

# Our Fair Share

## Designing Impactful Community Benefit Agreements

### Step 1. Identifying a Scenario *[3 minutes]*

Choose a team member with the birthday closest to today to roll the dice.

Odd numbers (1, 3, or 5) use Scenario 1. Even numbers (2, 4, or 6) use Scenario 2.

1. Bank Merger: A national bank announces that it will be acquiring a regional bank that serves your community. You are concerned about what this means for neighbors who currently have accounts at the regional bank and for workers who may face local branch closures. You begin the process of building a coalition to negotiate a Community Benefit Agreement (CBA) with the national bank to ensure they practice fair lending, create opportunities for community development, and reinvest where they operate.
2. Local Development Project: A developer announces that it plans to build a seven-story mixed-use property with over 700 units of housing and over 20,000 square feet of retail space that will take up a full block in your neighborhood. You begin the process of building a coalition to negotiate a CBA with the developer to ensure desired benefits in exchange for local groups' support of the project.

### Step 2. Building Strength *[7 minutes]*

Your ability to negotiate the best possible protections and benefits for your community is dependent on the strength of your coalition and existing project conditions.

- Refer to the “Building Strength” handout and take turns to roll your die to determine the strength of your coalition and project conditions.
- Read the descriptions and record your roll for each element.
- Assign someone to add up your rolls. The total will become the amount of chips you get. Place your chips in the bank on the board.
  - For example, if your total score is 25, you will count out 25 chips.

### **BONUS TIME!**

If your coalition strength is 20 or under, you're in luck. The city is supportive of your community organizing efforts and would like to provide additional resources to double your chips.

- For example: If your coalition strength is 15, you now have 30 chips.

### Step 3. Assessing your Coalition Profile *[10 minutes]*

Take stock of your coalition.

- On the board, use sticky notes to write your coalition name and identify your strengths, weaknesses, and priorities.

## Step 4. Bargaining for Benefits [40 minutes]

Congratulations on making it to the bargaining table. It's time to make your asks.

- Using the board, spend your chips on benefits that align with your priorities.
- Once you have selected all the benefits that you can, you have completed your negotiations!

## Benefits Policies Index

	Benefit Policy	Cost	Upgrade	Chips Spent
<b>Enforcement and Accountability</b>	Implementation Timeline	1 chips	+4 chips	
	Enforcement Steps	2 chips	+2 chips	
	Public Complaint Process	3 chips	+1 chips	
	Information Access	3 chips	+2 chips	
	Ongoing Monitoring	3 chips	+3 chips	
	Community Advisory Board	3 chips	+4 chips	
<b>Workforce and Jobs</b>	Racial Equity Council	2 chips	+2 chips	
	Pay Equity	2 chips	+3 chips	
	Local Hiring Commitment	2 chips	+5 chips	
	Good Jobs	2 chips	+5 chips	
	Apprenticeships and Internships	3 chips	+3 chips	
	Re-entry Programs	4 chips	+3 chips	
<b>Climate Protections</b>	Climate Risk Disclosure	1 chips	+3 chips	
	Air Quality and Noise Monitoring	2 chips	+2 chips	
	Climate Resiliency Investment	2 chips	+4 chips	
	Fossil Fuel Divestment	3 chips	+3 chips	
	Local Infrastructure Upgrades	3 chips	+3 chips	
	Environmental Cleanup Fund	3 chips	+4 chips	
<b>Housing and Home Lending</b>	Affordable Housing Fund	2 chips	+4 chips	
	Affordable Home Mortgage Program	2 chips	+4 chips	

	Deed Restricted Home Lending	3 chips	+3 chips	
	Legal Assistance	3 chips	+3 chips	
	Community Land Trust	4 chips	+2 chips	



	Benefit Policy	Cost	Upgrade	Chips Spent
	Affordable Housing Development	4 chips	+3 chips	
<b>Community Development</b>	Small Business Supplier Diversity	2 chips	+3 chips	
	Entrepreneurship Program	3 chips	+2 chips	
	Community Health Services	3 chips	+2 chips	
	Recreational Amenities	3 chips	+4 chips	
	Grant Programs	3 chips	+4 chips	
	Youth Scholarship Program	4 chips	+2 chips	
	Create Your Own Benefit	1-7 chips		
<b>Create Your Own</b>	Create Your Own Benefit	1-7 chips		

Create Your Own Benefit 1-7 chips

## Resources

Community Benefit Agreements are one of many tools that communities can use to negotiate benefits, investments, and accountability. Over our 30+ year history, The Greenlining Institute has leveraged the Community Reinvestment Act to negotiate billions of dollars in CBAs for communities of color and neighborhoods historically left out of investments through the mergers and acquisitions process. We have also engaged with community partners to build an understanding of the CBA process related to climate investments and infrastructure and prepare to negotiate for meaningful and enforceable community and climate benefits.

Strong CBAs are developed through strong organizing. The coalition building and skills developed through negotiating CBAs can strengthen a community's overall ability to advocate for themselves. Our goal is that this activity and the following resources help build power for organizing, implementing, and enforcing meaningful policies and benefits for communities.

## CBA Case Studies and Best Practices

### [Holding Banks Accountable to Communities: A Breakdown of Community Benefit Agreements](#)

by The Greenlining Institute

- An overview of how GLI has leveraged the Community Reinvestment Act to negotiate CBAs with financial institutions

### [Harnessing Hydrogen: Build Rivertown's Community Benefits Plan](#) archived from the Department of Energy • An interactive activity to develop a Community Benefits Plan (CBP)

### [Common Challenges in Negotiating Community Benefits Agreements](#) by Partnerships for Working Families and Community Benefits Law Center

- Compare and contrast the language that makes a CBA strong or weak

### [Community Benefits Agreements: Case Studies, Federal Guidelines, and Best Practices](#) by Clean Air Task Force • Case studies of different CBAs and best practices



### [Examples of CBA Negotiations](#) supported by the Law Office of Julian Gross

- Links to development project CBAs produced with support by Julian Gross, a leading attorney on CBAs

## Coalition Building

### [Community Benefits 101](#) by Fair Shake Environmental Legal Services

- A comprehensive guide from a nonprofit law firm that primes readers on when and how to negotiate CBAs, common types of benefits, and how to build a strong CBA process

### [Good Jobs, Clean Air, Healthy Communities - CBA Toolkit](#) by Just San Bernardino

- A toolkit from community organizers identifying the steps to organize for a CBA

### [Community Benefits Agreement: Pursuing Housing Justice](#) by Urban Institute

- Explains how CBAs can guard against displacement and meet housing needs

