal services
- Title services
- Feasibility analysis and pro forma evaluation
- Operating model or business plan development
- Community facilitation, tenant engagement, organizing
- Other project development services based on demonstrated need

### In addition to the Technical Assistance Grant Program, the COAP supports the following options to increase the capacity of mission-drive organizations:

- **Partnership-Based Development** - Support project approaches in which new/emerging mission-driven organizations seek out and partner with experienced organizations to advance projects. These partnerships may take different forms—including advisory support, technical assistance, or joint project delivery—and allow emerging organizations to access expertise while retaining a leading or co-leading role.
- **Structured Pairing** - Require or incentivize experienced developers to mentor emerging mission-driven organizations through structured learning partnerships. In these arrangements, the experienced developer takes on responsibility for project delivery while providing intentional training and exposure across key stages—such as due diligence, financing, design, construction, and operations—to build the emerging organization's capacity to lead future projects.
- **Regional Technical Assistance Bench** - Develop a shared pool of consultants and practitioners accessible across organizations and jurisdictions to reduce duplication, lower costs, expand access to expertise, and support consistent best practices.



## 5. Five-Year Goals and Action Plan

### SECTION 5 KEY TAKEAWAYS

- › The COAP establishes a Five-Year implementation framework based on the plan’s vision, guiding principles, and identified needs for community-owned housing to be successful.
- › The five goals are:



1. Achieve at least 50 Community-Owned Housing Units



4. Transition from City-Led Catalyst to Shared and Regional Leadership



2. Continue to Build the Community-Owned Housing Fund



5. Monitor Housing Quality, Resident Stability, and Resident Governance



3. Build Capacity Within Organizations and the Broader Ecosystem

- › The implementation framework is intended to provide clear direction and actionable items while preserving flexibility.
- › The City should monitor progress, remain adaptive, and refine the actions as needed over time.

The COAP establishes a five-year implementation period from July 2026 to June 2031, with five Goals supported by various actions to advance each goal. The implementation framework is based on the COAP’s vision, guiding principles, and identified needs for community-owned housing to be successful.

Building community-owned housing in Mountain View will require sustained, multi-year effort, with actions that evolve as opportunities emerge, partnerships develop, and lessons are learned. The City cannot create community-owned housing on its own, yet it cannot dictate the actions of independent organizations. However, success will require coordinated participation from

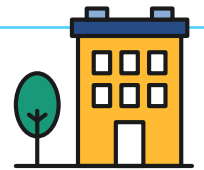
across the ecosystem, including community-based organizations, housing partners, technical experts, funders, philanthropic partners, regional agencies, and residents. The actions below reflect shared priorities identified through the COAP process and serve as a starting point for continued collaboration between the City and the COAP ecosystem of partners.

The five-year framework is intended to provide clear direction and actionable items while preserving flexibility. Community ownership remains an emerging field and is entirely new in Mountain View. Not all future projects, funding sources, or partner roles have yet been identified. Therefore, while some actions can begin immediately, others will depend on funding availability, organizational readiness, project opportunities, or future needs that are currently unknown.

The City should monitor progress, remain adaptive, and refine the actions as needed over time. At minimum, a progress review with the City Council is recommended in late 2028, approximately halfway through the implementation period, to assess progress, identify barriers, and consider adjustments for the remaining term.

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## Goal 1: Achieve at Least 50 Community-Owned Housing Units



*Facilitate the acquisition and preservation of at least 50 community-owned housing units, consistent with the Mountain View 2023–2031 Housing Element objective.*

### Goal 1 Actions

- 1.1 Complete adoption and implementation of the COAP, with updates as needed.
- 1.2 Achieve the acquisition and preservation at least 50 community-owned housing units, consistent with the Mountain View 2023-2031 Housing Element objective.
- 1.3 Prioritize early project opportunities that demonstrate feasibility and build momentum.
- 1.4 Finalize underwriting guidelines for community-owned projects that focus on rental housing for residents.
- 1.5 Complete adoption and implementation of the COAP, with updates as needed.
- 1.6 Achieve the acquisition and preservation at least 50 community-owned housing units, consistent with the Mountain View 2023-2031 Housing Element objective.
- 1.7 Prioritize early project opportunities that demonstrate feasibility and build momentum.
- 1.8 Finalize underwriting guidelines for community-owned projects that focus on rental housing for residents.

## Goal 1 Actions

- 1.9 Develop underwriting guidelines for community-owned projects that focus on ownership housing for residents.
- 1.10 Release the Notice of Funding Availability for the Community-Owned Housing Fund once the funding approval process has been determined.
- 1.11 Implement streamlined process to approve project funding requests and disburse funds.
- 1.12 Establish next-phase production goals by the end of the five-year period, such as preserving or creating up to 500 units by 2036, subject to feasibility and resources.
- 1.13 Continue to monitor the feasibility, practicality, and impact of Opportunity to Purchase Act programs.

## Goal 2: Continue to build the Community-Owned Housing Fund

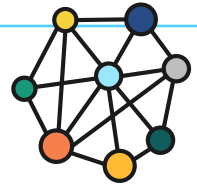


*Continue to grow the Community-Owned Housing Fund to ensure reliable and scalable sources of capital for project opportunities as they arise.*

## Goal 2 Actions

- 2.1 Implement the flexible loan program approved under the COAP framework.
- 2.2 Work with partners to leverage additional outside investment.
- 2.3 Continue outreach to public, private, corporate, and philanthropic partners.
- 2.4 Periodically reassess the size of the fund needed relative to market conditions and production goals.

## Goal 3: Build Capacity Within Organizations and the Broader Ecosystem



*Invest in building the capacity of mission-driven organizations and the broader ecosystem of partners needed to support long-term implementation.*

### Goal 3 Actions: Mission-Driven Organizations

- 3.1 Advance a multi-pronged strategy for capacity building, including Technical Assistance Funding, Partnership-Based Development, Structured Pairing, and developing a Regional Technical Assistance Bench.
- 3.2 By the end of the five year COAP period, have at least one community-based, mission-driven organization in Mountain View that is self-sufficient and capable of leading projects through their entire lifecycle.
- 3.3 Connect new/emerging organizations with partners that provide funding, development expertise, governance support, and operational capacity.
  - Help mission-driven organizations navigate City funding, entitlement, and approval processes.
  - Support project-based learning and share lessons across organizations.
  - Encourage partnerships that transfer knowledge and leadership over time.

### Goal 3 Actions: Ecosystem

- 3.4 Explore partnerships with third-party entities to administer project funding.
- 3.5 Continue collaboration with regional organizations.
- 3.6 Be a resource to other jurisdictions and organizations advancing community ownership.
- 3.7 Advocate for State policies supporting community-ownership models.
- 3.8 Participate in regional networks focused on preservation and community-ownership housing.

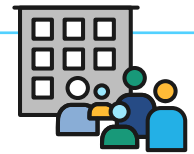


## Goal 4: Transition from City-Led Catalyst to Shared and Regional Leadership

*The City will serve as the initial lead and convener, with the long-term goal of transitioning the primary convening role to a regional entity or collaborative body capable of coordinating partnerships and long-term implementation.*

### Goal 4 Actions

- 4.1 Continue convening key partners through the COAPAC.
- 4.2 Support increasing leadership roles among community organizations, funders, technical experts, and public agencies.
- 4.3 Work with organizations to assess which functions are best led locally or regionally.
- 4.4 By the 2028 midpoint review, transition the primary convening role from the City to a regional entity agency or collaborative body, with the City remaining an active and vital participant and strategic partner.



## Goal 5: Monitor Housing Quality, Resident Stability, and Resident Governance

*Measure success not only by the number of units preserved, but also by whether residents remain stably housed and participate in governance and stewardship.*

*Note: Mission-driven organizations that own, operate, or support projects will be responsible for implementing these actions. However, the City can play an important to advance these objectives through funding agreements, loan terms, regulatory requirements, and ongoing monitoring, as appropriate.*

### Goal 5 Actions: Housing Quality

- 5.1 Conduct regular resident surveys regarding housing quality, property management, and resident experience.
- 5.2 Use resident feedback to improve project operations, management practices, and future projects.
- 5.3 Implement responsive management practices and long-term project upkeep.

## Goal 5 Actions: Resident Stability

- 5.4 Track resident retention in community-owned housing.
- 5.5 Promote operating practices that support long-term stability and minimize displacement.
- 5.6 Periodically review outcomes to identify trends, risks, and opportunities for improvement.

## Goal 5 Actions: Resident Governance and Participation

- 5.7 Support resident participation in governance roles through education and training.
- 5.8 Ensure that governance structures, decision-making processes, and participation opportunities are clearly defined and understandable to residents.
- 5.9 Use resident participation and feedback to strengthen governance practices over time.





*City of* **MOUNTAIN VIEW**