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From Neighbors to Networks

How Communities Fund Their Own Future

Democratic Society

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Table of Contents

- 01 | Introduction 3
- 02 | Context 3
- 03 | Methodology 4
- 04 | Cases 4
 - 4.1 | Mietshäuser Syndikat (Germany) 4
 - 4.2 | SomMobilitat (Spain) 5
 - 4.3 |Energy-Island Samsø (Denmark) 5
 - 4.4 |Community Grocery Shop (UK) 5
- 05 | Findings: Opportunities & Risks 7
 - 5.1 |Opportunities 7
 - 5.2 |Risks 11
- 06 | Recommendations for Cities 12
 - Provide Accessible and Flexible Funding Programs 12
 - Leverage Legal and Regulatory Support 13
 - Support Local Economies Against Market Pressures 13
 - Enable Local Resource Mobilization 14
 - Encourage Leadership and Changemakers 14
- 07 | Conclusion 15
- References 16

01 | Introduction

Community-owned enterprises (COEs) are increasingly recognized as critical actors in building fair, sustainable, and resilient local economies. They emerge in response to unmet needs—whether affordable housing, green mobility, renewable energy, or dignified food access—and pioneer financing strategies that combine solidarity, creativity, and public support. Yet, these models operate within broader political, economic, and legal systems that often privilege conventional market actors. By examining four diverse cases - housing projects within Mietshäuser Syndikat (Germany), SomMobilitat (Spain), Energy Island Samsø (Denmark), and Community Grocery Shop (UK) - this study explores how communities mobilize resources, secure legitimacy, and navigate risks. By explicitly identifying emerging trends, opportunities, and structural risks, the paper aims to provide foresight-oriented insights that can inform both policy and practice in shaping future community-led finance.

02 | Context

Many discussions on sustainability transitions emphasize the critical role of economic organizations, which are often seen as more influential than governments and implicated in the declining legitimacy of democratic systems (Battilana et al. 2022; Cumbers 2020; Ferreras, Battilana, and Méda 2022). Current economic systems remain oriented toward continuous GDP growth, prioritizing expansion over sustainability and well-being (Kubiszewski et al., 2013). Scholars argue for a shift toward models that respect ecological limits and prioritize community well-being, supported by more inclusive and democratic governance structures to ensure fair distribution of economic benefits (Asara, Profumi, and Kallis 2013; Eckersley 2021). In this context, there has been a renewed interest in community-owned models, seen as vehicles for reimagining and reconfiguring the economy and introducing alternative forms of governance (Birchall, 2013; Cheney et al., 2014). Community-owned enterprises (COEs) embody these principles in practice: they redistribute power and resources, embed social and environmental objectives into governance and financing, and create locally rooted alternatives to extractive economic models. COEs are owned and run by those they directly benefit—the community—enhancing participation and empowerment in local planning and development. In doing so, they play a pivotal role in a just transition by linking economic activity with social equity and ecological sustainability. They take various forms, including cooperatives, credit unions, land trusts, and limited stock ownership enterprises (Participedia 2019).

Even with this potential, COEs face significant challenges within the current economic and financial system. Many struggle to move beyond the start-up phase toward maturity and financial stability. This deep dive therefore seeks to explore what lessons can be drawn from existing community-owned organizations that have successfully overcome initial financing hurdles in key sectors of a just climate transition, and how these insights can inform future systemic financing strategies for similar initiatives.

03 | Methodology

The aim was to explore how community-led initiatives overcome early financing hurdles. This is an exploratory study aimed at generating insights, making a case study approach particularly suitable (Gerring 2017; Yin 2018). Our design follows a most-different, same outcome logic (Gerring 2017): selecting diverse cases that share the outcome of successfully mobilizing early-stage finance.

In our study, a case is an enterprise that falls into the following definition:

A community-owned enterprise is a business or organization that is owned, controlled, and managed by the community it serves, with a primary purpose of generating benefits for that community rather than for private profit (Participedia 2019).

In addition, we are looking at the ones that are considered financially sustainable, which we define as a COE that has achieved financial viability for at least three years. To capture variation, we chose four cases across different sectors (housing, mobility, energy, food systems) and ensured geographical spread with a focus on European countries (Germany, Spain, Denmark, UK). All cases represent community-owned or community-driven models that achieved initial financial viability.

The primary data source was semi-structured interviews with individuals directly involved in the cases. Interviews were guided by a protocol structured around the PESTEL framework (Political, Economic, Social, Technological, Environmental, Legal).

We applied Framework Analysis (Spencer et al. 2003) using the PESTEL framework as our coding structure. A coding sheet was developed based on these themes. Each case was coded individually, then analysed collectively to identify similarities, differences, and systemic patterns.

04 | Cases

4.1 | Mietshäuser Syndikat (Germany)

Mietshäuser Syndikat is a network of housing projects in Germany that are collectively organized and self-managed. The Syndikat grew out of the squat movement of the late 1980s and early 1990s and was formally established around 30 years ago. Its goal is to create affordable, community-based housing that is permanently removed from the real estate market and protected against privatization or speculation. Decision-making is structured without official representatives or hierarchies, following a grassroots democratic approach.

To finance new projects, housing projects within Mietshäuser Syndikat rely on support from their community. Direct loans from friends, family and acquaintances are the main pillar of the financing of new housing projects, which are often also recognised by banks as equity replacement which provides access to traditional bank loans.

4.2 |SomMobilitat (Spain)

SomMobilitat is a non-profit cooperative in Catalunya that provides shared electric mobility services. Founded in 2016 by activists linked to the SomEnergia network, the cooperative adapts energy sector cooperative principles to the mobility field. Its purpose is to reduce private car ownership and contribute to greener cities through locally rooted, member-based initiatives. The cooperative collaborates with municipalities and participates in broader cooperative networks across Spain and Europe.

In its early stages, SomMobilitat was financed through volunteer work, pre-financing from its founders, and visibility and support from SomEnergia. Start-up prizes and members loans with fixed terms allowed the cooperative to expand its fleet and operations while remaining community-driven. Today, the cooperative is also financed via ethical bank loans and a charge for the service.

4.3 |Energy-Island Samsø (Denmark)

Samsø is a Danish island that became internationally known as “Energy Island” after transitioning to 100% renewable energy. The project began in 1997 when Samsø won a national government competition launched in response to Denmark’s Kyoto Protocol commitments. The winning proposal was drafted by local business leaders, including the chair of the Samsø Business Association, with support from external engineering expertise. Once selected, it grew into a large-scale, long-term community project involving residents, farmers, and local institutions.

The competition provided a starting grant of 200,000 DKK for the detailed plan, and public campaigns and subsidies were instrumental, offering up to 20% support for house insulation, efficient windows, and heat pump installations. Over the following decade, Samsø residents and local businesses co-invested alongside government funds to carry out the transition, combining public support with strong local ownership.

4.4 |Community Grocery Shop (UK)

The Community Grocery initiative in Manchester was launched in 2020 during the first COVID-19 lockdown by The Message Trust. It began as a church-based response to local food poverty, initially providing hot meals and deliveries to households in need. As demand grew, the model developed into a permanent grocery shop where people could access affordable surplus food in a dignified way. Alongside food provision, the initiative also offers support programs such as cooking classes, financial advice, and wellbeing activities.

Funding for the first shop came from church resources and donations from local organizations. This early support provided the infrastructure needed to set up the grocery and make it sustainable beyond emergency food provision. The model combines

food access with broader community support, creating a space where people come not only for groceries but also for connection and guidance.

Comparative Case Study Overview

Category	Mietshäuser Syndikat	SomMobilitat	Energy-Island Samsø	Community Grocery Shop
Mission	Community-led housing projects to create affordable homes protected from speculation	Cooperative for shared electric vehicles to reduce car ownership and build greener cities	Community energy island aiming for 100% renewable energy and local sustainability	Community food project to reduce food waste, fight poverty, and build dignity
Country / Location	Germany	Catalunya, Spain	Samsø Island, Denmark	Manchester, UK
Year of Foundation	1993	2016	1997	2020
Size / Members	Over 180 housing projects	~2200 members	~3700 residents	68000 members since start
Sector(s)	Housing	Mobility	Energy	Food
Legal Form	of housing projects: limited liability company (GmbH) co-owned by residents and Syndikat	Non-profit cooperative	Cooperative ownership	Charity/Initiative started by The Message Trust
Early-Stage Financing	Direct loans from the Community; solidarity from the squat movement	Backed by SomEnergia network; volunteer and pre-financing from founders	Won a national government competition; subsidies for insulation and renewables	Church-led effort support during COVID-19; donations and volunteers to start up
Current Financial Sustainability	Direct loans from network, internal solidarity fund, bank loans, foundation funds, individual donors	Service charge, members loans (2,5% interest), government grants, start up prizes,	Government grants/subsidies, bank loans and municipal loan guarantees, cooperative ownership shares	Donations, Local grant programs, food donations, annual membership fee
Key Outcomes	Creates and protects collectively organized, solidarity-based housing projects long-term from speculation and private exploitation	Provides shared electric mobility solutions to support greener cities and reduce car ownership.	Achieved 100% renewable energy transition; global model for local energy transitions. Inclusive financial model enabled all residents to co-invest and benefit economically.	Saves over +5,250 tonnes of food from landfill, contributing to the explicit mission to reduce food waste. Combats food poverty by providing affordable surplus food

05 | Findings: Opportunities & Risks

This chapter explores how external factors shape innovative financial models of community- owned enterprises in sectors key to a just climate transition. Drawing from the four case studies - housing projects within Mietshäuser Syndikat, SomMobilitat, the Energy Island Samsø, and the Community Grocery Shop UK - the analysis identifies signals that point to both enabling opportunities and potential risks for future community-led finance models. These cases collectively highlight emerging trends that could inspire new forms of resilient, inclusive community finance.

5.1 | Opportunities

Early Financing Pathways: Divergent Models

The cases suggest two distinct pathways for early financing: solidarity-based models rooted in direct community contributions and government-backed programmes. Housing projects within Mietshäuser Syndikat, for example, rely on direct loans from friends, family, and supporters. Early projects often began with as little as €500 from a member of the network, pooled to purchase land and buildings. Similarly, the Community Grocery Shop launched using local donations from a church and community supporters, proving that small-scale contributions can seed meaningful initiatives.

On the other hand, Samsø and SomMobilitat benefitted from structured government support. Samsø received a 200,000 DKK grant to develop its renewable energy plan and subsidies for home insulation and heat pumps, while SomMobilitat leveraged joint grant applications with SomEnergia and regional government support to scale their electric mobility services. These examples suggest that blending grassroots funding with institutional support could be a strategic pathway for resilient community finance, and could inform future hybrid financing strategies for emerging initiatives.

Political Factors: Grants and Partnerships as Enablers

Political support and partnerships were central to early success across all cases. SomMobilitat's credibility with local government, for instance, hinged on SomEnergia's backing and shared grant applications. The fact that SomEnergia is locally rooted in Catalunya was especially important. In a political context marked by the Catalan independence movement—when some international firms relocated their headquarters—SomEnergia stayed. This demonstrated a long-term commitment to the region, making political actors more willing to recognize the initiative as trustworthy and embedded in the local context. Samsø's municipal guarantees enabled residents to finance wind turbines without upfront capital, demonstrating the catalytic role of public institutions.

These stories show that cultivating partnerships and navigating local political landscapes is not just bureaucratic - it can actively unlock resources and accelerate

community impact. This underscores that strategic partnerships may continue to be a critical lever for emerging community finance models in politically complex contexts.

SomMobilitat – Leveraging Networks

When SomMobilitat was just starting, ethical investors weren't interested - they were "not big enough" to matter. The cooperative turned this around by leveraging SomEnergia, the energy cooperative network they were part of. SomEnergia promoted them in newsletters, offered direct service contracts, and helped with joint grant applications. This credibility with the regional government enabled SomMobilitat to secure start-up prizes and public funding, demonstrating how existing networks can act as a springboard for new community-led initiatives.

Economic Models: Multiple Pathways to Sustainability

The financial designs of the four cases reflect sectoral needs. Housing projects within Mietshäuser Syndikat use an Internal Solidarity Fund, which functions as a collective funding mechanism, redistributing resources across the network to protect projects from speculative market pressures. Samsø employed a different approach: residents could buy shares in wind turbines without upfront capital, as banks financed the shares and held the ownership documents until revenue from electricity sales repaid the loans over 6–7 years, with municipal guarantees providing security. SomMobilitat raised €1.6 million through member loans of €2,000 each at low interest, while Community Grocery Shop sustains itself via a £5 annual membership fee and recurring donations.

Mietshäuser Syndikat - Internal Solidarity Fund

Internal Solidarity Fund, which functions as a collective funding mechanism: each new project contributes €12,400 for GmbH shares, generating roughly €124,000 annually from about ten new projects. These funds are pooled to co-finance other projects within the network, enabling a cycle of solidarity-based financing. This mechanism allows projects to access larger bank loans, as small private loans from network members are recognized as quasi-equity, while also redistributing resources across the network to protect projects from speculative market pressures.

These examples highlight three broad approaches to financial sustainability: one-time investments with gradual payback (Samsø, Mietshäuser Syndikat), cooperative membership-based contributions (SomMobilitat, Community Grocery), and pooled solidarity mechanisms (Mietshäuser Syndikat). They also show how combining community contributions with institutional support can leverage both trust and scale. Looking forward, hybrid models that mix these approaches may offer adaptable, resilient pathways for future community finance projects.

Social Justice and Inclusion

Equity considerations varied across cases. In Samsø, a significant achievement was the mechanism that allowed all residents, regardless of income, to become owners in wind power projects. The Community Grocery Shop similarly embedded social justice in practice: stores were located in low-income areas, serving those affected by poverty, addiction, or domestic abuse. The shop offered wraparound support - financial advice, cookery classes, mental well-being programs - ensuring that community needs beyond food access were met.

Samsø - municipal loan guarantee

A particularly innovative mechanism was the municipal loan guarantee. Residents could purchase shares in wind turbines without having to provide upfront capital, because the municipality guaranteed the bank loans. This reduced individual financial risk and encouraged participation across income levels. The guarantee effectively catalysed the energy transition by enabling broad-based community ownership, turning a potentially exclusive investment opportunity into one accessible to all residents. Loans were repaid using revenue from electricity sales, and after 6–7 years, individuals received full ownership and annual dividends - ensuring long-term economic benefits even for low-income participants. This mechanism not only facilitated capital accumulation but also strengthened the social legitimacy of the project, as everyone in the community could participate and benefit from the energy transition, pointing to the potential of public guarantees as a replicable tool for equitable green transitions elsewhere.

By contrast, SomMobilitat's mission is primarily ecological, with social inclusion emerging as a secondary effect of cooperative participation rather than as a core objective. In the case of Mietshäuser Syndikat projects, self-organization is time-intensive and often requires much time, which can be a social privilege largely available to middle-class groups. While some projects deliberately partner with NGOs to include marginalized groups, the structural challenge of who has the capacity to organize remains. Future community finance initiatives may need to explicitly design inclusion mechanisms to avoid reproducing social inequities.

Social Factors: Who is the Community?

Community definitions differ across contexts. Housing projects within Mietshäuser Syndikat and the Community Grocery Shop emerged organically, responding to local housing shortages or food insecurity. For example, in Wythenshawe, Manchester, volunteers first delivered hot meals during the COVID-19 lockdown before formalising a community grocery that served over 5,000 tonnes of surplus food.

Community Grocery Shop – Building Community

Early on in the Manchester Community Grocery, a local family came in struggling with food insecurity. After receiving support and participating in cookery classes, they began volunteering and sharing their story on Instagram. Their post was picked up by local media, inspiring other families and attracting new volunteers and donations. This small act of visibility illustrates how tangible, immediate impact can mobilize community support and sustain early-stage projects.

In contrast, Samsø required mobilising the entire island of 3,700 residents. Søren, the first staff member, recalls hosting extensive workshops with farmers, business owners, and residents to build a joint vision for the energy transition. Similarly, SomMobilitat had to translate the energy-sector cooperative model from SomEnergia into a new mobility context, creating trust among local municipalities and users. These differences suggest that projects must calibrate their approach: in some contexts, visible individual stories can catalyse momentum, while in others, only collective buy-in across stakeholders ensures legitimacy and durability. Developing foresight about these dynamics is therefore key to anticipating the kind of mobilisation a project will require.

Environmental Commitments: Leverage for Funding and Legitimacy

For Samsø and SomMobilitat, environmental objectives were central. However, rather than acting primarily to attract funding, these initiatives were enabled by policy frameworks prioritizing climate action. Government programs such as subsidies for energy-efficient installations, feed-in tariffs, and sustainability-focused start-up prizes created conditions under which these community-driven projects could thrive. Community interest aligned with these priorities: residents and cooperative members were motivated by shared environmental goals, and policies helped remove financial or institutional barriers.

By contrast, environmental factors played a minor role in housing projects within Mietshäuser Syndikat and Community Grocery, which were primarily driven by social or solidarity motives. However, in the Community Grocery, regulations requiring supermarkets to reduce food waste effectively enabled access to surplus food, indirectly supporting environmental impact. Looking ahead, aligning environmental priorities with community finance strategies could create additional legitimacy and funding opportunities.

Local Anchors and Changemakers: Sustaining Engagement

The presence of motivated leaders - changemakers - was decisive across all cases. For instance, early SomMobilitat founders pre-financed the first cars, while in housing projects within Mietshäuser Syndikat, network members provided essential small loans.

In Samsø, Søren's facilitation of workshops and the Energy Academy created trust across the entire island.

These cases signal that supporting and cultivating changemakers can sustain engagement, mobilize resources, and accelerate adoption, highlighting an often-overlooked factor in anticipating future successes.

5.2 | Risks

Unequal Legal Landscapes

Legal frameworks can enable or constrain. Denmark's cooperative-friendly laws supported Samsø's transition, while housing projects within Mietshäuser Syndikat and SomMobilitat faced challenges being recognized under traditional company law. Legal constraints affected their ability to access bank loans and establish cooperative ownership structures.

If legal recognition remains fragmented, community-led finance may struggle to scale or be systematically excluded from mainstream funding, signaling a need for harmonisation or new cooperative legal forms. For future community finance models, advocating for harmonized cooperative-friendly legal frameworks could be critical to scaling and sustainability.

Market Competition: Risk of Being Crowded Out

Scaling community-led initiatives can expose them to competitive pressures. Samsø faced a market shift when larger energy companies entered, offering bigger projects and more streamlined financing. The initial community-led momentum made the transition feasible in the 1990s, but in today's market-driven context, similar community energy projects would struggle to compete with established corporations. This illustrates a structural risk: as small-scale initiatives prove successful, they may attract competition from larger actors, potentially undermining local control, community engagement, or equitable access.

For other cases, such as SomMobilitat, competition is less immediate but emerging; legal frameworks currently treat them like standard private companies, which could disadvantage community-oriented cooperatives when scaling. Similarly, housing projects within Mietshäuser Syndikat rely on legal mechanisms and solidarity funds to protect themselves from speculative pressures, demonstrating the importance of proactive measures to maintain autonomy as market pressures grow. Community Grocery faces limited market risk due to its social mission, but dependency on grants and donations could leave them vulnerable if larger charitable or commercial actors enter the space.

Limited Recognition of Broader Impact

The broader social and environmental impact of projects is often undervalued. Community Grocery Shop provides wraparound services - such as cooking classes, financial advice, and mental health support - that address root causes of poverty and exclusion, yet these are not systematically recognized in funding systems. Similarly, Mietshäuser Syndikat projects contribute to social solidarity by keeping housing permanently outside speculative markets, but this long-term societal benefit is rarely accounted for in financial assessments. Without mechanisms to value these wider contributions, initiatives risk being treated as small-scale charitable or niche efforts, which may hinder their sustainability and ability to grow. Future community finance strategies could integrate measurement tools to capture social and environmental value, strengthening funding and policy support.

Dependence on Grants and External Funding

Reliance on external grants exposes initiatives to vulnerabilities beyond their control. Community Grocery Shop depended on local donations and grant programs, SomMobilitat relied heavily on regional government funding and start-up prizes, and Samsø initially drew on significant government subsidies for insulation and renewable installations. While these external supports enabled early success, they also created exposure to shifting political priorities and policy changes. For example, in Samsø, the entrance of larger corporate players into renewable energy markets highlighted the fragility of relying too much on top-down subsidy structures. These cases underscore the importance of developing diversified, resilient financing models - such as community loans, membership fees, or solidarity funds - that can provide stability when external support fluctuates. Emerging trends suggest that future community-led initiatives should prioritize financial diversification to enhance resilience against shifting political or market conditions.

06 | Recommendations for Cities

Community-led initiatives across housing, mobility, energy, and food systems demonstrate how cities can act as enablers for bottom-up action. Based on the case studies, key takeaways for municipal policymakers focus on creating enabling conditions, supporting local resource mobilization, and aligning legal, financial, and policy frameworks with community priorities.

Provide Accessible and Flexible Funding Programs

Cities can design grant programs and subsidies that are easy to access and adaptable to the diverse needs of community-led projects:

- Allow funding to be flexible across legal forms, recognizing that cooperatives, associations, and other community structures may not fit standard corporate templates.
- Offer clear, accessible criteria focused on social, ecological, or community impact rather than organizational size.
- Include multi-year or staged funding, enabling early-stage projects to prove viability and scale sustainably

Example: Transparent and open municipal or regional funding programs were especially critical for Samsø and SomMobilitat, enabling them to establish ambitious energy and mobility projects. Samsø leveraged a government competition and subsidies, while SomMobilitat benefited from joint applications with SomEnergia and start-up prizes, demonstrating how accessible public funding can catalyze local action.

Leverage Legal and Regulatory Support

Legal frameworks can either enable or constrain community-led initiatives. Cities should recognize community-led organizations as key stakeholders in the development of regulations that affect them:

- Consult community initiatives when designing or reforming legal frameworks, especially those that impact financing, land use, or cooperative structures.
- Recognize alternative organizational forms such as cooperatives, associations, and community-owned entities within local regulations.
- Provide guidance and advocacy to help navigate national or regional policies that unintentionally disadvantage local initiatives.

Example: In Germany and Spain, housing and mobility cooperatives face legal ambiguities around their form and governance. In contrast, Denmark's cooperative-friendly framework allowed Samsø to implement a highly inclusive energy model. Consulting community-led organizations in local regulatory design could replicate this supportive environment elsewhere.

Support Local Economies Against Market Pressures

Community-led initiatives are often vulnerable to competition from large, established actors. Cities can mitigate this by:

- Prioritizing local actors in funding, procurement, and public space allocation.
- Encouraging municipal guarantees or co-financing schemes to reduce barriers for low-capital community participation.
- Providing platforms to showcase community-led solutions, raising visibility and credibility with private funders, banks, and the wider public.

Example: Municipal loan guarantees in Samsø enabled residents to invest in wind turbines without upfront capital, democratizing access and protecting the project from exclusionary market pressures.

Enable Local Resource Mobilization

Cities can actively support community-led initiatives by creating opportunities for local resource mobilization:

- Provide infrastructure or space access, such as buildings for community grocery initiatives or mobility hubs, to reduce initial financial and logistical hurdles.
- Explore the possibility of making public land or spaces available under low-cost leasehold agreements, supporting long-term security for housing projects, urban gardens, or mobility hubs.
- Support local procurement processes that favour community-driven initiatives rather than purely market-driven actors.
- Facilitate community fundraising and investment mechanisms, such as municipal guarantees or co-financing schemes, which reduce barriers for residents or members to participate without upfront capital.
- Promote collaboration and networks between local organizations, funders, and other stakeholders to share knowledge, resources, and visibility.

Example: In Mietshäuser Syndikat housing projects, internal solidarity funds and direct loans from community members are essential to finance projects. Municipal support in making land available or facilitating low-cost lease agreements can significantly amplify these internal resources.

Encourage Leadership and Changemakers

While in the case studies, no effort from cities to promote skills from individuals was observed, the ambition and ability of individuals to motivate others was a key to success. Thus, cities should recognize the human and social dynamics that drive community-led initiatives:

- Support local leaders and early adopters (“firesouls”) who demonstrate commitment, vision, and ability to mobilize others.
- Include initiatives in public communications to showcase successes and inspire replication.

07 | Conclusion

The cases demonstrate that community-led financing is not marginal improvisation but a vital arena of experimentation with implications far beyond local contexts. Early financing pathways—whether direct community loans, church donations, or municipal guarantees - signal the importance of embedding trust and solidarity into financial design. At the same time, systemic risks such as market competition, grant dependency, and legal ambiguities reveal the fragility of these initiatives without supportive political and institutional frameworks. For cities, the lesson is clear: enabling community-led initiatives requires more than ad-hoc funding. It calls for a deliberate strategy that combines accessible finance, supportive regulation, municipal partnerships, and recognition of the broader social and environmental value generated. By highlighting emerging trends and potential future challenges, this study provides a foresight perspective that can guide cities and communities in designing resilient, scalable, and equitable financing strategies. By nurturing these conditions, cities can help transform isolated experiments into resilient building blocks of a just climate transition.

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