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Building an Ecosystem to Support Worker Cooperatives City of Berkeley, California

The City Council launches a policy initiative to support Worker Cooperatives

On February 9th, 2016 City of Berkeley Councilmember Jesse Arreguín brought forward a memo to the Mayor and his City Council colleagues. The subject read "*Supporting Worker Cooperatives and Referral to the City Manager to Develop a Worker Cooperative Ordinance*" and contained the following recommendations:

Adopt a Resolution to support worker cooperatives, and refer to the City Manager to develop a Worker Cooperative Ordinance, which includes:

- 1. Revising the existing Buy Local contracting preference to include a specific percentage preference for worker cooperatives;
- 2. Revising the business permit application to allow registration as a worker cooperative
- 3. Creating business tax and land use incentives, and
- 4. Developing educational materials in coordination with community stakeholders.

City of Berkeley City Council Action Calendar, February 9, 2016 (Item #27)

Fast-forward to the Spring of 2023, the Office of the City Manager is preparing an update to the City Council on their progress. A lot has happened since the 2016 City Council meeting when the resolution was approved. There are new faces working on the initiative, new elected officials to report to, and new challenges and opportunities brought on by the Covid-19 pandemic.

Kieron Slaughter, Chief Strategist of Economic Innovation in the City's Office of Economic Development (OED) is now leading the initiative and is preparing a memo for the City Council and City Manager on outcomes and next steps of this policy. Kieron was reflecting on what the

City staff wanted to highlight in their progress update. "So much has happened since we kicked off this initiative seven years ago. We have made tremendous progress and have certainly had setbacks. And there is still so much left to do."

The City of Berkeley and its local economy

Berkeley, California has a population of 120,000 and is located in the San Francisco Bay Area just north of Oakland. The median income of its residents is \$70,000, but currently, twenty percent of the city's population lives in poverty. Small, locally owned businesses are essential to Berkeley's local economy and community vitality. Among the challenges the city faces is keeping small businesses and the jobs they provide rooted in the community, as the Silver Tsunami – the retirement of baby boomer business owners – impacts Berkeley. 1,200 businesses in Berkeley are over 20 years old, and together they account for \$1.6B or 60% of small business revenue and 1 in 3 jobs in the city. City elected leaders and executive staff openly discuss this risk.

"What will happen to our local businesses, jobs, and revenue when these business owners retire? What are we going to do about it?"

What are worker cooperatives and how do they impact job quality?

The Democracy at Work Institute defines a worker cooperative as values-driven business that puts worker and community benefit at the core of its purpose, with two central defining features:

- workers own the business and they participate in its financial success on the basis of their labor contribution to the cooperative
- workers have representation on and vote for the board of directors, adhering to the principle of one worker, one vote.¹

Owned and run by employees, these businesses typically provide higher wages, benefits, professional development, job security, and upward mobility for low to moderate income people. When businesses are owned by workers, they create higher quality jobs, increase local reinvestment, and have demonstrable positive impact on business retention.²

According to the National Center for Employee Ownership 2017 study cited in Berkeley's outreach material, wages are higher, turnover is lower, and the net worth increases when employees have an ownership interest in the companies they work for.³

¹ Democracy at Work website

² Co-op Survival Rates in British Columbia (athabascau.ca)

³ National Center of Employee Ownership (2017).

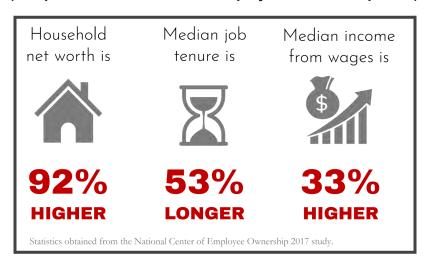


Figure 1: Employee owned company worker job quality metrics (compared to workers at non-employee owned companies)

Challenges Faced by Worker Cooperatives & City of Berkeley Services

While there are benefits for workers, employee-owned companies generally and worker cooperatives face challenges. Due to the general lack of familiarity with the cooperative business model, worker cooperatives often have complexities related to:

- Access to capital: Worker cooperatives are at a disadvantage to conventional hierarchical business ownership models when it comes to accessing startup capital. Equity investors and banks tend to be unfamiliar with, and are often unwilling to invest in, cooperatives with multiple owners and unique governance models. According to United for a Fair Economy, "one of the main barriers to business ownership for people of color is access to start-up capital" and worker cooperatives make business ownership more accessible⁴.
- Getting licensing and permits: A first step to accessing services, support, and funding is
 often getting the necessary licenses and permits to operate with various local and state
 agencies. Government forms and systems are often not set up to handle the unique
 ownership and decision making structures of worker cooperatives, making it difficult for
 these businesses to access basic start-up and growth services offered by local economic
 development agencies.
- Competing in procurements: A major source of revenue and business growth for small businesses is participating in larger supply chains of anchor institutions such as hospitals, government agencies, schools and universities and the military. The procurements often require financial statements, governance documents, and other statements of qualifications geared to traditional, hierarchical business models.

⁴ <u>Democracy at Work.Creating Better Jobs and a Fairer Economy through Worker Cooperatives</u>

These are challenges the City of Berkeley was well positioned to help with. The Office of Economic Development (OED) oversees business licensing, technical assistance and support, and administers the City's Revolving Loan Fund (RLF) that provides capital to all types of businesses and organizations, including worker owned cooperatives. Prior to 2016, these services did not intentionally prioritize worker cooperatives.

In many cases, policies, forms, and City funding requirements unintentionally made it difficult for cooperatives operating in the City to take advantage of OED services and financing. City staff were excited to work on these issues after the 2016 policy directive from the City Council, but knew it would be a long road.

February 2016 - November 2018: Translating Policy Direction to Action in the City of Berkeley

After the initial City Council memo and policy discussion generated a lot of enthusiasm and support from City leaders, it took nearly two and a half years before changes began to take shape.

One reason for that is the City of Berkeley's formal staff referral and prioritization process. In 2016, the City Council adopted a system of Reweighted Range Voting (RRV) to prioritize City Council referrals to staff. The RRV system enables City Council to provide direction to staff on which referrals are highest priority and should be completed first. Under RRV, Each Council Member rates every referral on a scale of 0-5 (zero being the least support and five being the most support) using a basic scoresheet. There is no limit to repeat scores (i.e. a Councilmember could give every referral a five). When the scores are tallied, the referral with the highest total score becomes the 1st priority. Once the first referral is assigned, the scores for the remaining referrals are reweighted based on how much influence each Council Member has had up to that point (based on the score they assigned, 0-5). The City Manager, working with the ~700 City staff must get through the highest priority referrals before moving on to lower priority referrals, in addition to completing short term referrals that can be completed in less than 90 days, budget referrals, and referrals marked as urgent (often related to health and public safety).

Staff time was also a constraint. While the City of Berkeley has nearly 700 employees, the Office of Economic Development (OED) charged with leading the employee cooperative policy initiatives had only 3-5 staff lines from 2016 - 2023. The department was going through a staffing and structure transition in 2016 and 2017 as well, which made it challenging to get through prior City Council referrals while also managing the day to day operations of the office.

Kieron reflected on this process to line up the right resources:

The staff referral process we have in Berkeley is more formal than other cities. In Berkeley, every council meeting there are 1-5 assignments, or referrals, as a formal request for staff to do something. We have a ranking and prioritization process (the RRV) that results in a huge

list that can take years to work through. And with the 2016 cooperative memo, there wasn't any funding to go with the referral, so it wasn't marked as a budget referral. This referral had to wait in line before referrals from 2015 and from higher priority referrals. This system keeps us organized and accountable, but it also can cause us to move slower than we'd like on exciting initiatives. It is kinda like whack-a-mole. The faster we can get through past referrals, the faster we get to the new ones.

It wasn't until we identified funding for the initiative through salary savings and hired a consulting partner (Project Equity) in late 2018 and early 2019 that we were able to really move on this.

During this two and half year period, a local cooperative took out a loan from the Cities revolving loan fund. While the staff were working through other referrals and identifying the funding for this employee ownership initiative, they were closely following this cooperative to see how they performed. This business successfully paid off their loan and created more quality jobs for Berkeley residents, reinforcing the City's resolve to implement the 2016 memo. "All right", reflected Kieron. "We can do this. We can successfully work with cooperatives. This company was held up as a reminder of what we might accomplish by executing on this policy change discussed way back in 2016".

November 2018: A Sweeping Policy Proposal to Amend the Berkeley Revolving Loan Fund

OED oversees a Revolving Loan Fund (RLF) that provides access to capital for businesses and entrepreneurs who seek to grow and retain jobs, but do not qualify for a traditional bank loan. The funding is available to all Berkeley-based businesses with loans between \$50,000 and \$150,000 for business expansion, purchase of fixed assets, working capital, tenant improvements and real estate purchases. Loans have 5-year repayment periods with interest rates at <u>Prime Interest Rate</u> at time of loan approval plus 2 percent.⁵

The RLF was capitalized in the 1980's through an initial \$500,000 grant from the US Economic Development Agency (EDA). Now, 40 years later, those same funds continue to recirculate through the Berkeley small business community. All the loans are underwritten, reviewed and approved by the City's Loan Administration Board (LAB), a community advisory board appointed by City Councilmembers⁶.

In a November 2018 LAB meeting, the <u>Sustainable Economies Law Center</u> (SELC), in partnership with City staff, recommended a number of amendments to the Berkeley Revolving Loan Fund Administrative Plan that would benefit worker cooperatives. These included:

⁵ https://berkeleyca.gov/doing-business/operating-berkeley/business-assistance/business-financing

⁶ The LAB's enabling legislation, eligibility, and bylaws can be found at <u>https://berkeley.municipal.codes/BMC/3.72.020</u>

- 1. Enabling the use of loan capital for conversion to worker ownership
- 2. Clarify and limit the personal guarantee requirement that was making it difficult for cooperatives to participate
- 3. Establish a lending target for cooperatives.
- 4. Include worker-owned jobs as a selection criteria for loan applications
- 5. Reduce private dollars threshold for cooperatives

Sarah Stevens from SELC presented these recommendations at the November 29, 2018 Loan Administration Board (LAB) meeting and outlined the benefits of worker owned cooperatives and made suggestions on how the LAB could modify the plan to accommodate more cooperatives. The LAB discussed the possible creation of a loan fund specifically for worker cooperatives. One concern the LAB brought up was that worker cooperatives typically need training and technical assistance as a first step before accessing capital. It is not uncommon for loan funds earmarked for cooperatives to be underutilized, because the cooperatives were not "loan ready."

At the 2018 meeting, the LAB did not adopt the recommended policies. Rather, they took the recommendations under advisement in favor of additional discussions to determine the best approach for supporting worker cooperatives.

January 2019: The Initiative Picks Up Steam

Many of the recommendations proposed by SELC were well-aligned with the priorities of the original 2016 memo prioritizing worker cooperatives. The recommendations were also well received by City staff and LAB members. But some important foundational steps were needed to support the proposed policy changes.

An important part of the process was educating City staff about what a cooperative was, how it differs from traditional business models, why the City was prioritizing cooperatives as a job quality strategy, and how some existing practices at the City made it difficult for cooperatives to benefit from the services offered.

Changing the City Business License Application

The first step for a new business to carry out operations and access City services is to apply for a business license, but many cooperatives weren't sure how to fill out the application form properly and were getting stuck. Cooperatives didn't quite "fit" in any of the available categories (e.g., sole proprietorships, corporation, LLC, non-profit).

The City's Finance Department, in cooperation with OED, updated the <u>business license</u> <u>application</u> and renewal forms in January 2019. The forms were modified to allow the principal(s) of a worker-owned cooperative to properly identify themselves and be recorded as such in the City of Berkeley business license system. This seemingly small change was a big deal.

"One of the major steps we took to support worker owned cooperatives was adding "**Cooperative**" to the Business license application in the City of Berkeley", reflected Kieron. "Getting standard government forms modified and updated isn't as easy as it may seem from the outside looking in, but was a major milestone in our effort to make the City a welcoming and supportive place for cooperatives to start and thrive".

Hiring Project Equity

One of the main concerns the LAB discussed in response to SELC RLF policy recommendations was that it was not uncommon in parts of the country for loan funds earmarked for cooperatives to be underutilized. Lack of awareness, lack of understanding, and lack of "loan readiness" were all cited as potential risk factors.

Beginning in January 2019, OED used approximately \$50,000 in savings from staff vacancies and contracted with Project Equity, a nonprofit organization that is dedicated to advancing worker cooperatives and other employee owned business models, to provide technical aid to businesses looking to transition to a worker-ownership model. In November of 2019, Project Equity provided an update on their accomplishments to date to the City Council, hitting on the following points to communicate the initiatives progress:

- Completion of detailed data analysis, well-attended staff training, and public release of data summary on target businesses for employee-ownership transitions.
- Significant positive press highlighting Berkeley's investment (<u>San Francisco Chronicle</u>, <u>East Bay Express</u>, <u>Daily Californian</u>, <u>Nonprofit Quarterly</u>, <u>Huffington Post</u>, <u>NextCity</u>)
- Engagement with over 250 Berkeley businesses to educate and increase awareness of worker cooperatives
- One-on-one employee ownership technical assistance to four Berkeley businesses, with demonstrated interest from several more
- Successful event that featured two Berkeley employee-owned businesses: Sun Light & Power and Adams and Chittenden
- Set of program and system recommendations provided to OED for how the city can integrate employee ownership succession into its small business data, communications and support systems

An additional \$100,000 was added to the technical assistance contract through October 2021, working in partnership with the Sustainable Economies Law Center. Now that Project Equity's scope was addressing some of the major concerns for broader policy change expressed by the

LAB (awareness, training and technical assistance, and loan readiness), the momentum for policy change was building.

July 2019: Revolving Loan Fund Policy Changes Approved

Nine months after hearing the initial recommendations to change the terms of the City's Small Business Revolving Loan Fund and over three years from the initial resolution and City manager referral to expand services and support for worker cooperatives, the LAB approved the recommended policy changes from SELC and created a 10% lending target for cooperatives. The most updated version of the full administration plan can be found on page 8 of this <u>City</u> <u>Action Item</u>, with two key excerpts listed below:

- Section C: Financing Policies; 7. Equity/Borrower Injection General Requirement: "In the case of a worker cooperative, the RLF will allow a group of principals to produce 10% of the equity for an existing cooperative or a business converting to a cooperative, or 20% for a startup cooperative."
- Section D: Portfolio Standards and Targets; 1. Lending Targets: "An additional goal of the RLF is to allocate a minimum of 10% of the portfolio to worker cooperatives or businesses converting to democratic worker ownership."

These policy changes were approved by the full Clty Council and by the EDA shortly after, representing a major milestone in the City's effort to make Berkeley a great place to start and grow a worker cooperative. The updated policies in the <u>City of Berkeley's Revolving Loan Fund</u> <u>Administration Plan</u> were now in place.

Covid-19, Workers Cooperatives, and the City of Berkeley's RLF

On July 29, 2020 the City of Berkeley was granted \$814,000 of EDA CARES Act funding to further capitalize and administer the RLF to provide small business loans to businesses impacted by the pandemic in Berkeley. The existing policy and experience working with worker cooperatives provided an opportunity to support these unique businesses with the one-time funds that other cities were not able to. Kieron and his colleagues at OED spent a lot of time on a new emergency grant program for small businesses, but was able to translate the positive policy momentum into some real-world success stories for cooperatives impacted by Covid-19.

"The pandemic was tough. A lot of our energy went into emergency grants and additional funding for a low interest loan program. We contracted with a third-party to get those loans originated and out the door. Our work with cooperatives all moved virtually and moved digitally, which was challenging because this stuff is very sensitive to people. We had some great successes during this period, we even helped one diner that suddenly closed over the weekend reopen as we worked with the owner to sell the company to their employees through a cooperative. Collectively, our work saved those jobs and the business is still open today. But Covid was difficult. Undoubtedly."

Nationally, many communities have used <u>American Rescue Plan Act (ARPA) funds</u> to advance employee ownership strategies, including Berkeley, Tucson, and New York.

Measuring and Communicating Success

By March 1, 2023 the first cohort of Berkeley companies working with OED completed transactions and transitioned to worker cooperatives and other broad-based, employee owned structures. These companies include <u>Adams & Chittenden Scientific Glass</u>, <u>Alternative</u> <u>Technologies</u>, <u>The Local Butcher Shop</u>, Oceanview Diner, and Westbrae Nursery. As a result, Berkeley now has the highest percentages (1.14%) of worker cooperatives per capita than any other city in the U.S. Other key measures the LAB and OED monitor related to this policy are:

- % of RLF portfolio going to cooperatives
- # of conversions achieved per year (1 per year is very successful)
- # of cooperatives per capita
- # of job / employees impacted

Kieron and the team at OED are encouraged by the early success.

"Policies matter", said Kieron. "Over the last seven years, our elected officials, city manager, and OED staff have been committed to making Berkeley a good place to set up and expand a worker cooperative. It has taken a while, but our efforts are beginning to bear fruit."

Looking Ahead

In the next project phase, OED, in partnership with Project Equity, are taking steps to build a regional worker cooperative ecosystem with neighboring cities of Oakland, Emeryville and Albany, along with regional economic development agencies including the East Bay Economic Development Alliance and the East Bay Small Business Development Center (SBDC). Many businesses in Berkeley have locations across the region, so an "East Bay" approach to supporting worker cooperatives can increase the impact and financial support available for this job quality and inclusive economic development strategy.

Lessons Learned:

While OED is proud of what they have done so far, City staff feel they are just getting started. As Keiron drafts his briefing to communicate the initiatives accomplishments and where the City of Berkeley will go from here, he has an opportunity to reflect on the last 7 years. OED has learned a lot helping turn the policy direction in 2016 into a reality.

Lesson 1: Employee ownership has broad political support....

Unlike living wage ordinances, stable scheduling laws, or other policy efforts focused on job quality and worker protections, employee ownership often enjoys broad political support at the local, state, and national level. This rare consensus should be acknowledged and leveraged to advance job quality efforts.

"In most policy discussions, there are winners and losers. In this instance, it is hard to oppose changes or incentives to help employee-owned companies thrive," Kieron observed.

Sure, Berkeley is a very progressive city with a solidly Democratic City Council. But still, there are political divides across NIMBY's, environmentalists, the Chamber of Commerce, the developers, homeless advocates, students...name your interest group. The City Council is used to the usual suspects speaking out for and against different items. In this case, there is a broad coalition of advocacy groups in favor of supporting cooperatives, and no organized opposition. And based on my conversations with colleagues across the US, this is true in other communities. Rural or urban. Conservative or progressive. Right or left. This is just sound policy that helps businesses and workers thrive. State, county, or city staff working to advance job quality and inclusive economic development should take advantage of this rare consensus on this issue."

Lesson 2: ...but staff time and budget is critical.

Elected leadership buy-in and support is necessary, but not sufficient. In 2016, Councilmember Arreguín brought forward the resolution and led the policy discussion with his elected colleagues on the City Council. After the resolution was passed, policy initiative did not move for two and a half years as the referral was going through the prioritization and staff assignment process. It wasn't until the referral was formally assigned, funds were identified to hire the right partners and technical expertise, and the OED team had the bandwidth to drive the effort in 2018 that the policy initiative started gaining momentum.

The Loan Administration Board (LAB) first heard the proposal to change the Berkeley's Revolving Loan Fund administrative plan in November of 2018, but felt some additional steps were needed to prepare for the changes, including changes to the City's business license application form, educating city staff about cooperatives, and holding outreach and information sessions with the Berkeley business community. These are all activities that require dedicated staff time, resources, and a commitment to process changes that can be very laborious.

Kieron put it this way: "Sometimes it feels more impactful to work on high-level policy change, and there is a temptation to ignore the little stuff, the enabling stuff, the stuff most people don't want to deal with because it happens behind the scenes. Like changing the business license application form to add "cooperative" as a type of business. The Mayor isn't going to hold a press conference about it. The local paper isn't going to write about it. But it matters."

Elected buy-in was critical, but it needed to be paired with dedicated time and resources from OED, the City's finance department, and outside experts all working to change things to prepare for and implement the policy vision to support cooperatives.

Lesson 3: Set funding targets (not additional restrictions)

When deliberating the policy changes presented by SELC in November of 2018, the City's LAB discussed a reservation that the RLF might be underutilized if funds are set aside exclusively for cooperatives. So, the final language that was approved set a target for cooperative lending (not additional restrictions). This was also important for federal EDA approval of the administrative plan changes and consistent with other targets in the plan:

(Excerpt from City of Berkeley Revolving Loan Fund Administrative Plan)

D. PORTFOLIO STANDARDS AND TARGETS

1. Lending Targets

The goal of the RLF is to target industry clusters to produce the following ranges for allocation of the portfolio:

- Healthcare, environmental services, business services: 50-65%
- Light industry: 10-35%
- Retail: 15-25%

An additional goal of the RLF is to allocate a minimum of 10% of the portfolio to worker cooperatives or businesses converting to democratic worker ownership.

In some job quality policies initiatives, a requirement may be more appropriate to compel the desired action or behavior. But in this case, Kieron reflected on why they set an aspiration target for funds invested:

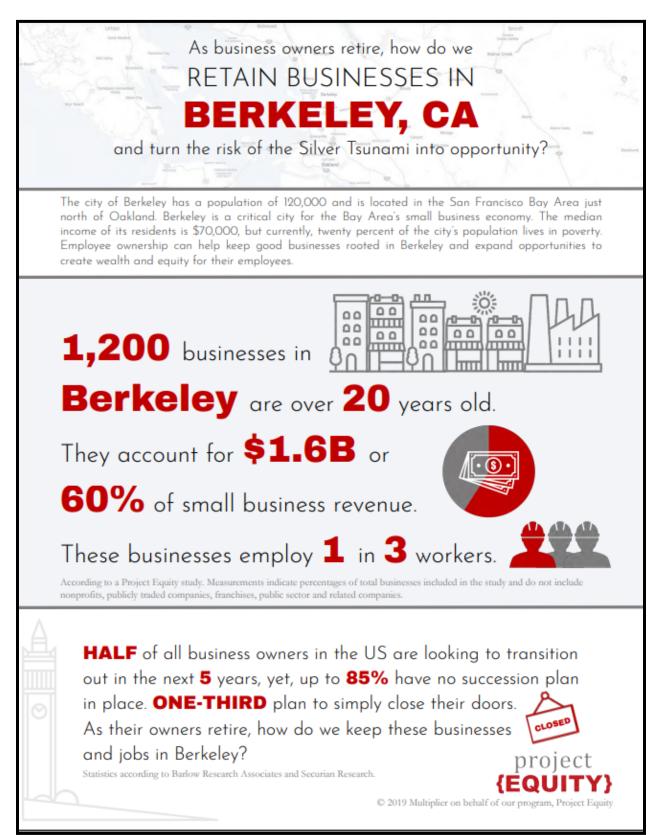
"It felt like a good natural fit to focus on a target, not set ourselves up for more requirements. Worker cooperatives are part of our brand as a city, part of our identity. There was broad political support. Staff were fired up about it. This policy priority didn't have any "losers" that we would need to have a heavy compliance hand to compel a specific behavior. So in our case, the target felt right."

Lesson 4: Don't over promise the impact the policy change will have.

The City of Berkeley's Office of Economic Development has many different services they offer their local business community. Helping businesses learn about cooperatives, providing loans to cooperatives, and helping owners explore selling their companies to their employees are important, evidenced based activities to help build a more resilient, inclusive local economy. But staff at OED are careful not to overstate the impact of the policy change. This understated approach provided them the opportunity to learn, adapt, and pursue continuous improvement of their efforts without the pressure of unrealistic expectations or timelines for impact.

"There is a lot going on in our city," said Kieron. "This policy gives our team one more tool to add to our services to support businesses. Sometimes it's zoning relief. Sometimes it's tax incentives. Supporting cooperatives is one additional tool we can now offer. That framing is well-received. It's not going to solve everything, but we have given a lot of thought to this approach, we use data and infographics to community the need. Small business owners don't have time to think about this, and cooperatives don't always make it either. So it's not a silver bullet. It's one more tool in the toolbox."

February 2016	City Council adopts a resolution to support workers cooperatives and refers City Manager to develop a Worker Cooperative Ordinance
2016 - 2017	The referral is placed in a backlog amidst other city priorities. The City's Office of Economic Development (OED) restaffs and works to identify funding for the initiative.
November 2018	Sustainable Economies Law Center brings initial Recommendations to Amend Berkeley Revolving Loan Fund policies. The Loan Administrative Board (LAB) takes recommendations under advisement but does not take action.
January 2019	The Finance Department updated its business license application and renewal forms to better accommodate worker-owned cooperatives. OED contracts with Project Equity to increase outreach and awareness.
July 2019	Loan Administration Board approves the amended terms of the City's Small Business Revolving Loan Fund to expand access for worker cooperative businesses and creates a 10% lending target for cooperatives. The City Council and federal EDA approve shortly afterward.
July 2020	City of Berkeley OED receives \$814,000 of EDA Cares Act Funds to further capitalize and administer RLF
March 2023	First cohort of five Berkeley companies transitioned to employee owned cooperatives, making Berkeley home to the highest percentage of worker cooperatives per capita (1.14%) than any other US city.



Appendix 2: City of Berkeley Employee Ownership Outreach Infographic



Appendix 3: Resources for Others Interested In Implementing Similar Work

- <u>Adopted City of Berkeley Revolving Loan Fund Administration Plan (2022)</u>: The most recent policies of the RLF in the City of Berkeley with provisions and targets for worker cooperatives.
- <u>City of Berkeley City Council Action Calendar, February 9, 2016 (Item #27)</u>: Initial city council action initiating the OEDs efforts to expand worker cooperatives. Includes agenda items, supporting research, and draft ordinance language.
- <u>The Local Butcher Shop Success Story</u>: Write up about a local Berkeley business that benefits from the policy and practice changes described in this case study.
- <u>The City of Berkeley Employee Ownership Initiative Overview</u>: Profile of the City of Berkeley work supporting worker cooperatives and employee ownership on Project Equity's website.
- <u>ARPA and Employee Ownership</u>: How local communities are using the American Rescue Plan to invest in economic resiliency through employee ownership
- <u>The Case for Employee Ownership, Why Philanthropy and Government SHould Invest</u> in this Powerful Business Model: A Project Equity publication that provides evidence, case making, and specific examples for how government economic and workforce agencies can promote employee ownership.

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