



ORGANIZING TO KEEP THE DOORS OPEN:

A COLLECTIVE STRATEGY AGAINST SMALL BUSINESS DISPLACEMENT





AUTHOR

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ANHD

The Association for Neighborhood & Housing Development (ANHD) builds community power to win affordable housing and thriving, equitable neighborhoods for all New Yorkers. As a member organization of 80+ community groups across New York City, we use research, advocacy, and grassroots organizing to support our members in their work to build equity and justice in their neighborhoods and city-wide. We believe housing justice is economic justice is racial justice. Executive Director, Barika X. Williams.

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EXECUTIVE SUMMARY

With Mayor Mamdani's appointment of Julie Su as the first ever Deputy Mayor of Economic Justice and his January executive order directing City Hall to cut fines and fees for small businesses, New York City's approach to economic development may be shifting. Rather than incentivizing big business and new industries, the Mayor is indicating a focus on supporting the mom-and-pop shops whose costs are high and margins are thin. Such small businesses are essential to the fabric of our city, the everyday New Yorkers who depend on them, and the neighborhoods whose cultural and social lives are rooted in their success.

While cutting fines and fees is a step in the right direction, protecting these small businesses from the threats of displacement will require confronting several challenges at once, such as the fragmented regulatory system, exploitative commercial landlords, and lack of access to capital. In order to identify and enact the policies that will successfully confront these challenges, the City needs to elevate and empower civic engagement, leadership, and advocacy from small business owners themselves. Merchant organizing, with the support of local community-based organizations (CBOs), is the most impactful way to develop those leaders and build toward structural change.

In this report we propose a model of merchant organizing that centers mom-and-pop shops, street vendors, and other small businesses. Through focus groups, we heard directly from small business owners about their challenges and the potential they see in merchant organizing. We also heard from established groups like the East Village Independent Merchants Association and other CBOs conducting merchant organizing. With these learnings, we suggest that an economic development strategy that protects small businesses and neighborhood economies from gentrification and displacement must include significant investment in merchant organizing.

METHODOLOGY

In November and December of 2025, ANHD conducted three focus groups and two interviews with a total of 21 small business owners from neighborhoods in the Bronx, Brooklyn, Queens, and Manhattan. We aimed to talk to a cross-section of the owners of New York City small businesses, focusing on owner-operated businesses with fewer than 10 employees. We recruited small business owners through our neighborhood-based merchant organizing partners, who flyered in commercial corridors, emailed listservs, and conducted one-on-one outreach. The individuals we spoke with represent brick-and-mortar businesses, online businesses, new entrepreneurs, and long-time businesses. They also included artists who rent studio space, professionals offering services out of an office, and other commercial tenants. In addition we held one focus group with five merchant organizers and interviewed a street vendor organizer. These organizers gave us perspective into a much wider range of small business experiences.

The focus groups were conducted virtually in groups of five to nine participants. Two of the focus groups were bilingual in English and Spanish. Participants responded to a set of targeted questions related to the research goals and were encouraged to raise additional relevant topics for discussion for more exploratory research. The transcripts from focus groups and interviews were manually coded using an inductive approach and descriptive codes. The coded data was then analyzed and sorted into a narrative argument.

Alongside the focus groups and interviews, ANHD's ongoing pilot of the Citywide Merchant Organizing Project (CMOP) informs this report. CMOP is an initiative that works toward establishing a power-building model of merchant organizing, increasing merchant organizing coordination and collaboration among neighborhoods, and strengthening a citywide base of merchants ready to fight against displacement threats. We take learnings from the past two years of program implementation in order to provide evidence toward a model of merchant organizing that has the potential to protect and promote small businesses in New York City.

INTRODUCTION

Owning a small business, like owning a home, is a major achievement for many New Yorkers. It can be a pathway to generational stability and wealth, as well as a means of daily survival for countless individuals and families. For many New Yorkers—particularly immigrants, low- to moderate-income families, and people of color—business ownership also comes with numerous vulnerabilities to exploitation and displacement.

In order to combat those vulnerabilities, small businesses need protections. While New York City has some policy frameworks and technical assistance programs in place, these alone are not enough. For example, the commercial tenant anti-harassment law¹ and the business owner bill of rights² establish foundational protections, but without adequate enforcement of such policies, small business owners are left to fend for themselves. City programs like the Commercial Lease Assistance Program³ and the Business Express Service Team⁴ provide access to legal support and technical assistance, but these programs have very limited reach.

New York City's small businesses need stronger protections and resources in order to thrive. One crucial way to help achieve those protections and resources is through organized neighborhood merchants associations and citywide coalitions that can collectively demand more. Without the leadership of small business owners themselves—including not just the most successful, but those businesses that struggle to keep their doors open—policy solutions will fall short. The city needs a framework for merchant organizing that can build grassroots power in similar ways

¹ <https://www.anhd.org/press-release/commercial-tenants-have-new-protection-against-landlord-harassment/>

² <https://nyc-business.nyc.gov/nycbusiness/description/business-owner-bill-of-rights>

³ <https://anhd.org/blog/new-program-begins-shifting-power-back-commercial-tenants/>

⁴ <https://nyc-business.nyc.gov/nycbusiness/business-services/regulatory-assistance/nyc-business-express-service-team-best>

to residential tenant associations and labor unions. This framework departs from the limitations of a traditional economic development framework, which often centers real estate interests and property values rather than the needs of small businesses themselves.

In this report, we hear directly from small business owners about their shared challenges and from merchant organizers who, alongside merchant leaders, are building collective power toward real solutions. The small business owners we talked to are those who struggle against exploitation by landlords and banks, and neglect and unfair targeting by the government. They are also those who New Yorkers rely on everyday. By investing in their leadership, supporting their organizing, and prioritizing their challenges in new policy solutions, the City can preserve, strengthen, and expand the small businesses that drive New York City neighborhoods and play such a crucial role in the makeup of our city.



WHAT DO WE MEAN BY “SMALL” BUSINESS?

Official definitions of what constitutes a “small” business vary. While NYCEDC counts businesses with fewer than 50 employees as small businesses, the [United States Small Business Administration’s \(SBA’s\) size standards](#)⁵ indicate that businesses with 500 are eligible for small business contracts. Some government programs, like [New York State’s Capital Access Program](#)⁶, further break down the category into “very small businesses” which have fewer than 10 employees. The SBA sometimes refers to these very small businesses as [microbusinesses](#)⁷.

The small businesses represented in this report are, on average, even smaller. They operate with very limited capital and few employees. Some refer to themselves as mom-and-pop shops and operate at a scale that presents a unique set of challenges. Many are sole proprietors, owner-operators, and street vendors. Some are looking to grow in various ways, and some are not necessarily aiming for growth as part of their business models. For the purposes of this report, we will use the term “small business” to refer to all such businesses and the term “merchant” to refer to their owner-operators.

“Smallest can mean newest or it can mean most specific or it can mean business owners who are, in general, more recent arrivals in the United States than the rest of the New York City business community. It can mean the emerging business community, New Yorkers starting a business with what they have.”

| SALLY WEATHERS, LEAD ORGANIZER AT THE STREET VENDOR PROJECT |

The people who own and operate such small businesses represent almost every type of New Yorker. Those we talked to were immigrants, born-and-raised New Yorkers, artists and craftspeople, professionals and practitioners, college students, working parents, and everything in between. Many of these small businesses are rooted in their neighborhoods and supported by a loyal local community. Some start out as entrepreneurs who identify a gap in the goods and services that are being provided in their own neighborhoods and seek to fill that gap. They rely on the deep knowledge they have of their communities, intentionally cultivate relationships with locals, and develop the unique clientele that fits with what they offer.

“Usually the business owner builds it out of their own passion and lots of hard work and their own personal investment [and is] really directly involved in all the day-to-day, sometimes wearing many hats. And we’re really reliant on our community and the relationships that we have.”

| SMALL BUSINESS OWNER IN BROOKLYN |

WHY DO SMALL BUSINESSES MATTER?

In a city as big as New York, small businesses play a variety of crucial roles, beyond the goods and services that they provide. Small businesses contribute social-cultural benefits to neighborhoods due to the way they are rooted in communities. Sometimes, local residents can rely on small businesses even when they can’t afford to; we heard about many businesses that offer essentials on credit to trusted customers.

⁵ <https://www.sba.gov/federal-contracting/contracting-guide/basic-requirements>

⁶ <https://esd.ny.gov/capital-access-program#objective>

⁷ <https://advocacy.sba.gov/wp-content/uploads/2019/06/508FINALAug17Microbusiness.pdf>

Brick-and-mortar businesses, like restaurants and cafes, act as “[third places](#)”⁸, which are informal public gathering places outside of home, work, and school. Especially for young people and elders, and especially in neighborhoods without quality public spaces, third places like these are important for socializing and community-building.

For example, the owner of Nepali Bhanchha Ghar in Jackson Heights offers her basement as a meeting space to community groups and serves Nepali masala and Tibetan butter tea for a dollar a cup, allowing customers to feel at home and linger for hours. Another Jackson Heights restaurant, Manang Ana, acted as a sanctuary during the recent federal immigration enforcement crackdowns, providing free food and groceries to international students up until it shuttered in December due to high rent and harassment from their landlord. Another one of these third places—New Capital Restaurant, a diner in the Bronx—recently closed, leaving a gap in the social fabric of the Kingsbridge neighborhood.

“[New Capital] was a place where some of our elders would go and just hang out, and even if they ordered coffee, they would just let them chill there. So losing that was like losing somewhere where folks can convene.”

| JUAN NUÑEZ, LEAD ARMORY ORGANIZER AT THE NORTHWEST BRONX COMMUNITY AND CLERGY COALITION |

In addition, small businesses preserve and promote the many cultures of the city. These include immigrant cultures from around the world, as well as culture rooted in New York City and its neighborhoods. Regardless of whether someone is looking for authentic food from abroad or familiar flavors from their childhood in the city, they turn to a small business in one of the city’s boroughs to find it.

“When immigrants and visitors in New York City crave a taste of their home countries, they have nowhere else to go but these small businesses.”

| URGEN SHERPA, SMALL BUSINESS MANAGER AT CHHAYA CDC |

One small business owner in the East Village pointed out that small businesses also contribute to community safety. Storefront businesses and street vendors are invested in keeping their sidewalks clean, well-lit, and appealing to local residents and visitors. An active commercial corridor means that there are always “[eyes on the street](#)”⁹ around to create an environment conducive to fostering community and networks of care.

“Small businesses help whole neighborhoods be clean and safe because they're active there, and they want the neighborhood to look good because they want the business to succeed.”

| SMALL BUSINESS OWNER IN MANHATTAN |

Lastly, small businesses are the backbone of hyper-local economies, providing jobs and opportunities for generational wealth-building within the neighborhoods where New Yorkers live. They hire locally, and the money spent at these businesses circulates locally. As part of the small business ecosystem, street vendors provide otherwise unattainable business opportunities to individuals and families across the boroughs.

⁸ Ray Oldenburg, *The Great Good Place*

⁹ Jane Jacobs, *The Death and Life of American Cities*



WHAT KINDS OF THREATS DO SMALL BUSINESSES FACE?

Considering the various types of value that small businesses bring to communities, the displacement of small businesses threatens not only the livelihood of individual merchants, but also the cultural vibrancy and economic vitality of neighborhoods. Small business displacement signals broader neighborhood changes that ultimately impact residents, who are also at risk of displacement when corporate interests take over a neighborhood. Thus, especially during the pandemic, small business survival became a serious concern for New Yorkers.

While there have been some indications of small business recovery from the pandemic, with a record high [183,000 small businesses in existence in 2023](#),¹⁰ other indicators show that threats to small businesses have only increased in the last few years. According to [the latest data](#)¹¹ from the New York City Economic Development Corporation (NYCEDC), about 8,400 businesses closed in spring 2025, indicating the worst decline since the pandemic closures of 2020. Overall, New York City businesses—of all sizes and across all sectors—have been closing at a faster pace than they have been opening.

Since 2021, ANHD has been analyzing and collecting data about the state of storefronts in New York City. Our analysis of [changes in storefront rents from 2019 to 2022](#)¹² showed that in much of the Bronx, Brooklyn, and Queens, rents had been rising year over year since 2019, while in Manhattan storefront rents that dipped in 2020, likely due to the economic impacts of the pandemic, were again on the rise. In the 24 districts where rents increased from 2019 to 2022, 67.8% of the population identified as people of color, compared to 47.5% in the 7 districts where rents decreased during the same period. Our [2023 analysis](#)¹³ showed that threats to small businesses are consistently higher both in communities of color and for small business owners who are people of color and immigrants themselves.

¹⁰ <https://edc.nyc/sites/default/files/2024-05/NYC-Small-Business-Recovery-May-2024.pdf>

¹¹ <https://edc.nyc/sites/default/files/2026-01/NYC-EDC-NYC-Economic-Snapshot-December-2025.pdf>

¹² <https://anhd.org/report/change-nyc-storefront-rents-2019-2022/>

¹³ <https://anhd.org/report/state-storefronts-2023-beyond-recovery/>

While our previous analysis has focused on storefront small businesses, we have heard from countless small business owners throughout the city about the challenges they face when it comes to running their business successfully while navigating relationships with government agencies, landlords, and financial institutions. Here, we dive deeper into a few of these challenges, which merchants raised in our focus groups.

A fragmented regulatory landscape

Government regulation of small business is part of a healthy economic landscape. However, New York City's current regulations and enforcement systems do not take a holistic approach that would allow all small businesses to thrive. For small businesses with limited administrative capacity, the regulatory system is often too complex and difficult to navigate without responsive partnership from government agencies. Meanwhile, for street vendors, the regulatory system fails to serve the majority of them at all, by limiting the number of licenses to legally operate and thus neglecting to regulate vendors as they would any other small business.

“[Regulatory agencies] give us a whole checklist of stuff that we have to have just to be able to be visible to them at first. And then they slow us down and only do things when it's in their favor.”

| SMALL BUSINESS OWNER IN MANHATTAN |

With several regulatory agencies, countless permits and licenses, and different representatives for each agency, small business owners reported feeling overwhelmed with how much time, knowledge, and money it takes to comply. This burden on their capacity prohibits them from taking steps that would ultimately benefit them and their business. Many of these regulations were relaxed during the pandemic in order to keep the economy running while adhering to public health guidelines. These accommodations indicated to small business owners that compliance could be made much easier if there was political will.

“Take the new outdoor dining regulations, how long it took, the dissemination of information, the fees that were included. Whereas during the pandemic, my place could have sidewalk seating. I'm inspected by the Department of Agriculture, not the Department of Health because of the way my business is set up. However, if I wanted to get a sidewalk seating license, I would have to change that and be inspected by the Department of Health.”

| SMALL BUSINESS OWNER IN QUEENS |

According to many storefront small business owners in our focus groups, they most often interface with the City's regulatory system through fines. Some business owners shared that, while they have a hard time reaching agency representatives to answer questions about rules and regulations, agencies are quick to contact them to collect fines. Examples of fines included trash violations, failure to remove outdoor dining structures, and more. One business owner shared that they once received a ticket because they temporarily placed a chalkboard sign in front of their open cellar doors in order to stop people from accidentally walking into them. While business owners want to be in compliance with rules and regulations in order to avoid excessive fines, many feel as though the City does not communicate properly about updated regulations and then penalizes them.



“I don’t feel like we’re updated on what the rules are regularly and you get fined for things and you get tickets for things when you weren’t informed of what the rules are.”

| SMALL BUSINESS OWNER IN MANHATTAN |

While storefront businesses struggle with the fines and fees that come with an opaque regulatory system, street vendors often struggle to be recognized as legitimate businesses. According to Sally Weathers, Lead Organizer at the Street Vendor Project, the lack of licenses available means that “there’s a structural guarantee that most people will be operating outside of any system the city regulates.” She explained that vendors feel like there’s no reason to comply with the regulations of a system that won’t even give them access to the bare minimum, a license.

In early 2025, the New York City Council [passed legislation](#)¹⁴ that would start to reform the system of street vendor regulation, opening up more licenses and creating an office dedicated to street vendor assistance. Additionally, in response to the current landscape of small business regulation, the Mamdani administration promises to take a “fix, don’t fine” approach and [cut fees and fines for small businesses](#).¹⁵ Implementation of these new policies remains to be seen, but these are crucial first steps toward building a regulatory system that is responsive to the realities of owning and operating a small business in New York City.

¹⁴ <https://www.amny.com/politics/city-council-street-vendor-reform-override-veto/>

¹⁵ <https://www.nyc.gov/mayors-office/news/2026/01/mayor-mamdani-signs-executive-order-to-inventory-and-cut-fines-a>

Commercial tenant challenges

For countless small businesses that rent spaces—whether storefronts, artists’ studios, industrial businesses, or cultural spaces—the unregulated commercial real estate market leaves them vulnerable to exploitation from landlords. Unlike in residential properties, landlords of commercial properties are not required to provide essential services like heat and hot water, and commercial tenants often rent “white box” or “gray shell” spaces that require them to spend their own funds to renovate and make it suitable for their business.

“They leave the commercial space very raw and leave it up to the business owner to renovate, make all the changes, the repairs, do everything which costs tons of money. And then when your lease is over or you move because you need a bigger space or whatever, you're not able to take anything with you.”

| SMALL BUSINESS OWNER IN BROOKLYN |

In addition, some commercial tenants reported that they end up paying more than their fair share, like paying for common area electricity and the entire building’s water bill. Such tenant responsibilities are completely dictated by lease agreements and the tenant’s ability to advocate for themselves based on their lease terms. According to [data from a previous ANHD survey](#),¹⁶ one in 10 small businesses do not have a lease at all, leaving them particularly vulnerable.

A merchant organizer in Jackson Heights told us about one particular business that has had a persistent leak in the ceiling, causing them to close every time there’s heavy rain. Due to the lease terms, the landlord claimed no responsibility for fixing the leak. The small business owner used their own funds to hire someone to repair the leak, but because they couldn’t access the upper floors of the building, the repair was not possible. When these types of issues are arbitrated only by individual leases, commercial tenants are left without viable paths to resolving them.

To many small business owners operating in commercial corridors, storefront vacancies are an indicator that the rental market does not work in their favor. Many of these spaces are investment properties for landlords unwilling to lower rents [in order to keep property values high and hold out for higher paying tenants](#).¹⁷ Vacancies are a concern to existing brick-and-mortar businesses who would benefit from more activity in commercial corridors, and they are a concern to new businesses looking for commercial space but who can’t afford asking rents. Some small business owners in our focus groups questioned why there are no policies to disincentivize property owners from holding spaces vacant and offering rents that commercial tenants can afford.

“Online businesses like mine can struggle to access those high value offices that are vacant. So no one's using them. So it's like they're wasting space in the community.”

| SMALL BUSINESS OWNER IN THE BRONX |

“Rent in New York City is generally very high, and even more so for small businesses. It's unbelievable that for a tiny space you sometimes have to pay up to \$6,000. For a small business owner, for a new entrepreneur, that's far too much money.”

| SMALL BUSINESS OWNER IN THE BRONX |

¹⁶ <https://anhd.org/report/state-storefronts-2023-beyond-recovery/>

¹⁷ <https://www.jchs.harvard.edu/blog/why-do-urban-storefronts-stay-empty-so-long>.

Capital and costs

In addition to these challenges, many small business owners we talked to struggle with access to capital. Many traditional banks require businesses to prove their track record in order to be eligible for loans. Thus, entrepreneurs who are trying to start new businesses, whether a home-based business, an online business, a brick-and-mortar, or a street vendor, are at a disadvantage and can be locked out of opportunities for loans. And while capital remains difficult to access and rents climb higher than ever, costs are also rising, especially for small businesses who don't have the purchasing power of bigger companies.

For example, focus group participants Sheila Felix and Ruddy Moreno started operating their kitchen supply wholesale business in 2014 with limited capital and cash flow. As entrepreneurs and immigrants from the Dominican Republic, they gained a sense of independence from being owners of a small business, but lending institutions have made outsized demands of them and kept many loans out of reach.

“Sometimes they say there's plenty of capital available, but when it comes down to it, it's not so easy to access because they ask for so many requirements, as if you were an established company, not an entrepreneur. They want to demand a good credit score and well-organized finances, but they forget that you're a small business, that you're just starting out.”

| SHEILA FELIX, SMALL BUSINESS OWNER IN THE BRONX |

Even grant programs and government contracts can have prohibitive requirements. One small business owner reported that, despite being a certified Minority and Women-owned Business Enterprise, they haven't been able to access government contracts due to all the additional requirements. For a small business with limited experience, these contracts are also highly competitive and remain out of reach.



Spotlight on MICHAEL “MIKEY” COLE

Since 2014, Michael “Mikey” Cole has been through the ups and downs of running a small business. He recalls the beginning, when he started as a sole proprietor making and selling ice cream in the East Village, working 20-hour days. He soon started getting press coverage and a celebrity clientele, drawn in by his creative flavors and community-centered ethos. Eventually, with a lot of hard work, his ice cream business—Mikey Likes It—had two storefront locations and a kiosk in Manhattan. Despite the growth, Mikey Likes It has always been an owner-operated small business, and Mikey consistently navigated all the challenges of keeping a brick-and-mortar business operational. When the unprecedented challenges of the pandemic hit, Mikey had to scale all the way back, closing all three locations.

Born and raised in the neighborhood, Mikey is currently looking for a new storefront in the East Village. Due to his involvement with the East Village Independent Merchants Association, he receives messages from other local merchants when a suitable space goes on the rental market in the neighborhood. Just as Mikey is committed to bringing ice cream to his community, the East Village is committed to bringing Mikey Likes It home.



SMALL BUSINESS ANTI-DISPLACEMENT THROUGH ORGANIZING

We were only able to reach the small business owners we had in our focus groups due to the merchants associations, community-based organizations (CBOs), and other partner organizations that conducted outreach to them on our behalf. Not all of the participants may have been part of a formal merchants association or organizing effort in their neighborhood, but their participation in the group indicates that they have some level of engagement with the broader community of small businesses and demonstrates that each of them is an emerging leader in that community. For a deeper understanding of what merchant organizing is, we talked to organizers themselves to hear about the value and impact of their work and the challenges they face.

Among many of the small business owners we talked to, there is already a strong sense of community despite the common public misperception that they must be in competition with each other in order to survive. In a commercial corridor, one business doing well often leads to additional businesses doing well, as foot traffic increases and people spend more time in the corridor. For entrepreneurs who work out of offices, studios, or homes, they rely on their communities for business, and that community includes other businesses who might be able to send them clients or customers. Collaboration and community engagement are key aspects of business marketing.

“Most of the people that I know that have small businesses want to work together with the community and not be so much about competition as about helping each other.... It's about supporting each other and making sure everyone is doing well and realizing that the better that everyone else is doing, the better you're doing. If that business down the block from you is staying in business, that's better for you than it being an empty storefront.”

| SMALL BUSINESS OWNER IN MANHATTAN |

Merchant organizing

Some neighborhood-based small business communities have formed merchants associations in order to formalize and bring in additional resources, while others remain informal groups bound by social networks. Either way, local CBOs and citywide organizations can work alongside the existing community of small businesses in a corridor to provide support that would otherwise not reach them. Organizations such as ANHD partners Cooper Square Committee, Chhaya CDC, Northwest Bronx Community and Clergy Coalition, Street Vendor Project, and WHEDco have long histories of connecting small businesses to essential resources and technical assistance and are continuously doing outreach in order to make sure every single small business receives the information and services it needs. Especially in a regulatory environment that can be confusing and punitive, having a trusted source of information in the neighborhood can be a lifeline.

These organizations can use the trust they've worked to establish in order to formalize or reactivate a merchants association, or build an infrastructure for merchants to come together informally. Merchant organizers wear many different hats. They are service providers who try to address individual issues so that businesses can make ends meet and keep their doors open, but they are also conducting outreach, following up, teaching skills, and building the confidence of leaders. Ultimately, the merchant organizer's goal is to build merchant leaders who can effectively bring their peers into collective processes that can lead to long-lasting systemic change. These processes can take the form of policy advocacy, local campaigns, fundraising, or many others.

“So while we're maybe helping someone deal with their specific issue... we try to contextualize it within a broader social context where it's not just their individual problem, but it could be a systemic problem. And that there may be some systemic solution that, while working together with other tenants—commercial tenants—they can address that systemic issue.”

| ABIGAIL ELLMAN, DIRECTOR OF PLANNING AND DEVELOPMENT AT COOPER SQUARE COMMITTEE |

Long-term organizing makes policy wins possible. For example, the Street Vendor Project, their vendor members and leaders, and their coalition partners recently won historic legislation that reforms vendor licensing, invests in citywide small business services, and reduces criminal liability for vendors. According to Sally Weathers, Lead Organizer at the Street Vendor Project, the greatest tool that brought them this win was people power and the ability for vendors themselves to make demands of the elected officials who represent them. The members and leaders they developed over many years and the constant pressure they put on elected officials created a pathway to structural change that would not have been possible without organizing.

“If your business is big enough or you're contributing enough to the right people, you get notice of what's coming down the pipe, and we're not big enough to have that kind of voice. But when we collect ourselves together, then we have a chance.... I start to learn about what questions I should be asking, what have other people been experiencing, not just stuck in a silent fear.... Now we start to create a critical mass that can push into the right places or into the right offices.”

| SMALL BUSINESS OWNER IN MANHATTAN |

Spotlight on EVIMA

When merchants are organized, they can make the types of changes that they would not be able to make alone - both for their individual businesses and for the small business community as a whole. For members of the East Village Independent Merchants Association (EVIMA), having a merchants association has made all the difference. EVIMA gives its members an easy way to share information—everything from a good local plumber to what to look out for in a lease. They turn to each other for updates on rules and regulations, grant and loan opportunities, and other information critical to their businesses. Having a social media account also means they can spotlight specific businesses and run joint marketing campaigns.

According to co-chair and founding member of EVIMA's board, Jimmy Carbone, there have been efforts to organize the sprawling commercial corridors in and around the East Village since he opened his first business there in 1994. In 2012, a group of merchants worked with a community nonprofit to form an association, but the current EVIMA didn't come about until 2015, when [a deadly gas explosion leveled three buildings](#)¹⁸ in the neighborhood. (The explosion was [the result of an illegal gas hookup](#)¹⁹ a property owner installed to cut corners.) Due to the wreckage, about two dozen storefronts temporarily or permanently closed, according to Carbone. In response to this disaster, merchants jumped into action and formed EVIMA as an independent nonprofit.

Then, in 2020, another disaster reenergized EVIMA: the pandemic. Carbone recalled that the monthly Zoom meetings had over 100 members joining, looking for information regarding the shutdown and resources available to help.

In order to remain a merchant-driven group, EVIMA has resisted joining with or forming a Business Improvement District, despite city resources pulling them toward BID formation. Several BIDs surround EVIMA's boundaries (14th Street to the north, 4th Avenue to the west, Avenue D to the east, and Houston Street to the south), and while EVIMA has had collaborative partnerships with those BIDs in the past, they partner most closely with Cooper Square Committee, due to their shared focus on anti-displacement among residential and commercial tenants.

Carbone credits EVIMA's success and ability to remain independent to their authentic connection to the neighborhood. Some core EVIMA members have had businesses in the neighborhood for over 30 years, and also live in the neighborhood. These members didn't want to be represented by a BID or any interests outside of the merchants themselves—most of whom rent commercial spaces and find that BIDs can be more representative of big corporate landlords than the mom-and-pop shops that make up the local small business community.

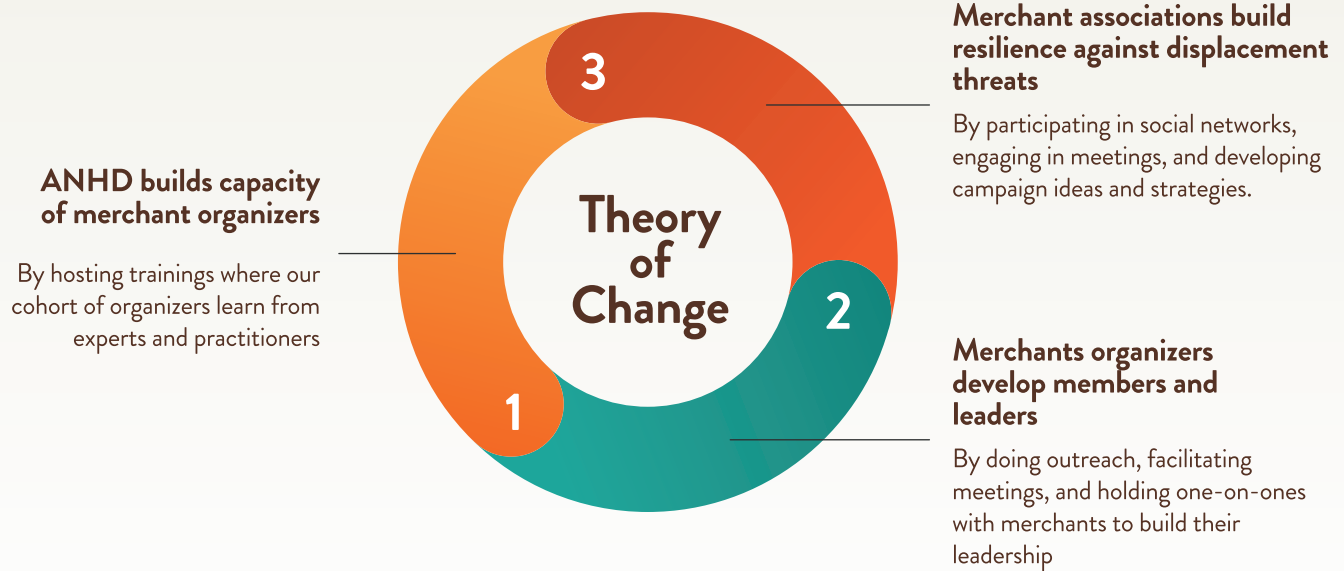
In 2025, EVIMA held a candidate forum on small business during a [contested primary race for City Council District 2](#).²⁰ For the micro businesses and other small-scale businesses that make up the majority of EVIMA's membership, they feel they are too small to be respected by city agencies and decisionmakers. But together, they can wield enough power to influence those decisionmakers.

¹⁸ <https://www.nytimes.com/2015/03/30/nyregion/bodies-are-found-at-east-village-explosion-site-police-say.html?module=inline>

¹⁹ <https://www.nytimes.com/2019/11/15/nyregion/east-village-gas-explosion-verdict.html>

²⁰ <https://www.amny.com/politics/election-candidates-city-council-district-2/>

ANHD's Citywide Merchant Organizing Project



Since 2024 - with major funding from Goldman Sachs — ANHD and a cohort of four partner organizations have been working on our Citywide Merchant Organizing Project (CMOP). CMOP is a pilot initiative working across commercial corridors in low - to moderate-income neighborhoods that are also home to communities of color and immigrants to establish a power-building model of merchant organizing, increase merchant organizing coordination and collaboration among neighborhoods, and strengthen a citywide base of merchants ready to fight against displacement threats.

While merchant organizing is often defined as the process of forming merchants associations, ANHD's definition goes beyond the end goal. Merchant organizing is a continuous, long-term process in which a professional organizer or other staff within a community-based organization builds relationships with and facilitates connections among merchants unified through geography.²¹ They identify and develop leaders among those merchants in order to multiply their reach and ensure that their work is merchant-led and responsive to merchant needs. Our model borrows from tenant organizing and labor organizing models, but circumstances unique to the small business landscape present particular challenges.

ANHD provides capacity-building resources to support merchant organizing and bolsters technical assistance to drive hyper-local economic development in these commercial corridors. We convene the cohort on a regular basis for special workshops, training, and peer learning. Using these capacity-building resources, merchant organizers and leaders build relationships with merchants (mostly storefront business owners and street vendors, but also other types of small business owners), identify shared challenges, and engage the community in protecting small businesses from displacement.

²¹ Although some merchants associations are also unified under other factors like national origin and language, ANHD's model of merchant organizing is neighborhood-based because our long-term goal is to fight commercial displacement in New York City neighborhoods.



WHAT MAKES MERCHANT ORGANIZING DIFFICULT?

While the benefits of merchant organizing are many, so are the challenges. Some small business owners are reluctant to join a collaborative effort and do not see themselves as part of a collective. Rather, they focus their energy on running a successful business, which for many is an individual and all-consuming endeavor. For groups like EVIMA, the presence of an already formed merchants association helps to dispel those mindsets, but in neighborhoods where a merchants association is not already in existence, organizers face some resistance. For some small business owners, their individualistic mindset comes from a political ideology that doesn't match the values of the community-based organizations working to build collective power.

In addition to these ideological hurdles, organizers face the challenge of limited small business owner capacity to join a merchants association. With all the challenges listed above, where small businesses are struggling to keep their doors open or business in operation, they don't have time to dedicate to a merchants association and collective action.

“People need to take time away from their lives and their businesses to make this happen. There's no guarantee of when or how we get a result. There's just a path that gives us the chance. And the more people that believe in their power, the greater that chance becomes. And so it's asking people to commit to something that is not as simple as a one-to-one transaction, is not as simple as if I do this, then I get this.”

| SALLY WEATHERS, LEAD ORGANIZER AT THE STREET VENDOR PROJECT |

Even for established merchants associations or membership organizations like the Street Vendor Project, there isn't a regulated and protected pathway for merchant organizing, like in labor organizing or tenant organizing. A merchants association, although it can be a powerful collective, doesn't inherently have any rights to organize.

When it comes to representation of small business voices in policy decisions, the types of small business owners we talked to are often overlooked. According to one merchant organizer, the city often highlights and bases their decisions on the experiences of the most successful businesses and not the ones that are struggling in the ways that he commonly sees in his neighborhood. The most powerful small business voices often come from Chambers of Commerce, Business Improvement Districts, and hospitality groups, which are sometimes made up of or can be influenced by real estate interests distinct from the interests of many small businesses, especially those that rent rather than own their spaces.

"I think if we can hone in on how much power an association has, where you don't have to become a BID, that'll be huge."

| JUAN NUÑEZ, LEAD ARMORY ORGANIZER AT THE NORTHWEST BRONX COMMUNITY AND CLERGY COALITION |

Learnings from CMOP

From two years of experience implementing the Citywide Merchant Organizing Project with neighborhood partners, we have learned that merchant organizing is most successful when the following factors are in place:

- | At least one full-time merchant organizer dedicates their time to consistent outreach, targeted leadership development, and facilitating meetings. They need organizational commitment to this long-term process, which includes persistent follow-ups and strategic planning. In order for this work to be possible, organizations need adequate resources, whether from private or public partners.
- | A peer cohort can support the capacity of merchant organizers, especially in an emerging landscape where corporations and real estate interests are constantly adopting new strategies to push small businesses out and extract higher commercial rents. Learning from each other, merchant organizers can develop their knowledge and skills.
- | Merchant organizing is ongoing and can take years, even after the formation of a merchants association, in order to see local improvements and policy change. In order for an organizer to build trust with small business owners, develop the leadership of merchants, and create a sustainable and collaborative movement, they need to have a long-term vision and a commitment to on-the-ground work.

CONCLUSION

Every New Yorker knows the value that small businesses bring to their neighborhoods—whether it's their corner bodega or fruit vendor, favorite restaurant or barbershop, locally owned yoga studio or accessible financial services. Every New Yorker also knows the reality of a less and less affordable city, where low-income tenants are being pushed out of their homes and hard-working people are struggling to pay for basic necessities like groceries and utility bills. Our favorite small businesses also endure this reality.

In order to keep their doors open, small business owners are struggling against landlords, corporations, and banks that threaten to push them out. Despite the myriad challenges, small business owners remain committed to their communities and continue to play a vital and unique role. They not only provide goods and services that we rely on, but also act as cultural beacons, social glue, and safe spaces for all New Yorkers.

Without bold action, New York City will continue to suffer the losses of our small businesses—the mom-and-pop shops who make the city feel like home for the millions who live here. Building an activated base of small business owners and developing civically engaged merchant leaders is the first step. This type of rigorous organizing requires robust resources at the neighborhood level.

With a strong merchants association in every neighborhood, the City can be more responsive to on-the-ground needs of small businesses and implement solutions that work. This work requires public and private partners and community-based organizations to work together to organize merchants and the broader small business community, neighborhood by neighborhood. These partnerships and resources will ensure that our small business can remain the foundation of thriving New York City communities.



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