Several cooperative and community-focused models are used in real estate and development to promote affordability, stability, and wealth creation for residents and stakeholders. These models often prioritize community benefit over individual profit.

* **Limited Equity Cooperatives (LECs):** In this model, residents purchase a share in a cooperative that owns the property, rather than purchasing a specific unit. The resale value of the share is restricted by a formula, which keeps the housing affordable for future buyers. LECs are governed democratically by the resident-members, who pay a monthly fee to cover common expenses and reserves. This structure provides a form of homeownership with equity growth while ensuring long-term affordability.
* **Community Land Trusts (CLTs):** A CLT is a non-profit organization that acquires and stewards land for the permanent benefit of the community. In a typical CLT, the trust owns the land, and the homeowner purchases only the house on that land at a below-market rate. The homeowner then enters into a long-term ground lease, often for 99 years. The resale price is restricted to maintain affordability for future low-income buyers, while still allowing the homeowner to build some equity from their investment. CLTs are democratically governed by a board that includes residents, community members, and public representatives.
* **Deed-Restricted Homeownership:** This model involves selling a home at a below-market price to an income-qualified buyer, with a legal restriction in the deed that limits the resale price for a set period, such as 30 years. This ensures the home remains affordable for subsequent buyers.
* **Worker Cooperatives:** While not exclusively a real estate model, worker cooperatives are businesses owned and democratically governed by their employees. This model can be applied to real estate development by having the workers involved in the construction or management of a property also be the owners, who share in the business's profits and have a vote in its direction. This approach promotes local ownership and wealth creation for workers.

These models share common principles such as collective ownership, democratic governance, and a focus on long-term community benefits, making them viable alternatives to purely for-profit real estate development.