

Landlords — contact me to help make this begin today.



HOMELESSNESS

A Housing-Work Stability Proposal for Monterey County, California

*“Homelessness is a choice for society,
but not a choice for most people experiencing homelessness.”*

HOMES FOR EVERYONE BECAUSE EVERYONE NEEDS A HOME.

“Affordable housing” is not the answer by itself. Desirable = expensive. Is your goal to lower demand? If it’s a great deal, more demand will come, pressuring higher prices.

Making housing “cheaper” often means lowering expectations for the people we claim to be helping: smaller spaces, reduced privacy, lower standards, fewer amenities, fewer choices, and less dignity. At its worst, “affordable” becomes a polite word for asking people to accept less of a life.

When affluent people look for a home, do they look for housing, or do they look for a home? In our culture, we have inherited the logic of barracks for workers: people are expected to work for the least possible amount and then use those same limited earnings to pay for the housing they need in order to keep being workers. A horse does not even pay for its own stable. Therefore, listen for “homes for the homeless” and stop promoting corporate purely for profit interests for “cheapest barracks” or “affordable housing”, as if reduced dignity were the solution. Increasing property values is a sign of health for your community.

There is very little space between minimum wage and no wage. There is far more space between minimum wage and the wages ordinary working people might have earned if pay had kept pace with the broader economic reality many Americans remember from the 1950s. Yes, higher wages can raise costs, but a market economy is always in a race. More income helps those receiving it to win the race. If we hobble the housing market and hobble the tenant, we also hobble landlords. Do we want to fight against the powerful tide of the housing market, using government action to lower the rent without lowering the costs of ownership, including the mortgage, rather than in raising the income for everyone?

Instead, we can look directly to the providers of homes. The landlords hold the keys.



Instead of punishing landlords with rent control, threats, mandates, stigma, or financial risk, we can ask a better question:

What is preventing property owners from providing homes to people experiencing homelessness?

Costs. Loss. Risk. Stress. Damage. Conflict. Legal uncertainty. Fear of being trapped.

So what if the landlord really wanted the homeless person to move in? How? Why?

Well, what if the landlord earned more, had less financial risk, and experienced less stress?

That is the core of this proposal.

We provide property owners with services, insurance, bond protection, guaranteed income, diversified income, diversified assets, company equity, property appreciation, legal protections, transparent accounting, property oversight, and meaningful incentives so they can offer a person a place to move in with \$0 move-in cost.

We hire people experiencing homelessness.

Getting a job while homeless is difficult for the same reasons a person became homeless, and homelessness itself creates new barriers to finding and keeping work. So if society is not willing to provide the home first, then we hire the person first — and use employment, structure, services, supervision, and housing together.

Who pays the employee? How does the landlord get paid?

Now that we are having the discussion, and now that society is invested in learning a solution, we can solve anything.

We live in a private-property market economy with homelessness concentrated in high-demand, expensive locations. “Expensive” is relative to income and assets. If housing for you were as automatic as the Army’s salary and housing system, it would not feel so expensive to the individual. This is why society does not feel an individual pay cut when it spends billions on war, infrastructure, or control of resources. We already know how to mobilize capital when the mission is considered necessary.

Homelessness is necessary to solve.

In Monterey County, this is not abstract. The County reported 2,436 people experiencing homelessness in the 2024 Point-in-Time Count, a 19% increase from 2022. See Source Notes.



PROPOSAL: 11 11 GLOBAL HOUSING-WORK STABILITY

The proposed 11 11 Global model creates a social-benefit-corporation-managed Housing-Work Stability Program designed to move work-eligible people experiencing homelessness into stable homes at \$0 move-in cost, while protecting property owners through guaranteed earnings, higher income, diversified assets, company equity participation, insurance, bond coverage, reserves, supervision, permit compliance, lawful occupancy procedures, transparent accounting, and employment pathways.

The proposal begins with the landlord because the landlord controls access to the home.

The human outcome is the purpose. The landlord structure is the mechanism.

We are not eliminating landlord risk by denying occupant rights. We are moving that risk from the landlord to a structured social benefit corporation designed to insure, bond, reserve, supervise, and manage it.

This proposal does not depend on pretending that occupancy rights do not exist. It acknowledges that occupancy rights may arise and designs around that reality.

The property owner should not have to personally absorb homelessness risk. The participant should not have to solve homelessness before receiving a home. The city and county should not remain trapped paying endlessly for emergency response, encampment cleanup, shelters, policing, hospitals, court systems, and crisis management while the private housing market remains afraid to participate.

This proposal gives each party a role that matches its strengths.

THE LANDLORD-FIRST DESIGN

We set out to design a solution for landlords to help solve homelessness, so we started with how landlords are harmed by important tenant rights and by carrying too much risk.

Tenant rights matter. People living in homes should not be subject to arbitrary lockouts, unsafe conditions, retaliation, exploitation, or sudden displacement without lawful process.

But those same important rights can create fear for property owners when society asks them to house people who may have no savings, no deposit, unstable income, damaged credit, no rental history, prior evictions, trauma, disability, addiction history, or no clear support system.

That fear is rational.

Many property owners would help if helping did not mean becoming the unpaid shock absorber for society's failures.



The proposed 11 11 Global social benefit corporation model does not ask landlords to become social workers, gamblers, or charitable donors of last resort. It asks a better question:

What would make a reasonable property owner want to participate?

- earn more
- worry less
- keep control of the asset
- protect the property
- have a responsible organization to call
- receive guaranteed payments
- receive insurance and bond protection
- benefit from program growth
- know that helping someone into a home is also a rational financial decision

This is how we turn fear into participation.

This is how we turn unused rooms into homes.

This is how we turn private property into public good without punishing the property owner.

THE LANDLORD PROMISE

The landlord must earn more from the property and experience less stress, or the program must be adjusted until that is true.

Property owners participate only if their earnings are protected and guaranteed by the full structure of the program.

The landlord's participation is not based on charity, guilt, or political pressure. It is based on a better economic offer.

The landlord receives:

- higher income
- lower stress
- guaranteed property payments
- diversified income
- diversified assets
- continued property ownership
- continued property appreciation
- potential company equity
- potential dividends or profit participation through a legally compliant structure
- insurance protection
- bond protection
- property oversight
- cleaning and compliance support
- transparent documentation
- legal process support
- a responsible social benefit corporation standing between the landlord and the risks of the placement



I am participating because this program earns me more, protects my property better, reduces my stress, and helps solve a human problem without asking me to carry the risk alone.

If the landlord does not earn more and experiences less stress, the program is not properly designed.

THE BASIC STRUCTURE

1. The property owner contracts with the social benefit corporation

The property owner does not begin by contracting directly with the formerly homeless participant as a conventional first-step tenant.

The property owner contracts with the proposed 11 11 Global social benefit corporation or approved nonprofit/operator.

The social benefit corporation becomes the responsible program operator, payer, supervisor, coordinator, and risk manager.

The property owner receives:

- a defined payment structure
- higher income than ordinary property use
- a social benefit corporation guarantee
- diversified income
- potential company equity
- continued property appreciation
- insurance protection
- bond protection
- property oversight
- cleaning and compliance support
- documented inspections
- a responsible point of contact
- a lawful process for resolving problems

2. The participant contracts separately with the social benefit corporation

The participant has a separate relationship with the social benefit corporation for employment, training, program participation, housing placement, conduct standards, safety rules, reassignment procedures, and eventual cost sharing or independent housing transition, if appropriate.

Employment and housing are documented separately.

The participant receives housing at \$0 move-in cost.

No participant cost sharing is required during the first 30 days.

After 30 days, if income begins to stabilize, cost sharing may begin through an income-sensitive, legally documented plan that does not destabilize housing.



3. The social benefit corporation hires, trains, and supervises participants as In-Home Service Providers

The social benefit corporation provides employment pathways for people who are work-eligible or potentially work-eligible with structure, housing, training, supervision, and support.

The program hires, trains, supervises, assigns, and evaluates In-Home Service Providers.

4. The social benefit corporation manages occupancy risk

If an In-Home Service Provider refuses lawful direction, violates program rules, damages property, interferes with permit compliance, refuses reassignment, or is terminated from the program placement, the social benefit corporation manages the lawful relocation or removal process.

The property owner does not personally become the enforcement mechanism.

The social benefit corporation absorbs and manages the risk through reserves, insurance, bond coverage, legal procedures, relocation protocols, replacement staffing, payment guarantees, and transparent accounting.

IN-HOME SERVICE PROVIDERS

This program is designed first for the most work-eligible population of people experiencing homelessness, in order to reduce strain on the deeper medical, psychiatric, addiction, disability, and emergency-service systems needed by people with more intensive support needs.

This is not a life-care program. This is not a medical-support program. This is not a substitute for hospitals, behavioral-health treatment, addiction treatment, disability services, conservatorship systems, or permanent supportive housing for people who require a higher level of care.

This is a financial living rehabilitation and landlord incentive program for people whose homelessness is primarily caused by financial instability, wage stagnation, housing-cost inflation, job disruption, family disruption, lack of move-in funds, lack of credit, lack of rental history, or the collapse of the older economic reality in which one good job could provide a home for an entire family.

Millions of Americans are not homeless because they need to be institutionalized. They are homeless because the math of ordinary life stopped working.

Generations of wage suppression, housing-cost inflation, unstable employment, medical debt, family breakdown, and rising move-in requirements have created a population of people who may be capable of working, stabilizing, and contributing — but who cannot get back into housing because the front door is financially locked.

The proposed 11 11 Global model unlocks that door.

Under this program, work-eligible participants are hired, trained, supervised, evaluated, and placed as In-Home Service Providers through the social-benefit-corporation-managed Housing-Work Stability Program.

This hiring process creates a gate for evaluation in service of the greater good.

The market alone would simply gobble up available housing for the highest bidder. This program creates a structured alternative: a person is not placed merely because they can outbid someone else; they are placed because the social benefit corporation has evaluated their work eligibility, program fit, support needs, housing placement, service assignment, and the property owner's risk protection.

That matters.



A private housing market rewards the highest immediate payer.

This program rewards a broader public outcome: stable housing, productive work, landlord protection, reduced public burden, and a pathway out of homelessness.

The proposed 11 11 Global social benefit corporation may also act as a connector to additional in-home and community support services for its employees, including outside nonprofits, county services, behavioral-health referrals, workforce-development programs, food assistance, benefits counseling, transportation support, and other lawful community resources.

The purpose is to lower the burden on government programs, not increase it.

By housing and employing work-eligible people before their crisis deepens, the program can help prevent people from becoming part of populations that require more expensive and intensive intervention later.

A home lowers the chance that a financial crisis becomes a medical crisis.

A home lowers the chance that unemployment becomes disability.

A home lowers the chance that trauma becomes emergency response.

A home lowers the chance that temporary homelessness becomes chronic homelessness.

This program is designed to move the work-eligible population out of homelessness earlier, so that public resources can be better focused on people who truly require intensive medical, psychiatric, addiction, disability, or long-term supportive housing services.

WHY THIS IS DIFFERENT FROM “AFFORDABLE HOUSING”

Affordable housing tries to reduce the price of housing.

This proposal tries to make housing safer, more profitable, and less stressful for the provider of housing, while making move-in possible for the person who currently has no realistic path into a home.

Affordable housing often asks: “How do we reduce the price?”

This proposal asks: “How do we make the property owner want to participate?”

That question changes everything.

Landlords are not the enemy. Property owners are not automatically villains. Many property owners are rational economic actors who fear loss, damage, legal conflict, nonpayment, stress, and loss of control.

If society wants landlords to house people who have no money, no deposit, unstable income, trauma, addiction histories, disability needs, eviction histories, or no rental record, then society must stop demanding moral heroism and start providing an actual risk-management system.

This proposal provides that system.

UNUSED SPACE LANDLORD INCENTIVE

This program is not limited to traditional vacant rental units.

The proposed 11 11 Global model also seeks to unlock housing space that exists but is not currently offered for rent because the property owner considers the risk, stress, legal uncertainty, privacy concern, or management burden too high.



Many property owners have usable space that remains outside the housing market:

- rooms in larger homes
- guest rooms
- converted spaces
- accessory spaces
- detached units
- unused bedrooms
- underused family homes
- seasonal spaces
- caretaker quarters
- other lawful residential space

This space may not appear in ordinary rental inventory because the owner is not trying to become a landlord in the conventional sense. The space is not empty because it has no value. It is empty because the owner does not want the stress, risk, conflict, privacy invasion, nonpayment risk, damage risk, or legal uncertainty that can come with renting to a stranger.

This proposal is designed to unlock that hidden housing supply.

The landlord does not have to become a conventional landlord to an unknown tenant without support. The property owner contracts with the social benefit corporation. The social benefit corporation manages the placement, supervision, service structure, compliance, insurance, bond protection, payment guarantee, documentation, and lawful procedures.

The property owner receives a better offer than ordinary renting:

- higher income
- lower stress
- guaranteed payment
- insurance
- bond protection
- reserves
- cleaning
- property oversight
- documented inspections
- compliance support
- legal process support
- diversified income
- potential company equity
- continued property ownership
- continued property appreciation
- a responsible social benefit corporation to call

The goal is to make previously unused housing space financially attractive, legally structured, and emotionally safer for property owners to offer.

This matters because homelessness is often discussed as if the only available housing is already listed for rent. That is false. A significant amount of potential housing is hidden inside private homes, underused properties, and unused rooms that owners do not make available because the risk is not worth it.

The proposed 11 11 Global model changes the risk equation.



If the property owner can earn more, experience less stress, protect the property, retain ownership, keep appreciation, receive guaranteed program payments, and potentially gain equity or profit participation in the broader program, then unused space can become part of the housing solution.

LANDLORD EQUITY AND GROWTH PARTICIPATION

The landlord does not participate merely to help.

The landlord participates because the program is designed to make the landlord earn more than ordinary rent, with less stress, less risk, and a second asset that can grow over time.

The landlord keeps the original property.

The landlord keeps property appreciation.

The landlord receives guaranteed property payments through the program.

In addition, participating landlords may receive legally structured equity, dividend rights, preferred participation, revenue-share rights, or another compliant economic interest in the proposed 11 11 Global social benefit corporation or an affiliated housing-work entity.

This creates a second asset for the landlord.

The landlord's first asset is the property.

The landlord's second asset is participation in the growth of the proposed 11 11 Global housing-work system.

As the program grows, the landlord may earn more than ordinary rent through a combination of guaranteed property payments, equity growth, dividends or profit participation, diversified income, continued property appreciation, and the rising value of participation in a growing housing-work system.

Any equity, dividend, revenue-share, or investment structure will be legally reviewed and offered only in compliance with federal and California securities laws.

The guaranteed property payment and the equity upside are separate.

The program can guarantee defined property payments through the social-benefit-corporation-backed structure.

Equity growth, dividends, profit participation, or revenue-share rights are additional legally structured upside and depend on the legal structure, available profits, financial performance, and required disclosures.

This protects the proposal from confusing rent with securities.

The landlord's defined property payment is backed by the social benefit corporation's full program structure: pooled participant productivity, AI-assisted work, member revenue, sponsors, donors, investors, public contracts, insurance, bond coverage, reserves, and transparent accounting.

The landlord is not relying on the productivity of one person.

The landlord is relying on the program.

HOW LANDLORD PAYMENTS ARE GUARANTEED

The landlord's income is not dependent on one In-Home Service Provider being perfectly productive.

That would be unrealistic and unfair.



The landlord is paid by the program.

The program is funded by the combined average productivity of all participating In-Home Service Providers, AI-assisted work, nonprofit revenue, social benefit corporation revenue, sponsors, investors, members, donors, public contracts, reserves, and the broader proposed 11 11 Global business model.

Some In-Home Service Providers may produce little income at first.

Some may produce none.

Some may need stabilization, treatment, training, structure, or time before they become meaningfully productive.

The program accounts for that reality.

The guarantee comes from the average performance of the entire participating population and the full financial structure of the program, not from the productivity of a single person placed in a single property.

A landlord should not be told: "Your rent depends on whether this one person performs."

The landlord should be told: "Your payment comes from the social-benefit-corporation-backed program. Individual productivity may vary. The program absorbs that variation through pooled revenue, reserves, insurance, bond coverage, AI-assisted work, sponsorships, investment, and member growth."

LOWEST PRODUCTIVITY RENT-COVERAGE MODEL

To make the model conservative, the program uses the lowest reasonable productivity assumptions.

The question is: What is the lowest average value of work each placement must produce for the program to cover rent?

For example, assume an average landlord payment of \$2,000 per month per placement.

Item	Monthly Amount
Landlord payment	\$2,000
Insurance / bond / reserve allocation	\$300
Admin / supervision / compliance allocation	\$500
Total monthly program need per placement	\$2,800

At 160 work hours per month, that means the participating population would need to average \$17.50 per hour in total program value.

That does not mean every In-Home Service Provider must produce \$17.50 per hour immediately.

It means the average combined value across all In-Home Service Providers, AI-assisted tasks, member outreach, sponsor revenue, business development, grants, program funding, donations, investors, and public contracts must cover approximately that amount.

If the average property cost is higher, the required productivity rises.

Monthly Landlord Payment	Total Monthly Program Need	Required Average Value at 160 Hours / Month
\$1,500	\$2,300	\$14.38 / hour
\$2,000	\$2,800	\$17.50 / hour
\$2,500	\$3,300	\$20.63 / hour
\$3,000	\$3,800	\$23.75 / hour



This makes the economic problem clear.

The program does not require every participant to become highly productive immediately.

It requires a pooled system where the average value generated by the program covers the average cost of housing placements.

AI AGENCY MAKES THE MODEL MORE REALISTIC

The program assumes that some In-Home Service Providers will not generate meaningful productivity without support.

That is why AI agency matters.

AI-assisted work can help In-Home Service Providers perform income-generating or value-generating tasks that would otherwise be too complex, inconsistent, or difficult.

AI can support:

- member outreach
- appointment scheduling
- follow-up messages
- basic research
- local business list building
- sponsor outreach
- property compliance logs
- inspection reports
- grant research
- donor communication
- social media drafts
- customer service scripts
- training materials
- internal documentation
- administrative workflows

The In-Home Service Provider does not need to become a fully independent office worker on Day 1.

The In-Home Service Provider can be trained to manage, review, assist, or execute AI-supported tasks under supervision.

This lowers the productivity threshold because AI increases output per hour.

The work value comes from the combination of human participation, AI support, program supervision, pooled revenue, and public/private funding.

PERMIT AND COMPLIANCE STRUCTURE

Where employee-housing, supportive-housing, transitional-housing, business-license, zoning, occupancy, fire, health, or safety permits are required, the program operates under those requirements.

Permit compliance is not treated as an obstacle.

Permit compliance becomes one of the core services of the social benefit corporation.

California HCD states that its Employee Housing Program oversees construction, maintenance, use, and occupancy of privately owned or operated employee housing facilities providing housing for five or more



employees. HCD's FAQ further states that a permit to operate is required when housing is provided for five or more employees, whether in one facility or multiple facilities. See Source Notes.

The social benefit corporation maintains a Mobile Property Compliance Team that works across participating properties to ensure safety, documentation, cleanliness, occupancy standards, maintenance reporting, and inspection readiness.

The Mobile Property Compliance Team performs:

- occupancy roster verification
- room and common-area condition reports
- smoke and carbon-monoxide detector checks
- sanitation checks
- trash and debris review
- kitchen and bathroom condition review
- visual safety walkthroughs
- photo documentation
- maintenance reporting
- participant check-ins
- property owner communication
- permit-compliance records
- insurance documentation
- move-in and move-out reports
- preparation for city, county, state, fire, health, or insurance inspections

This supports lawful removal when necessary because every placement is tied to written standards, safety rules, program rules, inspection cooperation, permit compliance, and documented conduct.

If an In-Home Service Provider refuses access, refuses reassignment, damages property, interferes with compliance, creates unsafe conditions, or violates program standards, the social benefit corporation has a documented basis to terminate or change the placement and begin the appropriate lawful relocation or removal process.

OCCUPANCY AND REMOVAL STRUCTURE

The program does not rely on self-help eviction, lockouts, informal pressure, or denial of legal rights.

The program uses written agreements and lawful procedure.

In-Home Service Provider occupancy is based on a written program placement that includes:

- work or training assignment
- property conduct rules
- inspection cooperation
- safety obligations
- reassignment procedures
- house rules
- conflict procedures
- relocation procedures
- termination standards



The social benefit corporation may terminate employment or program placement when an In-Home Service Provider:

- refuses lawful work direction
- refuses reassignment
- interferes with permit compliance
- violates safety rules
- damages property
- threatens others
- refuses inspection cooperation
- abandons assigned duties
- is otherwise terminated under lawful employment and program standards

Termination of employment and physical removal from a property are separate issues.

The social benefit corporation may fire, reassign, suspend, or replace an employee under employment law.

If occupancy rights require additional notice, relocation, mediation, or court process, the social benefit corporation follows that process and protects the property owner through its guarantee, reserves, insurance, bond, and replacement-service procedures.

Where California law recognizes employment-linked occupancy and lawful removal after employment ends, the social benefit corporation may rely on those procedures. Where additional occupancy rights apply, the social benefit corporation follows the applicable housing process.

LANDLORD PROTECTION STACK

The landlord protection system includes multiple layers, not one fragile promise.

1. Higher income

The landlord must earn more through the program than through the ordinary use of the property, or the program must be adjusted.

2. Social benefit corporation guarantee

The social benefit corporation guarantees defined property payments and covered obligations under the program contract.

3. Diversified income and assets

The landlord may receive income from property use, program incentives, and legally structured participation in the broader proposed 11 11 Global ecosystem. This may include diversified assets such as continued property appreciation and separate company equity or incentive structures, if legally reviewed and properly documented.

4. Reserve account

The social benefit corporation maintains reserves for damage, disputes, relocation, legal process, and temporary replacement costs.

5. Insurance

The social benefit corporation maintains insurance designed to cover program-related liability, property damage, accidents, and covered incidents.



6. Bond coverage

The social benefit corporation maintains bond protection for defined nonperformance, damage, or covered loss events.

7. Legal and dispute reserve

The social benefit corporation maintains funds and procedures for lawful notices, mediation, relocation, and court process if required.

8. Relocation reserve

If an In-Home Service Provider must be moved, the social benefit corporation has a relocation process and reserve.

9. Replacement-service protocol

If an In-Home Service Provider is removed, reassigned, or terminated, the social benefit corporation provides a replacement worker or adjusts the service plan.

10. Public or philanthropic backstop

The City, County, donors, sponsors, or impact investors may help fund a risk-mitigation pool to make more landlords comfortable participating.

11. Documentation and inspections

The social benefit corporation documents property condition, compliance status, participant conduct, and corrective action.

This structure makes the landlord whole without pretending that no risk exists.

SERVICES PROVIDED BY IN-HOME SERVICE PROVIDERS

The initial program focuses on lawful, non-licensed services performed by trained and supervised In-Home Service Providers.

In-Home Service Providers may perform:

- cleaning
- trash removal
- yard tidiness
- sweeping
- mopping
- window cleaning
- move-in preparation
- move-out cleaning
- simple organizing
- property condition reports
- visual safety checks
- reporting needed repairs
- watering plants
- inspection preparation
- package or mail notification
- basic administrative work



- AI-assisted support tasks
- proposed 11 11 Global member outreach
- appointment reminders
- community ambassador work
- permit-compliance support
- compliance documentation

Property owners remain responsible for ownership-level maintenance and capital improvements, including:

- remodeling
- additions
- structural repairs
- plumbing
- electrical
- roofing
- major systems
- permitted construction
- any work requiring a licensed contractor

If a licensed service is later needed, the social benefit corporation may obtain the proper license, hire a licensed contractor, or coordinate with the property owner's licensed provider.

The core program does not depend on unlicensed workers performing licensed work.

The program depends on structured housing, lawful employment, non-licensed service work, AI-supported productivity, landlord protection, and a social-benefit-corporation-managed risk structure.

PARTICIPANT COST STRUCTURE

In-Home Service Providers move in at \$0 cost.

There is no move-in charge.

There is no required cost sharing during the first 30 days.

After 30 days, if income begins to stabilize, the In-Home Service Provider may begin an income-sensitive contribution plan.

The goal is not to punish progress.

The goal is to create a path from full support to partial self-support and, where appropriate, eventual independent tenancy.

The preferred structure keeps the social benefit corporation as the payer to the property owner. This protects landlords because they are not relying directly on a person who is still stabilizing.

FUNDING STRUCTURE

The program may be funded through multiple sources:

- social benefit corporation operating revenue
- nonprofit donations
- sponsors
- member revenue
- county contracts
- city contracts



- landlord incentive funds
- private impact investment
- citizen contributions
- business sponsorships
- grants
- public risk-mitigation funds
- AI-assisted productivity
- In-Home Service Provider productivity
- participant cost sharing after stabilization

Investment or dividend structures are kept separate from housing access and individual placement.

Landlord guarantees come from the social benefit corporation or approved program entity.

Any investment return, sponsor benefit, donor recognition, equity interest, revenue-share right, profit participation, or public contract is documented separately and transparently.

All accounting and budget reporting are public and transparent, while participant privacy is protected.

ROLE OF THE CITY, COUNTY, STATE, AND CONGRESS

The City and County can support this program without owning every problem. They can help create the conditions for success.

Public support may include:

- landlord outreach
- permit coordination
- service-provider coordination
- data reporting
- administrative support
- case-management coordination
- funding for risk reserves
- funding for insurance premiums
- funding for bond premiums
- outcome-based contracts
- public-private partnership agreements
- expedited inspection coordination
- legal safe-harbor rules for approved operators

California HCD explains that transitional and supportive housing must be permitted as residential uses and only subject to restrictions that apply to similar residential dwellings in the same zone. See Source Notes.

If current law does not provide a fast or predictable enough structure, the City, County, State, or federal government can create new rules for approved homelessness-to-housing operators.

Potential new rules include:

1. Landlord Risk Mitigation Fund

A city, county, state, or federal fund reimbursing participating property owners for covered loss, damage, vacancy loss, relocation costs, legal costs, or insurance deductibles.



2. Approved Housing Operator Status

A certification for nonprofit or social benefit corporation operators that meet insurance, bond, reserve, transparency, and compliance standards.

3. Master-Lease Safe Harbor

Standard agreements that make property owners more comfortable contracting with approved operators.

4. Expedited Mediation and Removal Process

A legally compliant process for rapid resolution when an In-Home Service Provider refuses reassignment or violates program rules.

5. Insurance and Bond Subsidy

Public support for the premium cost needed to unlock private housing.

6. Outcome-Based Public Contracting

Payments based on verified outcomes: housing placement, 30-day stability, 90-day stability, 180-day stability, employment participation, landlord retention, and reduced emergency-service use.

7. Zoning and Use Clarification

Confirmation that supportive, transitional, employee-linked, or social-benefit-corporation-operated housing placements are lawful residential uses where law already requires such treatment.

8. Federal Pilot Authority

Congressional support for a pilot program that allows federal housing, workforce, homelessness, and small-business funds to be combined into a single landlord-risk-reduction and work-stability demonstration program.

PUBLIC TRANSPARENCY

The program operates with public-facing transparency. Published reporting may include:

- number of In-Home Service Providers housed
- number of properties participating
- total funds received
- total funds spent
- landlord payments
- insurance and bond costs
- reserve balances
- damage claims
- dispute outcomes
- employment participation
- 30/90/180-day stability rates
- participant transitions
- city/county support received
- sponsor support received
- administrative costs

Participant identities, health records, disability information, income details, family information, and personal case information remain private.



Transparency applies to the money and outcomes, not to private human dignity.

WHY THIS CAN WORK

This proposal aligns incentives.

The In-Home Service Provider wants housing, income, dignity, and a restart.

The landlord wants higher income, lower stress, property protection, diversified assets, company equity upside, and no unmanaged risk.

The city and county want fewer encampments, fewer emergencies, fewer complaints, fewer public costs, and better outcomes.

The nonprofit wants mission impact.

The social benefit corporation wants scalable operations and sustainable revenue.

The public wants visible progress.

This proposal does not ask everyone to become charitable in the abstract.

It builds a structure where doing the socially right thing also becomes the practical, protected, and financially rational thing.

PETITION STATEMENT

We call on Congress, Seaside, Monterey County, California agencies, property owners, nonprofits, businesses, citizens, insurers, and philanthropic partners to support the creation and testing of a social-benefit-corporation-managed Housing-Work Stability Program that provides \$0 move-in housing access for work-eligible people experiencing homelessness while protecting property owners through higher income, guaranteed earnings, diversified income, diversified assets, potential company equity, reserves, insurance, bond coverage, lawful occupancy procedures, permit compliance, employment pathways, and transparent public accounting.

We ask public officials and community partners to help test, refine, fund, insure, and legally support this model so that homelessness is treated not as an unavoidable condition, but as a solvable failure of structure, incentives, and courage.



LIKELY QUESTIONS AND ANSWERS

Is this just another affordable housing proposal?

No. This is a housing-access, employment, and risk-transfer proposal. Affordable housing tries to reduce the price of housing. This proposal focuses on making property owners willing to provide homes by increasing their income, reducing their stress, protecting their property, and managing their risk.

Is this a medical or life-care program?

No. This is not a life-care program, medical program, hospital alternative, addiction-treatment program, psychiatric-treatment program, or permanent supportive housing program. This is a financial living rehabilitation and landlord incentive program designed first for work-eligible people whose homelessness is primarily financial.

Why focus first on work-eligible people?

Because helping work-eligible people stabilize earlier reduces pressure on the services needed by people with more intensive needs. When financially homeless people remain unhoused too long, many become more traumatized, less employable, less healthy, and more dependent on emergency systems. Housing and employment can prevent escalation. That allows government and nonprofit services to focus more resources on people who truly need intensive medical, psychiatric, addiction, disability, or long-term supportive housing support.

Why call them In-Home Service Providers?

Because the program is not merely placing people into homes. It is creating a structured role. In-Home Service Providers are hired, trained, supervised, evaluated, and assigned to lawful, non-licensed service work. Their housing placement is connected to a broader work, stability, compliance, and property-support structure.

Are In-Home Service Providers medical caregivers?

No. In-Home Service Providers are not medical caregivers unless separately licensed and assigned under a legally compliant program. This proposal does not rely on them providing medical care, personal care, behavioral-health care, addiction treatment, elder care, childcare, or disability support. Their initial role is non-licensed service work, property support, cleaning, documentation, AI-assisted administrative work, outreach, and compliance assistance.

Can the proposed 11 11 Global social benefit corporation connect employees to other services?

Yes. The proposed 11 11 Global social benefit corporation may act as a connector to outside services, including county programs, nonprofits, workforce-development agencies, food assistance, benefits counseling, transportation help, behavioral-health referrals, housing navigation, and other lawful community resources. This reduces the burden on government programs by helping people stabilize before they require more intensive intervention.

Is homelessness always a medical or addiction issue?

No. Many people experience homelessness because the ordinary economics of life failed them: wages too low, rent too high, move-in costs too high, family instability, job loss, medical bills, divorce, lack of savings, bad credit, or lack of rental history. This proposal is especially focused on people whose homelessness is primarily financial and who may be able to stabilize through housing, employment, structure, and support.



Does this deny that occupants may have rights?

No. The proposal explicitly acknowledges that occupancy rights may exist. We are not eliminating landlord risk by denying occupant rights. We are moving that risk from the landlord to a structured social benefit corporation designed to insure, bond, reserve, supervise, and manage it.

Can the social benefit corporation remove someone if they refuse direction?

The social benefit corporation can terminate or change employment assignments under lawful employment procedures. If occupancy rights require additional process, the social benefit corporation follows lawful notice, relocation, mediation, or court procedures. The landlord is protected during that process by the social benefit corporation's guarantee, reserves, insurance, bond, and replacement-service plan.

Is the landlord taking the legal risk?

The program is designed so the social benefit corporation absorbs and manages the landlord-facing risk. The property owner contracts with the social benefit corporation, not directly with the In-Home Service Provider as the first step. The social benefit corporation becomes the responsible operator, payer, supervisor, coordinator, and risk manager.

Why would a landlord participate?

Because the landlord receives a better offer: higher income, less stress, guaranteed earnings, corporate responsibility, diversified income, diversified assets, potential company equity, continued property appreciation, insurance, bond protection, services, inspections, cleaning, documentation, legal process support, and a responsible organization to call. The program requires the landlord to earn more and experience less stress, or the program must be adjusted.

Does the landlord receive equity in the proposed 11 11 Global model?

The proposal includes the possibility of landlord equity or profit participation. The landlord keeps the property and may also receive a legally structured second asset connected to the growth of the proposed 11 11 Global social benefit corporation or an affiliated housing-work entity. This may take the form of equity, preferred participation, dividend rights, revenue-share rights, or another legally reviewed structure. The purpose is to make the landlord earn more than ordinary rent while reducing stress and risk. Any equity, dividend, or investment structure must comply with federal and California securities laws.

Is the landlord's rent dependent on the productivity of the person placed in the home?

No. The landlord's defined payment comes from the social-benefit-corporation-backed program. Individual productivity will vary. Some In-Home Service Providers may produce little income at first. The model is based on pooled average productivity across all participating In-Home Service Providers, AI-assisted work, member revenue, sponsors, donors, investors, public contracts, reserves, insurance, and bond protection. The landlord is not betting on one person. The landlord is participating in a structured program.

What is the minimum productivity required to cover rent?

It depends on the property cost. For example, if the landlord payment is \$2,000 per month and program support costs are \$800 per month, the total monthly need is \$2,800. At 160 work hours per month, the program needs to average approximately \$17.50 per hour in total value per placement. That value can come from work, AI-assisted tasks, member outreach, sponsorships, public contracts, donations, program revenue, or other pooled sources. The program does not require every In-Home Service Provider to produce that amount individually.



Can this program use rooms or spaces that landlords currently do not rent?

Yes. The program is specifically designed to unlock unused or underused residential space that property owners do not currently rent because the risks and stress feel too high. This may include rooms in larger homes, guest rooms, detached spaces, accessory spaces, unused bedrooms, caretaker spaces, or other lawful residential areas. The property owner contracts with the social benefit corporation, and the social benefit corporation provides payment guarantees, oversight, insurance, bond protection, reserves, documentation, cleaning, compliance support, and lawful procedures.

What happens if the In-Home Service Provider damages the property?

The social benefit corporation's protection stack responds through damage reserves, insurance, bond coverage, inspection records, legal procedures, replacement service, and landlord guarantee. If city or county risk-mitigation funds exist, those may provide an additional backstop.

What happens if insurance does not cover everything?

The social benefit corporation maintains reserves and bond coverage for defined risks. Where standard insurance is insufficient, the program may use specialty insurance, a self-insurance reserve, a surety bond, philanthropic reserve funds, public risk-mitigation funds, or new local rules.

Does this create a direct landlord-tenant relationship?

The initial structure is property owner to social benefit corporation, and In-Home Service Provider to social benefit corporation. However, the proposal does not depend on denying that occupancy rights may arise. If legal rights arise, the social benefit corporation manages them.

Can the In-Home Service Provider become a normal tenant later?

Yes. The program may allow a transition pathway. The preferred default is for the social benefit corporation to remain the payer and operator while the In-Home Service Provider stabilizes. After stabilization, the In-Home Service Provider may continue through the program, contribute to cost sharing, move to another placement, graduate into a direct lease, or transition to independent housing.

Why not just give everyone a voucher?

Vouchers help, but they do not solve landlord risk, move-in barriers, damages, screening, distrust, support needs, or legal uncertainty. California protects tenants from source-of-income discrimination, including use of housing subsidies, but a voucher still does not automatically solve landlord confidence, screening barriers, support needs, damage risk, or unit access. This proposal gives landlords more than a voucher. It gives them a protected operating structure. What funds a voucher? Resented taxation.

Who pays the In-Home Service Provider?

The social benefit corporation pays In-Home Service Providers as employees for lawful work performed. Wages are handled through ordinary employment systems, taxes, payroll, workers' compensation, and applicable wage laws. Housing is not used as an unlawful substitute for wages.

What work do In-Home Service Providers do?

Initial work is limited to non-licensed services: cleaning, trash removal, yard tidiness, property reporting, inspection support, basic organizing, AI-assisted administrative work, outreach, appointment reminders, compliance documentation, and community ambassador work. Licensed work remains the responsibility of licensed professionals.



Does this require city or county funding?

The program can begin as a private or nonprofit pilot, but city and county support would make it stronger and more scalable. Public support can fund risk reserves, insurance, bond premiums, administrative support, case-management coordination, and outcome-based housing stability payments.

What could Congress do?

Congress could authorize or fund a pilot that combines housing stability, workforce development, landlord risk mitigation, insurance/bond support, and outcome-based public contracting into one demonstration program. Congress could also encourage federal agencies to coordinate homelessness funds, workforce funds, small-business development funds, housing funds, and public-private partnership tools around models that reduce landlord risk while moving work-eligible people into stable homes.

What is the first real-world test?

A pilot program with a limited number of properties, In-Home Service Providers, and clearly defined reserves. The pilot measures landlord satisfaction, In-Home Service Provider stability, employment participation, property condition, cost per placement, insurance and bond performance, city/county coordination, and 30/90/180-day housing outcomes.

What is the long-term vision?

A scalable public-private model where homelessness is reduced by aligning the interests of property owners, employers, nonprofits, cities, counties, sponsors, investors, citizens, and In-Home Service Providers. The goal is not charity alone. The goal is a working structure that makes housing people experiencing homelessness self reliant, rational, protected, dignified, and economically sustainable.

SOURCE NOTES

- Monterey County homelessness data: County of Monterey, Homelessness Data, 2024 Point-in-Time Count.
- California HCD Employee Housing Program: California Department of Housing and Community Development, Building Standards / Employee Housing Program.
- California HCD supportive and transitional housing zoning guidance: California Department of Housing and Community Development, Housing Element Building Blocks.
- California source-of-income discrimination guidance: California Civil Rights Department, Source of Income FAQ.

* We recognize this to be a proposal for society as it is now without dependencies on other changes and that some government cooperation and real-world testing would be required to hold conclusions of significant benefit to all stakeholders.

We strongly encourage feedback. We are only a community if we ACT as one.