

2023 PHFA Kathy A. Possinger Housing Policy Fellowship Application Narrative  
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## ISSUE & SIGNIFICANCE

This project explores cooperative housing as a solution to the current affordable housing crisis. Specifically, this project documents [Common Roots](#)’ – a grassroots cooperative housing organization – efforts to establish a scattered-site limited-equity cooperative in the small city of Meadville, Pennsylvania.

Meadville, the county seat of Crawford County, is a relatively poor city in northwestern Pennsylvania. According to recent census data, the median household income is \$36,796 (the state of Pennsylvania median income is \$63,463). The poverty rate is 19.4% compared to 12% for the state. Approximately 60% of Meadville’s 5,330 households are rentals. Like most cities these days, Meadville is experiencing an affordable housing crisis. Lower-income homeowners struggle to maintain Meadville’s aging housing stock, which leads to widespread blight in poorer neighborhoods. Lower-income renters can’t afford rents in these same neighborhoods. A recent United Way [study](#) found that 52% of Meadville households are “[ALICE](#)” (Asset-Limited, Income-Constrained, Employed) households. These households contain working people who nevertheless cannot afford basic necessities like housing, food, and transportation. The 2019 Crawford County Housing Plan identified a pressing need for *workforce housing*, that is, quality housing that is affordable for working households.

Common Roots is a young non-profit organization working to address the affordable housing crisis in Meadville through the development of a scattered-site limited-equity cooperative. A limited-equity cooperative is a homeownership model where, instead of purchasing property, residents purchase a share in the cooperative. As member-owners of the cooperative, residents work together to govern their housing and take on property management responsibilities with support from Common Roots. They also build a limited amount of equity. The limited-equity cooperative model is designed to empower residents by extending the benefits of homeownership (housing security, self-governance, wealth-building) to those who otherwise would not be able to afford a home on their own, while ensuring the long-term affordability of the property.

While cooperative housing has played a significant role in urban housing markets for decades, Common Roots is partnering with [The Democracy Collaborative](#) – a community wealth building think-and-do-tank– and [Regional Housing Legal Services](#) – a non-profit law firm specializing in sustainable, affordable housing– to adapt the cooperative model to Meadville’s specific needs, culture, and context. This project will chronicle the work of Common Roots as it establishes its first units of cooperative housing while exploring the potential benefits and challenges of cooperative housing development in a rural market, as well as the ways in which cooperative housing models might be

implemented in other settings to address the current affordable housing crisis as well as broader economic and social inequities.

## **METHODS & WORK PLAN**

Project Status: Common Roots has been exploring cooperative housing models for over three years and has established strong relationships across the local community, as well as the broader cooperative world, all of which will expedite research and interview processes. All materials and technologies, including camera and other filming equipment, required for the project are already secured.

Methods: This project will employ a mix of methods including:

- documentary filmmaking;
- long interviews with Common Roots volunteers and staff, cooperative members, leaders in the cooperative movement, local officials, and housing advocates; and
- scholarly research on the history of housing cooperatives, cooperative models, and the broader cooperative movement.

## **FINAL PRODUCTS & DISSEMINATION**

The final products of this project will be:

1. a feature-length documentary film about Common Roots' work to establish a limited-equity, scattered-site housing cooperative and cooperative housing as a potential solution to the current affordable housing crisis; and
2. a corresponding website that contains additional information about cooperative housing and other community wealth building economic development tools.

