

# CO-OPS & CLIMATE CHANGE ACE 2023

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University's Environmental Studies Program



**Shared Capital Cooperative®**

BUILDING ECONOMIC DEMOCRACY

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workshop sponsors!*



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BUILDING ECONOMIC DEMOCRACY

## Ajani Worker-Owners:

- Mavery Davis, CPA
- Teia Evans, JD, MBA
- Gary W. Hampton
- Rob McClinton
- Stephen R. McDow II
- Esther J. West



**WELCOME**



**WE ARE ROOTED & BLOSSOMING.**

A clear sunset over a city. The sun is a bright yellow orb in the upper left, casting a warm orange glow across the sky. A single bird is silhouetted in flight against the sky. Below the horizon, a cityscape is visible through a light haze, with trees and buildings in the foreground.

Has climate change  
already impacted you  
and / or your co-op(s)?

How?

A volcanic eruption. A massive, dense plume of red and orange smoke or ash rises from a mountain range in the background, filling the sky. The foreground shows a dark, silhouetted cityscape and trees, with the lower part of the image being very dark.



# Climate Change

- **Mitigation**

Reducing & preventing climate change

- **Adaptation**

Dealing with the impacts of climate change

→ What would you prefer to focus on?

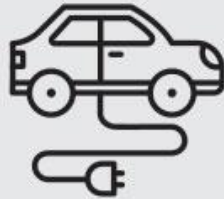


# Building Climate Resilience

## MITIGATION

ACTION TO REDUCE EMISSIONS  
THAT CAUSE CLIMATE CHANGE

Sustainable  
transportation



Clean energy

Energy  
efficiency



Water  
conservation



New energy  
systems



Education



Local food



Complete  
communities

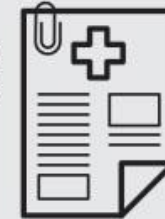


Urban  
forest

## ADAPTATION

ACTION TO MANAGE THE RISKS OF  
CLIMATE CHANGE IMPACTS

Disaster management  
& business continuity



Flood  
protection



Infrastructure  
upgrades

## Mitigation

Union Cab (Madison, WI)-  
fleet change

Namaste Solar (CO)- solar

Cooperative Janitorial  
Services (Cincinnati, OH)-  
green cleaning

Credit Union Examples &  
Opportunities

Grocery Co-op Examples -  
efficient fridges; reduce  
food waste; local supply  
chains

## Co-op Examples

## Both

People Power Solar  
(Oakland, CA)

Cooperation MKE  
(Milwaukee, WI) -  
Climate Justice Day  
event in 2022

Equal Exchange - sus't  
farming practices; fund.

Hope Credit Union  
(Jackson, MS) - energy  
upgrades reduced  
energy leakage by 72%,  
saving homeowners  
over \$171 / month

## Adaptation

Brooklyn Packers  
(Brooklyn, NY) - food  
access

## Isthmus Engineering

“Isthmus has done several things – for both how we operate but also what we sell.

Internally – we initially installed a 10kwatt solar array in 2009 to provide some of the power that we consume, this was when solar energy was being “reborn” and starting to become a popular topic. That system has been running seamlessly and silently since then, few people even notice it now but it paid for itself years ago. In 2015 we added on to our building giving us more manufacturing space and at that time we added another 100kwatts of solar panels – our solar now provides over 30% of the power that we require.

We modified our governance by creating a permanent committee dedicated to sustainability, we internally call it the “Energy Committee”. This committee seeks ways for us to become more energy efficient and sustainable. Currently this committee is working with our “Building and Maintenance” committee to help upgrade our 20 year old HVAC system.

Externally - In 2009 at the same time that we first installed solar on our building we began to explore a new sector of business that was for building machines to help manufacture solar panels. For the next couple of years we built machines for several different solar manufacturers on the west coast – unfortunately due to political and economic issues almost all the US manufacturing of solar panels disappeared for most of the next decade. Fast forward to 2023 - currently there is a push to bring more manufacturing back into the US and we are again starting to build machines for the solar industry, the next machine will ship to New Mexico later this year.”

*Mitigation Examples – in their own words:*

## Union Cab

“Union Cab re-evaluated our core values about 10 years ago. At that time we tweaked some of the values, and we added a new one. Core value 7 states, ‘We are dedicated to operating our business in an environmentally responsible way.’

Union Cab converted to a mostly Prius fleet and added solar PV to both of our buildings subsequent to adopting that value. In addition, Union Cab amended our purchasing policy in May of 2017 to include prioritizing purchases that follow the Natural Step Framework.”



# Has **your** co-op already done work towards mitigation or adaptation?

**Mitigation**

**Adaptation**

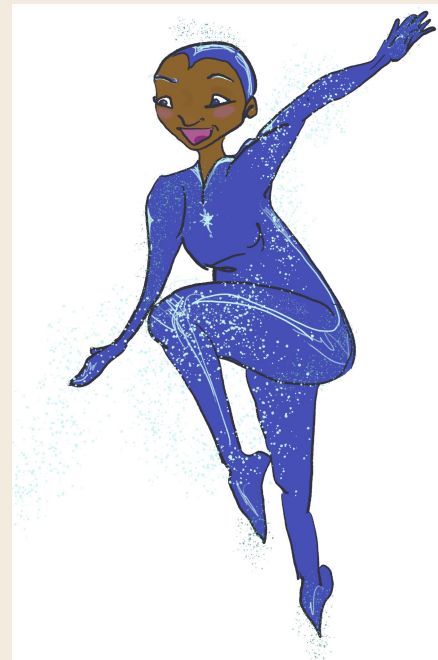
# Community Preparedness

Co-ops can be for and by people of communities that are particularly vulnerable to climate change impacts.



# Equity in accessing support

- LGBTQ people
- Undocumented people
- ESL people
- Low-resources



# US History's racism still plays out today...

Example: Redlining's effects on climate change (in)equities

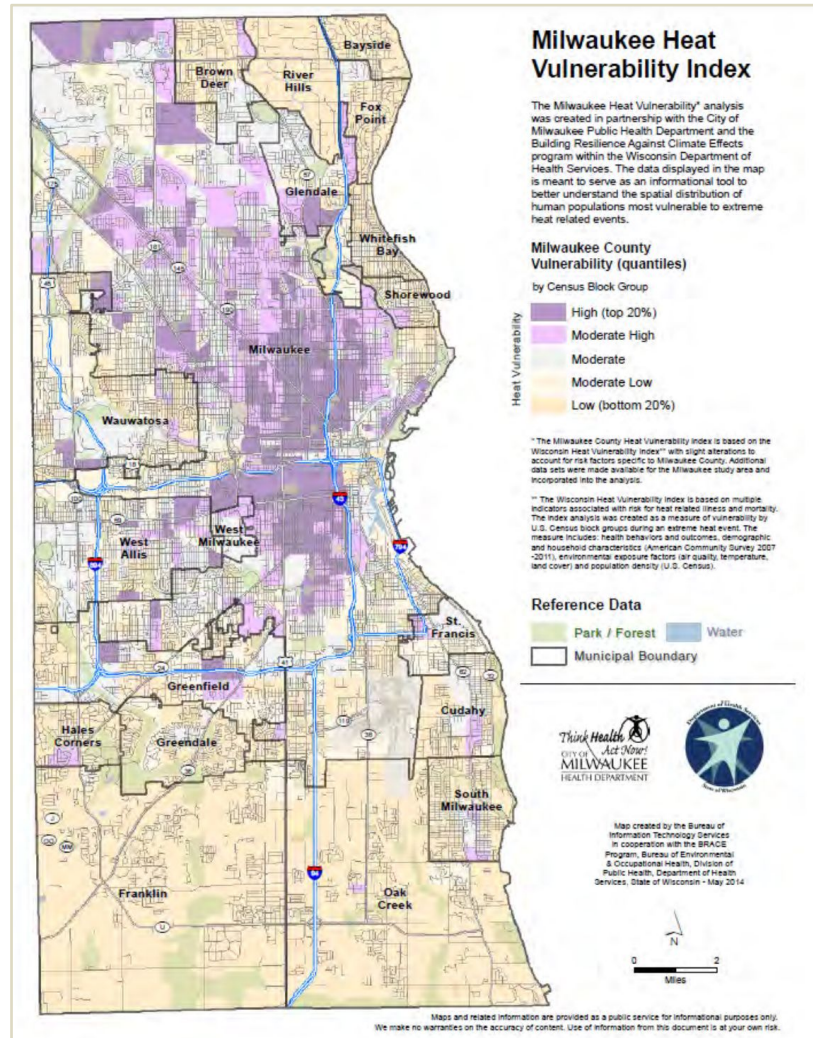
*Resources:*

<https://www.npr.org/2020/01/14/795961381/racist-housing-practices-from-the-1930s-linked-to-hotter-neighborhoods-today>

<https://treeequityscore.org/>

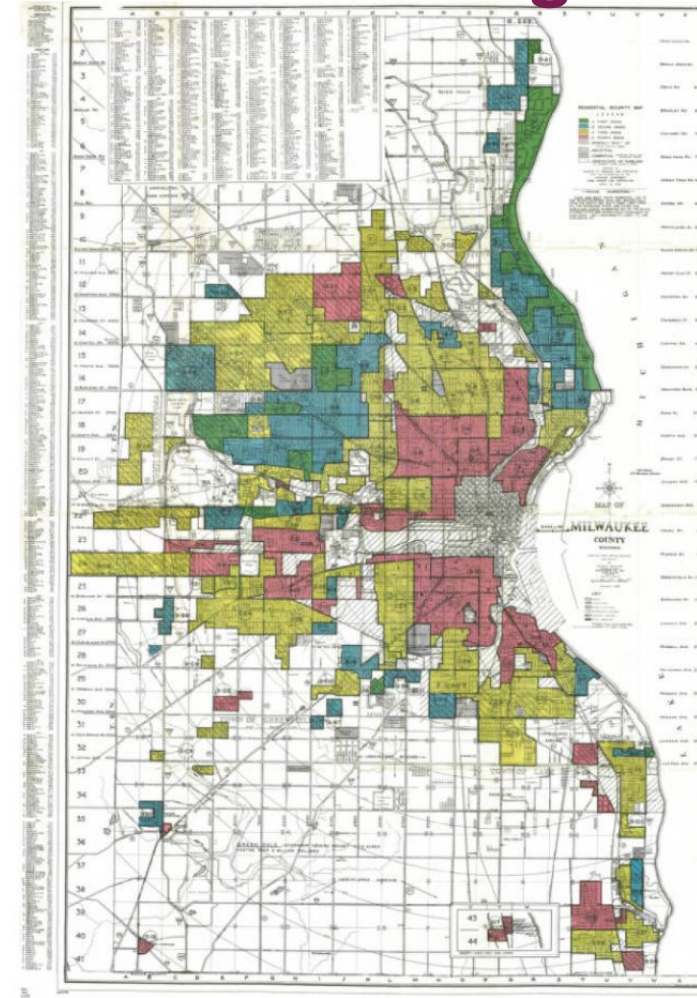


# Heat



Milwaukee Heat Vulnerability Index, P-00882A (wisconsin.gov)

# Redlining



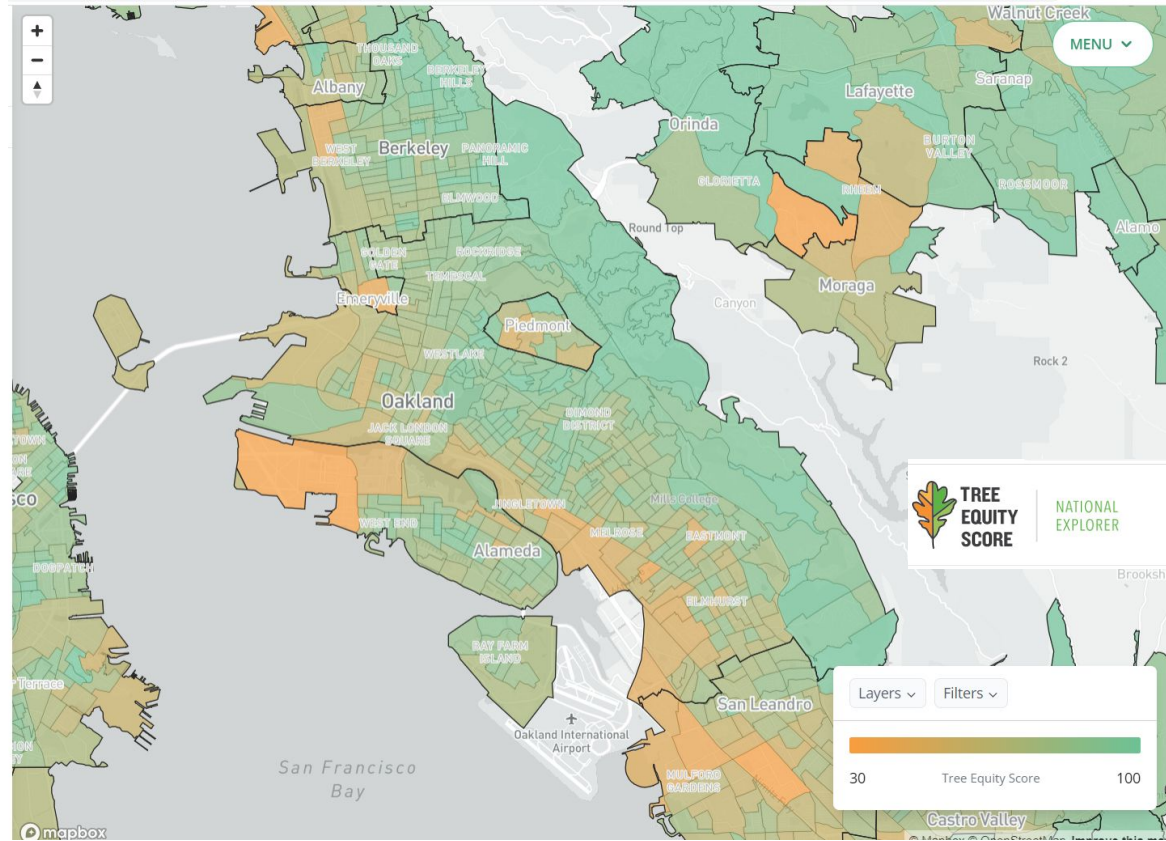
Credit UWM Libraries American Geographical Society Library /

Milwaukee residential security map from 1938.

# Milwaukee, Wisconsin

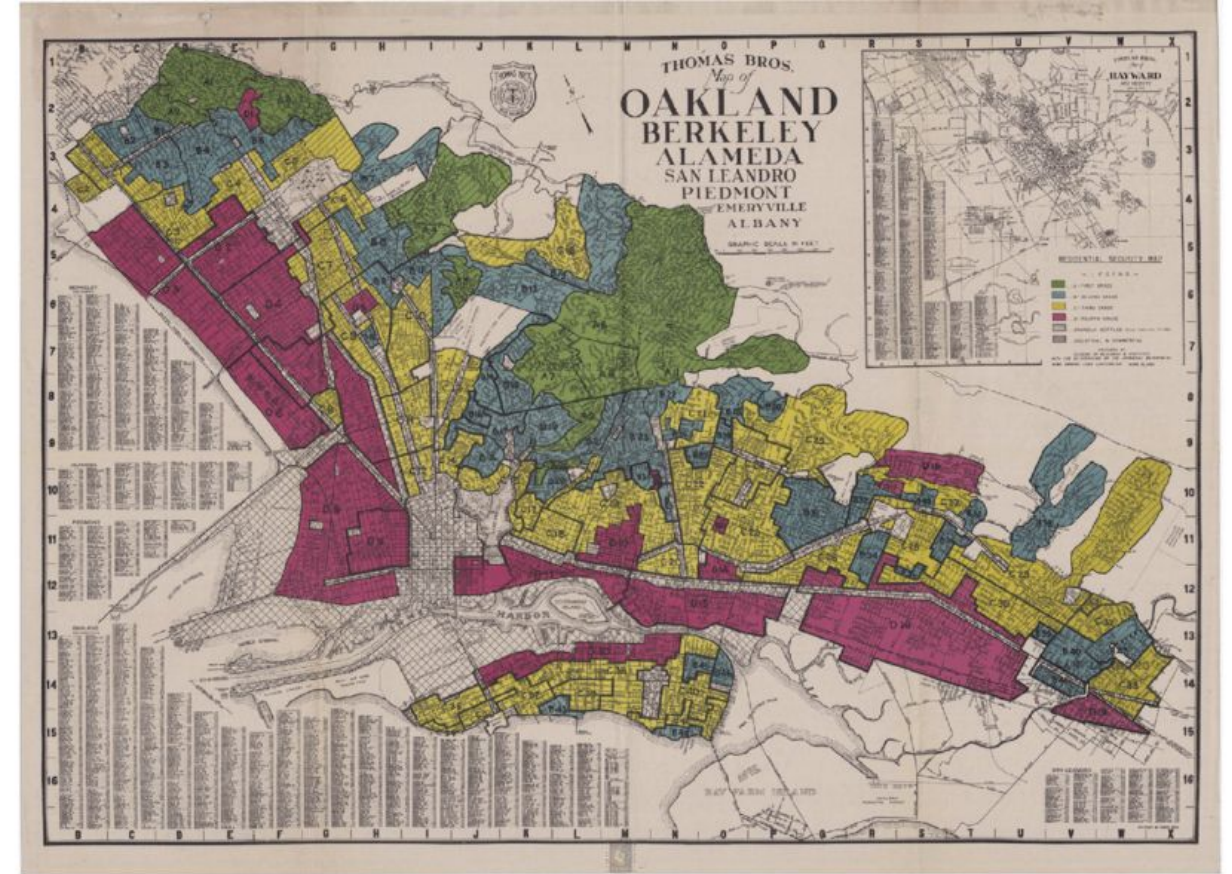


# Tree Cover

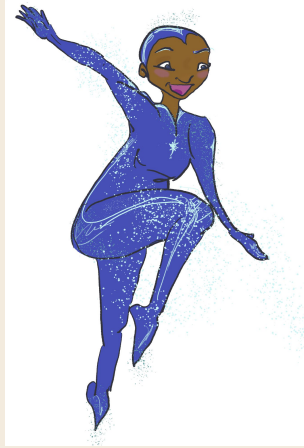


Tree Equity Score

# Redlining



Oakland, California



# CO-OPS



What can we do together  
for climate change  
justice?





# Prepare your biz

- Expect and prepare for disruptions – whether supply chain-related, things that affect your place of biz, etc.
- Diversify your product/service, or have other product/service ideas in your back pocket and know how to act on them.
- Supply chain disruptions: do you have another seller you can buy from? Can you expand your customer base?
- Insurance for products, building, etc. (flooding, extreme heat/cold, burst pipes, things wearing out more quickly, etc.)



ASPROCAFE Ingruma members participate in the farmer field day workshops in the community of Travesias (Source: Equal Exchange).



# What are risks & opportunities for your co-op?

1) Type in your co-op's address: <https://riskfactor.com/>

Flood, Fire, Heat, Wind

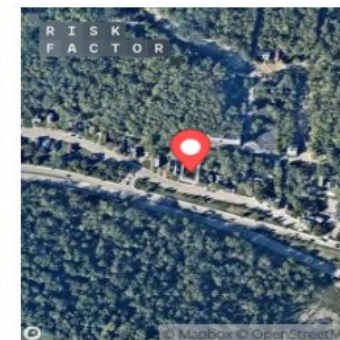
*Based on the findings, could it make sense to buy insurance, build a bioswale, consider fire-safe practices, insulate your building, etc.?*



[Risk Overview](#)[Flood Factor 9/10](#)[Fire Factor 1/10](#)[Heat Factor 4/10](#)[Wind Factor 2/10](#)[Share report access](#)

## 2008 QUEEN CITY AVE, CINCINNATI, OHIO 45214

This property has risk from 3 of 4 environmental factors



Based on this property's projected likelihood and depth of flooding reaching the building, it has an **Extreme Flood Factor<sup>®</sup>**. Flood risks are also increasing as weather patterns change.

[View flood report](#)

Based on this property's distance to wildfire risk areas and burnable vegetation, it has a **Minimal Fire Factor<sup>®</sup>**.

[View fire report](#)

Based on the current and future temperature and humidity in the area and at this specific location, this property has a **Moderate Heat Factor<sup>®</sup>**.

[View heat report](#)

Based on the likelihood and speed of hurricane, tornado, or severe storm winds reaching this property, it has a **Minor Wind Factor<sup>™</sup>**.

[View wind report](#)

# What are risks & opportunities for your co-op?

2) Type in your co-op's address:  
<https://hazards.fema.gov/nri/map>

- 18 hazards related to climate change, and more (such as earthquakes)
- You can create a **report** for your community, or with multiple communities.

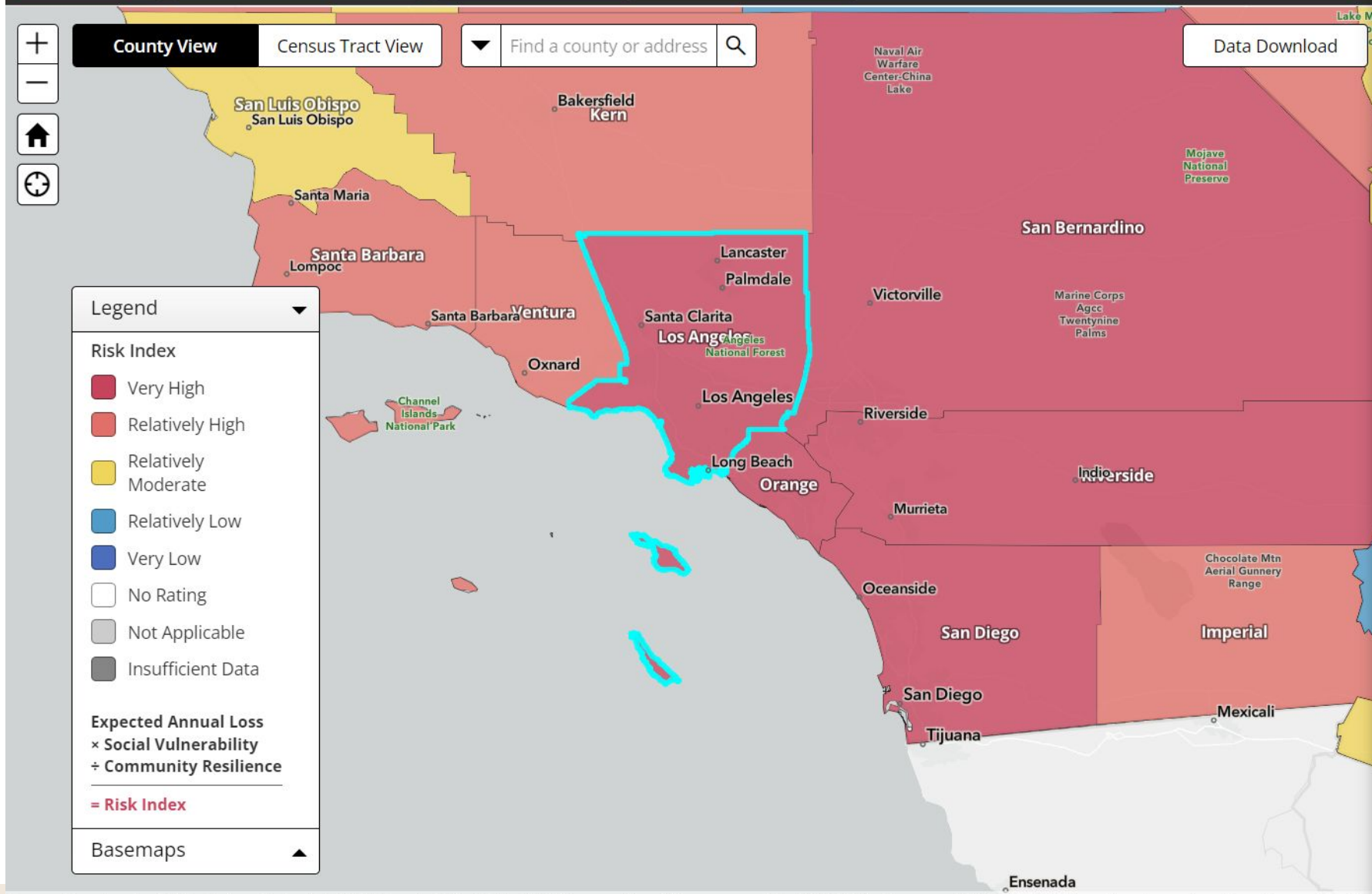
*Based on the findings, could it make sense to buy insurance, build a bioswale, consider fire-safe practices, insulate your building, etc.?*

Risk Index scores are calculated using an equation that combines scores for Expected Annual Loss due to natural hazards, Social Vulnerability and Community Resilience:

$$\begin{array}{rcl} \text{Expected Annual Loss} & & \\ \times \text{ Social Vulnerability} & & \\ \div \text{ Community Resilience} & & \\ \hline = \text{Risk Index} \end{array}$$



Risk Index Expected Annual Loss Social Vulnerability Community Resilience



### Los Angeles County

California

Risk Index

### Risk Index Overview

Compared to the rest of the U.S., Los Angeles County, CA's Risk Index components are:

Expected Annual Loss	Very High
Social Vulnerability	Very High
Community Resilience	Very Low

### Hazard Type Risk Ratings

Compared to the rest of the U.S., Los Angeles County, CA's risk to each hazard type is:

Avalanche	Very Low
Coastal Flooding	Very Low
Cold Wave	No Rating
Drought*	Relatively Low

Create Report



# What are risks & opportunities for your co-op?

2) Type in your co-op's address: <https://ejscreen.epa.gov/mapper/>

Click through to understand various environmental impacts your community is encountering.

Do these confirm what you already knew or surprise you?

Does this spark any feelings or ideas?



**EPA EJScreen** EPA's Environmental Justice Screening and Mapping Tool (Version 2.2)

[EJScreen Website](#) | [Mobile](#) | [Glossary](#) | [Help](#)

Please note: Territory data (except Puerto Rico) is not available as comparable to the US. It is only comparable to the territory itself by using the 'Compare to State' functionality. Likewise, some of the indicators may not be available for territories. X

🗺 📍 📄 ✂

☒ Compare to US ☐ Compare to State

**Environmental Justice Indexes**

**Particulate Matter 2.5**

Ozone

Diesel Particulate Matter

Air Toxics Cancer Risk

Air Toxics Respiratory HI

Toxic Releases to Air

Traffic Proximity

Lead Paint

Superfund Proximity

RMP Facility Proximity

Hazardous Waste Proximity

Underground Storage Tanks

Wastewater Discharge

**Supplemental Indexes**

**Pollution and Sources**

**Socioeconomic Indicators**

**Health Disparities**

**Climate Change Data**

**Critical Service Gaps**

**Additional Demographics**

**Threshold Map**

Find address or place

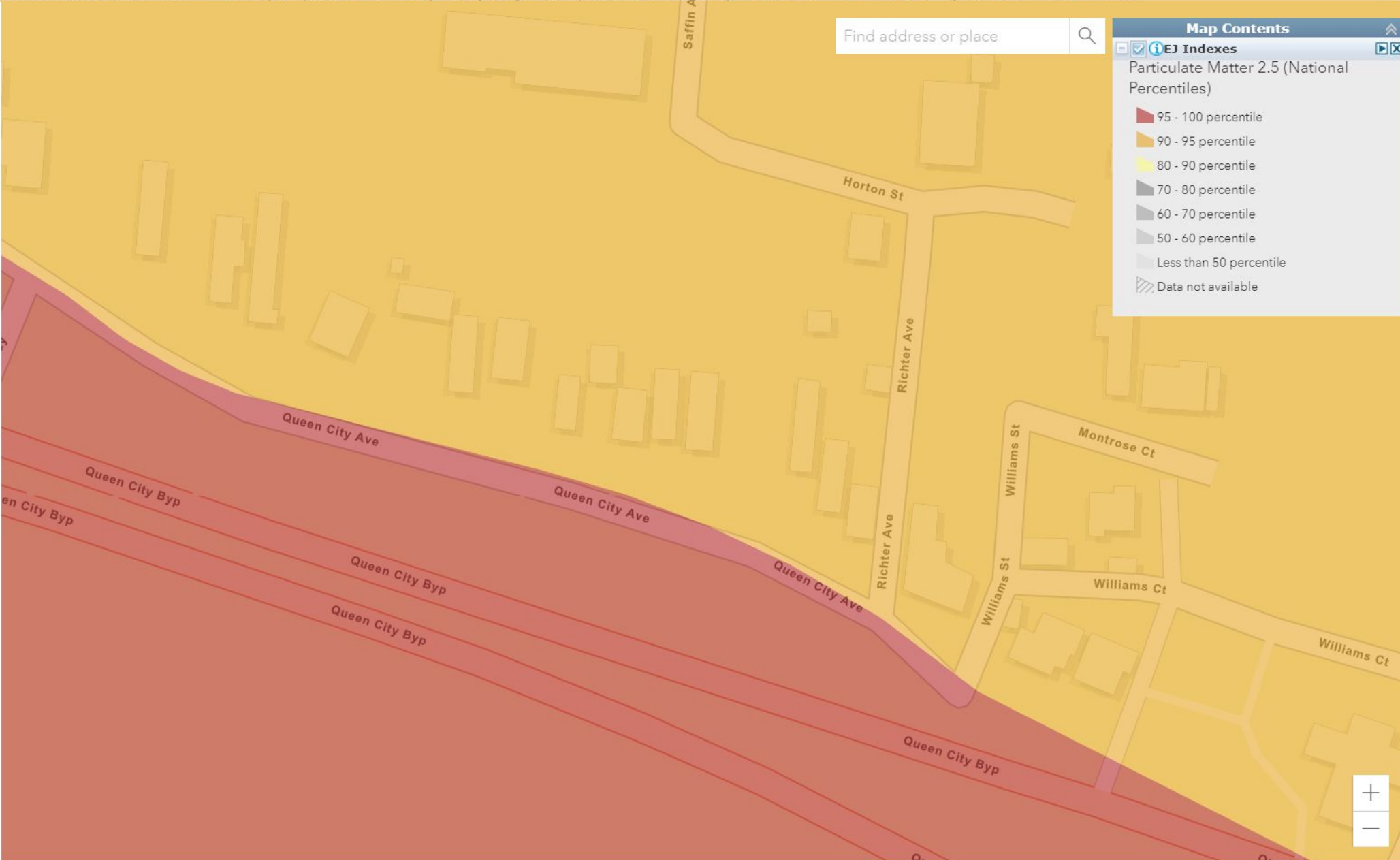


**Map Contents**





☒ **EJ Indexes**

Particulate Matter 2.5 (National Percentiles)


- 95 - 100 percentile
- 90 - 95 percentile
- 80 - 90 percentile
- 70 - 80 percentile
- 60 - 70 percentile
- 50 - 60 percentile
- Less than 50 percentile
- Data not available





Please note: Territory data (except Puerto Rico) is not available as comparable to the US. It is only comparable to the territory itself by using the 'Compare to State' functionality. Likewise, some of the indicators may not be available for territories.


   


☒ Compare to US ☐ Compare to State

 Environmental Justice Indexes

 Supplemental Indexes

 Pollution and Sources

 Socioeconomic Indicators

 **Health Disparities**


Low Life Expectancy


Heart Disease


**Asthma**


Cancer

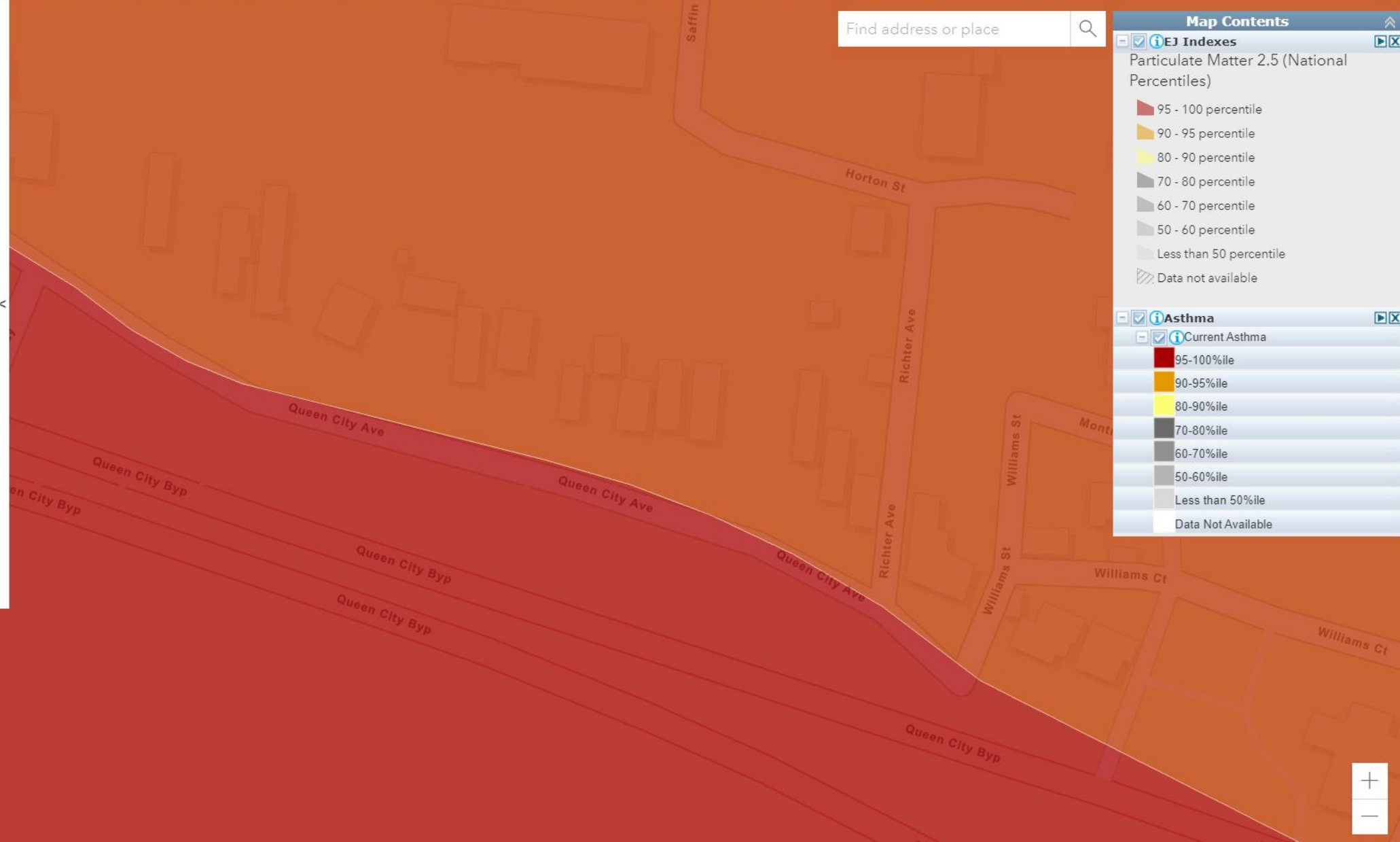
Persons with Disabilities

 Climate Change Data

 Critical Service Gaps

 Additional Demographics

 Threshold Map



# What are risks & opportunities for your co-op?

3) Search for and review any local climate action plans for your locality (by neighborhood, city, county, region, state). For your search, they usually go by “Climate Action Plan,” but sometimes have variations. It’s possible it’s part of an Environmental & Sustainability Department’s broader assessments and plans.

*Find out what is impacting your community, what is likely to impact your community moving forward, what resources there may be to deal with these things, people to connect with who may be familiar with programs / resources you can obtain for your co-op.*



# Focus

- Build a goal for the year
- Have members either be paid for or volunteer time (like Equal Exchange's 10% time), and/or incorporate into existing co-op work & community practices.





# Where does this work live in your co-op?

- Ideally every takes part in some way
- Responsibility: create a new position or committee, or incorporate into an existing one



*Worker-owners from Everyday Details refine their bylaws with cooperative developer Kimberley Hunter and other technic assistance providers. The home care cooperative provides critical services to the residents of Buncombe County.*



# Network Building



- Form network of fam/friends/community to be ready for climate change events, or join existing network.
- Be prepared for different scenarios – would insurance help? Do you know where to be safe during heat events, floods, etc.?
- Be EXPLICITLY welcoming. Write it down in your policies, bylaws, etc. – point to these if an issue arises. Let's not replicate the unjust systems we are trying to move away from!

# Translate, Interpret, Support, Prepare

- **FEMA Challenges**

- Part of Homeland Security / networked with ICE
- Difficulties with status / having required documents/SSN, navigating the system, needing a lawyer



**FEMA**



FEMA.gov

An official website of the U.S. Department of Homeland Security.

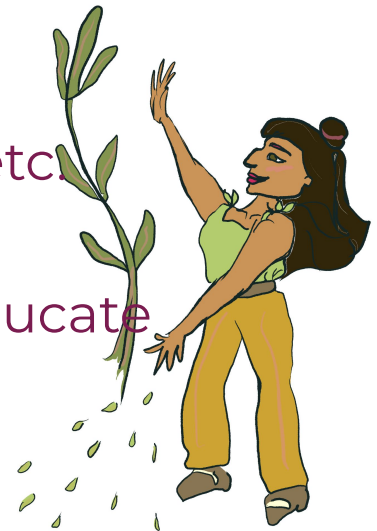
# Supply Chain

- Build a climate change justice supply chain
- Buy from others who have environmentally-friendly mission & practices
- Switch to environmentally-friendly products
- Educate / market to your customer base - opportunity to learn and grow together



# Create a co-op climate action plan

1. Educate yourselves on climate change and its effects in your area.
2. Determine priorities
  1. Brainstorm list of ideas / hold a participatory workshop
  2. May be mitigation, may be ensuring vulnerable members of your community have support and are ready for disasters, may be business-related.
3. Write priorities into a plan.
4. Set: timeframe, who is responsible, etc.
5. Track & check-in on your progress (market your great work, use it to educate others, etc)



# Example: Co-op Climate Action Plan

## Topic:

Mitigate our co-op's GHG's

## How can you address this topic? (brainstorm):

- *Install solar panels*
- *Insulate our building*
- *Install better windows*
- *Employee incentives for getting to work by bus, bike, or walking*
- *Review our supply chain - how can it improve on the supplier end? Consumer end?*

## Goal:

"Green" our building

## How you'll meet your goals (objectives):

- ☐ Energy audit at start and finish
- ☐ Find options for solar panel installation (costs, types, quotes, co-op options?)
- ☐ Have panels installed

## Metrics:

Have panels installed by April 2024.  
Everyone on staff understands the basics of how they function.

## What will you need to meet these goals?(brainstorm)

- *Find LEAD certified energy auditor options*
- *Research if there are programs that could reduce the cost of installation*
- *May need loan for solar panels*
- *Presentation by solar panel installers on their value? Or by local environmental educators from the city?*
- *Understand cost savings over time of solar panels*
- *Research how solar panels work - share with fellow staff*

## When you'll meet your goals:

April 2024

## Who will be point person / responsible entity?:

Maintenance Director; Exec Director

## Partners:

Local Environmental & Sustainability Office; local environmental organizations



**1 Climate Topic your co-op wants to address:**

Extreme Heat - co-op that produces and sells fairly-traded chocolate.

**3 Goal:**

Help each other when it's super hot.  
Make sure products don't melt / go bad.

**4 How you'll meet your goals (i.e., objectives)**

1. Open our office or find another location as a cooling station with AC & water.
2. Get the word out (tbd).
3. Insulate the room our products are in and install AC.

**7 Date to complete goal**

By Summer 2024.

**9 Partnerships & Collaborators**

The neighborhood community center

**5 Metrics**

1. At least 20 people actively use our space during extreme heat events.
2. Our chocolate doesn't melt during extreme heat events.

**8 Person or Role Responsible**

1. Outreach and Education Chair;
2. Chocolate Coordinator

**2 Brainstorm!**

**How can you address this topic?**

- Start What's App for heat emergencies for community - outreach to local elder care centers
- Translate city heat resources into Spanish
- Our chocolate is always melting - get a better fridge
- Install solar panels
- Insulate our building
- Get insurance for our product

**6 Brainstorm!**

**What will you need to meet these goals?**

- contact info
- community partners
- a better fridge -maybe loan or grant?
- are there existing programs we could tap into to support our community during extreme heat events?



**1 Climate Topic your co-op wants to address:**

Extreme heat - rural electric co-op

**3 Goal:** Develop and implement additional worker safety precautions.

**4 How you'll meet your goals (i.e., objectives)**

- Collect worker feedback
- Consider job rotations
- Learn what others are doing
- Develop policies
- Train management and workers

**5 Metrics**

1. No major worker health issues due to intense heat
2. Workers feel safe and able to meet their needs

**7 Date to complete goal**

By Spring 2024.

**8 Person or Role Responsible**

1. Safety Coordinator;
2. Manager of Staff

**9 Partnerships & Collaborators**

OSHA, Rural Electric associations, Co-op Clinic

**2 Brainstorm!**

How can you address this topic?

- Research how heat affects our supply and distribution
- Research how heat impacts physical lines
- Survey workers on how we can be of support
- Learn how we can go above and beyond workers regulations/OSHA to ensure worker safety

**6 Brainstorm!**

What will you need to meet these goals?

- Survey of workers
- Gathering of workers
- Support from OSHA and other rural electrics re: best practices
- Manager buy-in - how so? --> Show benefits of retention, worker safety, alignment with co-op values

**Example!**  
**Co-op Climate Action Plan**  
Thank you to the Cooperative Development Foundation for funding this work.



**1 Climate Topic your co-op wants to address:**

Supply chain disruptions - lumber for a construction business

**3 Goal:**

Diversify our services

**4 How you'll meet your goals (i.e., objectives)**

1. Conduct market analysis to understand demand
2. Seek good worker-owners with new skill sets
3. Train and engage current worker-owners

**5 Metrics**

Start offering new services by January 31, 2024.

**7 Date to complete goal**  
By January 31, 2024.

**8 Person or Role Responsible**  
Laura and Azelia.

**9 Partnerships & Collaborators**  
The local SBDC may have market analysis support

**2 Brainstorm!**

- How can you address this topic?
- Support farmers use of sustainable practices - find sustainable lumber to source
  - Educate customers so they understand any slow-downs or price increase
  - Diversify services - ideas: painting, design, cleaning
  - Get a line of credit to ensure there is cash on hand when lumber is available
  - Seek out alternative sustainable materials - research options for various uses
  - Focus on reclaimed wood

**6 Brainstorm!**

- What will you need to meet these goals?
- Training and education funds
  - Training and education sources
  - Outreach to our networks
  - Determine what materials we'll need to be able to offer new service
  - may need loan

**1 Climate Topic your co-op wants to address:**

Food Access

**3 Goal:**

Grow an organic garden on co-op's land that can grow food for staff's lunches after first year, and enough to distribute to those in need by the second year.

**4 How you'll meet your goals (i.e., objectives)**

1. Research types of gardens, what people want to grow, how to grow it
2. Purchase materials
3. Build and maintain

**5 Metrics**

1. Grow enough food to feed staff for at least one meal a week to start
2. Grow enough food to distribute it to people who need it

**7 Date to complete goal**  
By Summer 2024

**8 Person or Role Responsible**  
new Garden Coordinator Role.

**9 Partnerships & Collaborators**

Local food access organizations, learn from existing community gardeners

**2 Brainstorm!**

How can you address this topic?

- Community garden - on co-op's property, existing, or create a new one
- Community-relevant food access - grow, buy
- Support BIPOC farmers and supply chain development
- Start a co-op grocery store or corner store

**6 Brainstorm!**

What will you need to meet these goals?

- Environmental assessment / possible remediation
- Types of gardening and what's best for us
- How to grow organically
- Trainings and education

**Example!**  
**Co-op Climate Action Plan**  
Thank you to the Cooperative Development Foundation for funding this work.





**1 Climate Topic your co-op wants to address:**

**3 Goal:**

**4** How you'll meet your goals (i.e., objectives)

**5** Metrics

**7** Date to complete goal

**8** Person or Role Responsible

**9** Partnerships & Collaborators

**2** How can you address this topic?

**Brainstorm!**

**6** What will you need to meet these goals?

**Brainstorm!**

**Co-op Climate Action Plan**  
Thank you to the Cooperative Development Foundation for funding this work.



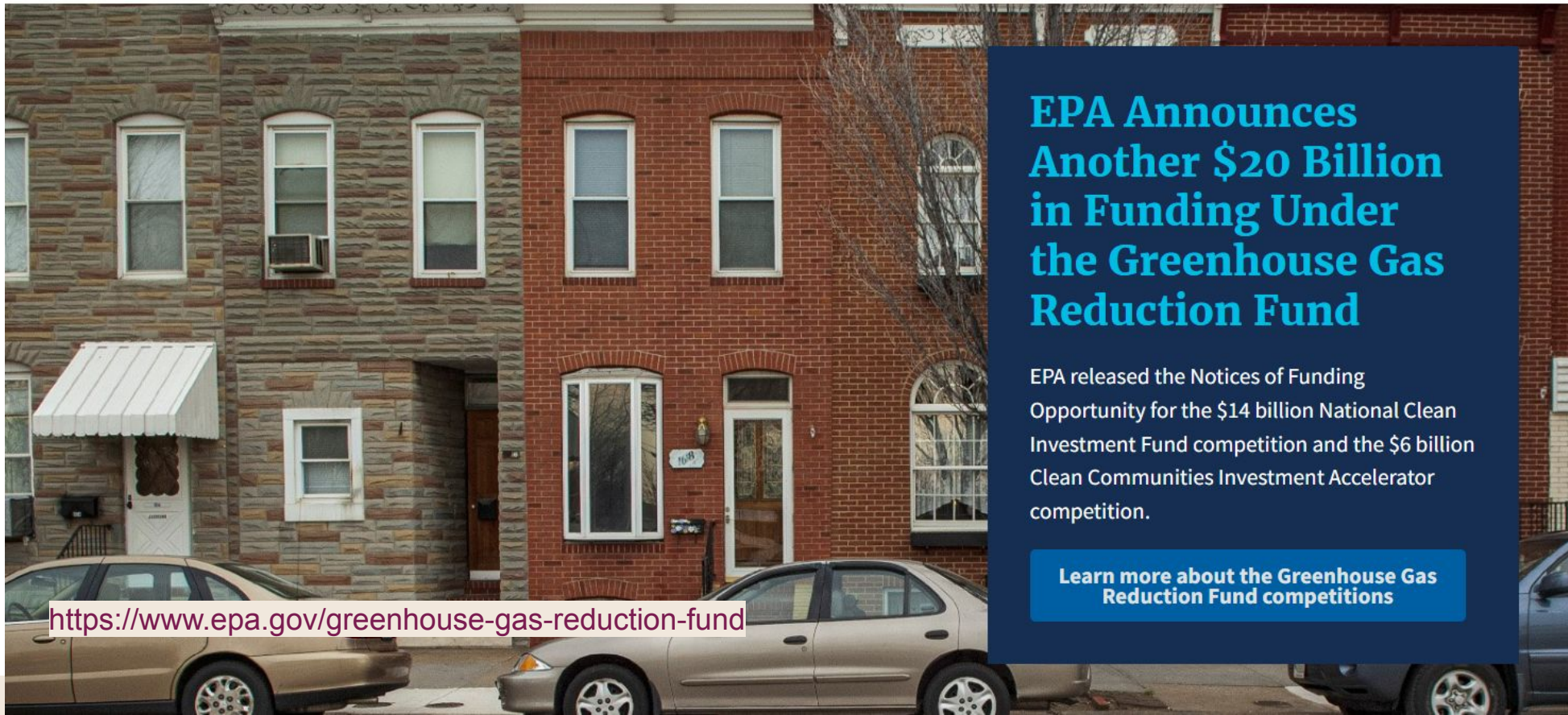


# Connect

- .Connect with others!
- .Other co-ops and/or community organizations
- .Create climate action plans together!
- .Scale: co-op-to-co-op, locally, regionally, nationally, globally



# Greenhouse Gas Reduction Fund



## EPA Announces Another \$20 Billion in Funding Under the Greenhouse Gas Reduction Fund

EPA released the Notices of Funding Opportunity for the \$14 billion National Clean Investment Fund competition and the \$6 billion Clean Communities Investment Accelerator competition.

[Learn more about the Greenhouse Gas Reduction Fund competitions](#)

<https://www.epa.gov/greenhouse-gas-reduction-fund>



In a statement following the announcement, OFN President and CEO Harold Pettigrew said, “OFN applauds the Biden-Harris Administration for this historic investment in our collective future, a clear demonstration of its commitment to addressing climate change aligned with environmental justice. OFN, our partners, and allies across the industry stand prepared to strengthen the community finance ecosystem to advance climate goals and ensure that low-income and underserved communities are not left behind.”

Under the \$6 billion **Clean Communities Investment Accelerator**, the EPA will make 2-7 awards to nonprofits with a focus on building the capacity of community lenders, including CDFIs, to ensure low-income and disadvantaged communities have access to capital for climate finance.

The \$14 billion **National Clean Investment Fund** focuses on direct investment to businesses, communities, community lenders, and others. The EPA will make 2-3 awards to nonprofit entities through this program.

Last month, the EPA opened applications for the \$7 billion **Solar for All** program, which will make grants to governments and nonprofits to bring solar to millions of homes in low-income and disadvantaged communities.

Across the three grant programs, the Greenhouse Gas Reduction Fund represents a **pivotal opportunity** to accelerate the clean energy transition and ensure climate justice. Reducing greenhouse gas emissions will stem the tide of climate change, and the CDFI industry must be part of the solution in the communities where we operate.

# Meeting to Discuss this new GHG Reduction Fund

Sign up



Shared Capital Cooperative®

BUILDING ECONOMIC DEMOCRACY







# We still have a lot of work to do, but...

- Big change at a large scale  
\*can\* and \*has\* happened.
- When we thoughtfully work together, we can make big differences.



# Climate Justice Work

**Cooperators and Concern for Communities:**

**Food Access and Climate**

**Twin Cities**

# Urban Farm and Garden Alliance

## Local Food Systems & Climate Solutions



- **Urban Agroecology**
  - **Education**
    - **Growing Food**
    - **Youth Education**
    - **Regenerative Farming Practices**
- **Mini-Forest - Urban Project**
- **Community Engagement and outreach at the heart of building community**
  - **Intentional CoP building**
- **Cooperative Community Development - Rondo, Frogtown, St. Paul Focused**

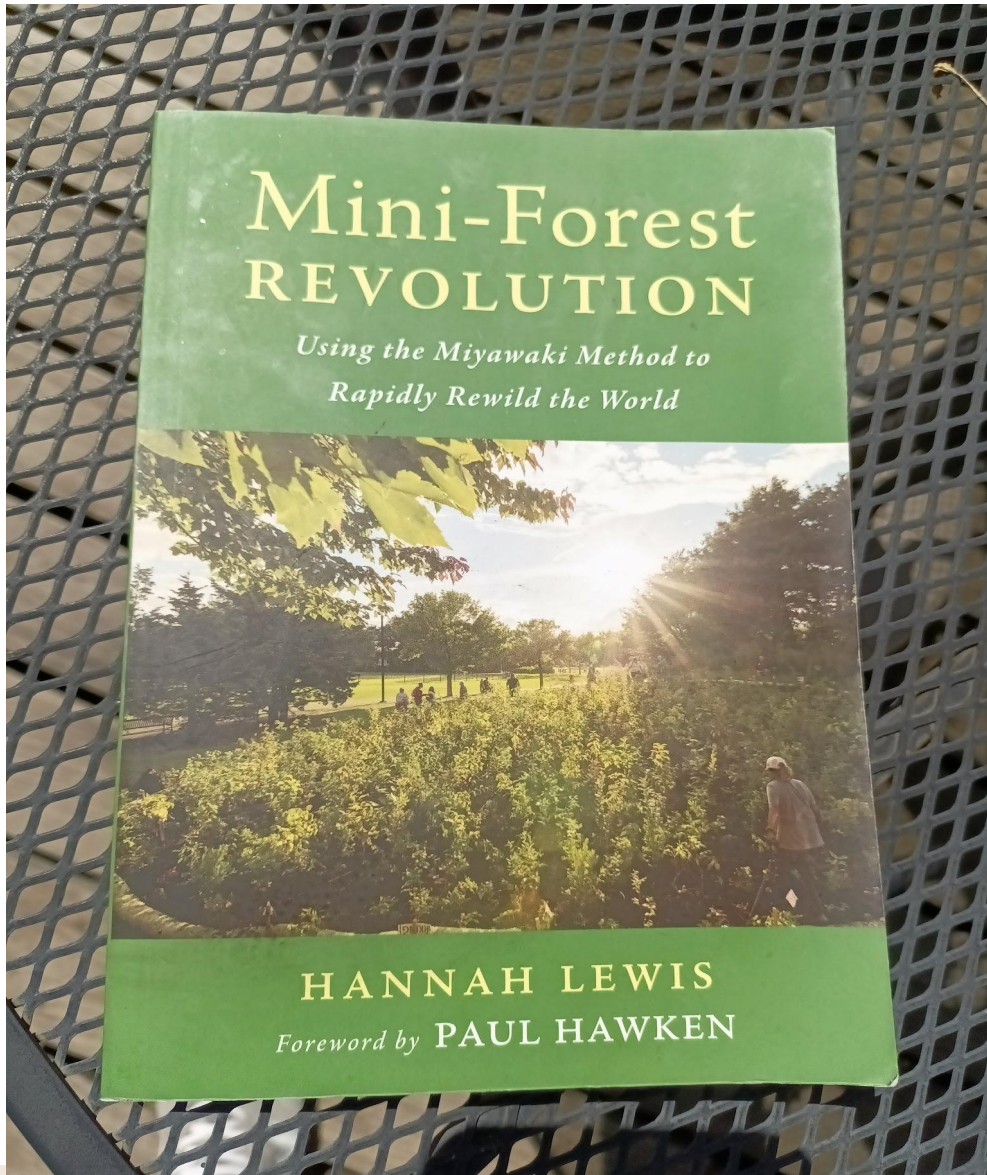
<https://urbanfarmandgardenalliance.org/>



# Urban Farm and Garden Alliance

## Mini-Forest Project

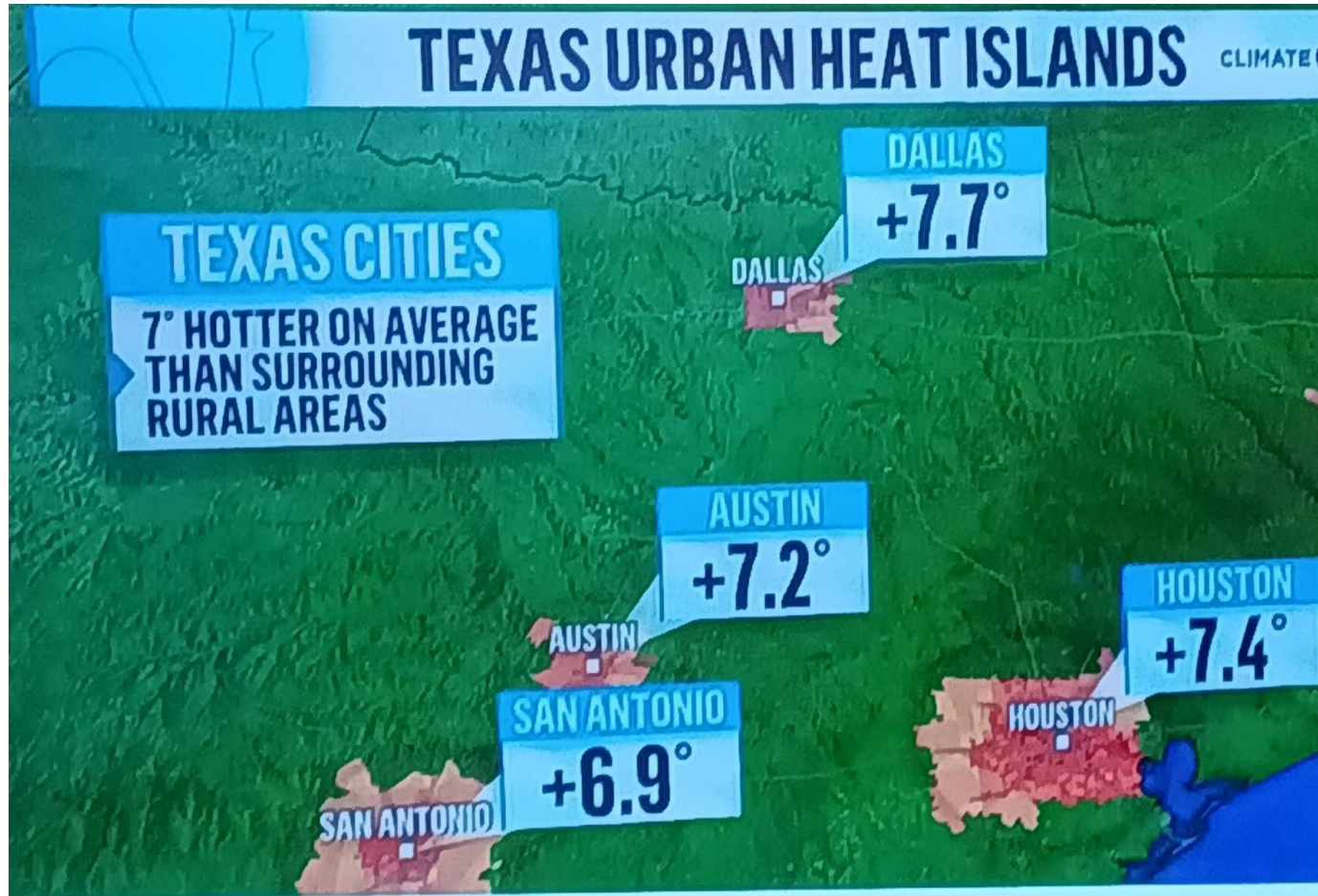
- Community focused cooperative and collaborative project with concern for community and climate well-being
- CBO, University Research Student, DNR and researcher, author Hannah Lewis
- Community engagement, survey and research for best site for installation in the Rondo community and UFGA service area in St. Paul metro
- Heat Sink Solution for Urban areas; Food forest





# Mini-Forests a solution to addressing Urban Heat Islands

- Snapshot from my television last week



- Improved biodiversity increases ecosystem productivity and resilience
- Vegetation transforms solar energy into latent heat and releases it away from Earth

To learn more about the Mini-Forest Revolution visit <https://www.hannahlewis.org/>

# Project Sweetie Pie



<https://www.projectsweetiepie.org/>

## Local Food Systems & Climate Solutions

- **Urban Agroecology**
  - **Education**
    - Growing Food
    - Youth Education
    - Regenerative Farming Practices
- **Mini-Forest - Urban Project 2024**
- **Community Engagement and outreach at the heart of building community**
  - **Intentional CoP building**
- **Cooperative Community Development across Twin Cities**

# Project Sweetie Pie

*North Minneapolis is going green. Give us a call and learn what we mean. Where once lay urban blight. Now sits luscious garden sites. Gardens without borders, Classrooms without walls. Architects of our own destinies. Access to food justice for all."*

*- Michael Chaney*

- Project Sweetie Pie" is about breaking stereotypes, giving voice to the voiceless, and transforming communities historically socially engineered to be consumers.
- "Project Sweetie Pie" the story of a city that came together-worked together on a common goal, for the common good of the youth and families of its community. For it takes a village to raise a child."
- Intentional cooperative community of practice, advocacy and agricultural capacity building has enabled the organization to support drought stricken rural farmers with seedling and starter replacements that were lost this year.





**Youth and community collaborative focused with an intergenerational approach.**



*Ajani member staking up tomatoes*



Climate, Education, Food and Energy Advocacy and Initiatives that are cooperatively spirited.



# Land Access



Working across community based organizations and land access emerging organizations to connect communities and people with a relationship with the land through capital access and systems to help create some permanency and sustainable solutions.

- Educational workshops - land access and cooperative farming
- Community and Land Ecosystems development
- Regenerative Agriculture approaches that are land, community and economy friendly
- Capital access solutions for land access







# Energy Efficiency

Emerging work in equitable energy efficiency for all residents of Minnesota with a cooperative and collaborative group of organizations with a focus on shifting policy and power into the hands of customers and citizens through inclusivity, accessibility to programs with intentionality.



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The background features a large, faint watermark of the word "Ajani" in a stylized, cursive font. Above the text, there is a sunburst or fan-like graphic composed of several elongated, overlapping segments in shades of orange, yellow, and light purple. The entire design is set against a light beige background.

# Thank you!

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