

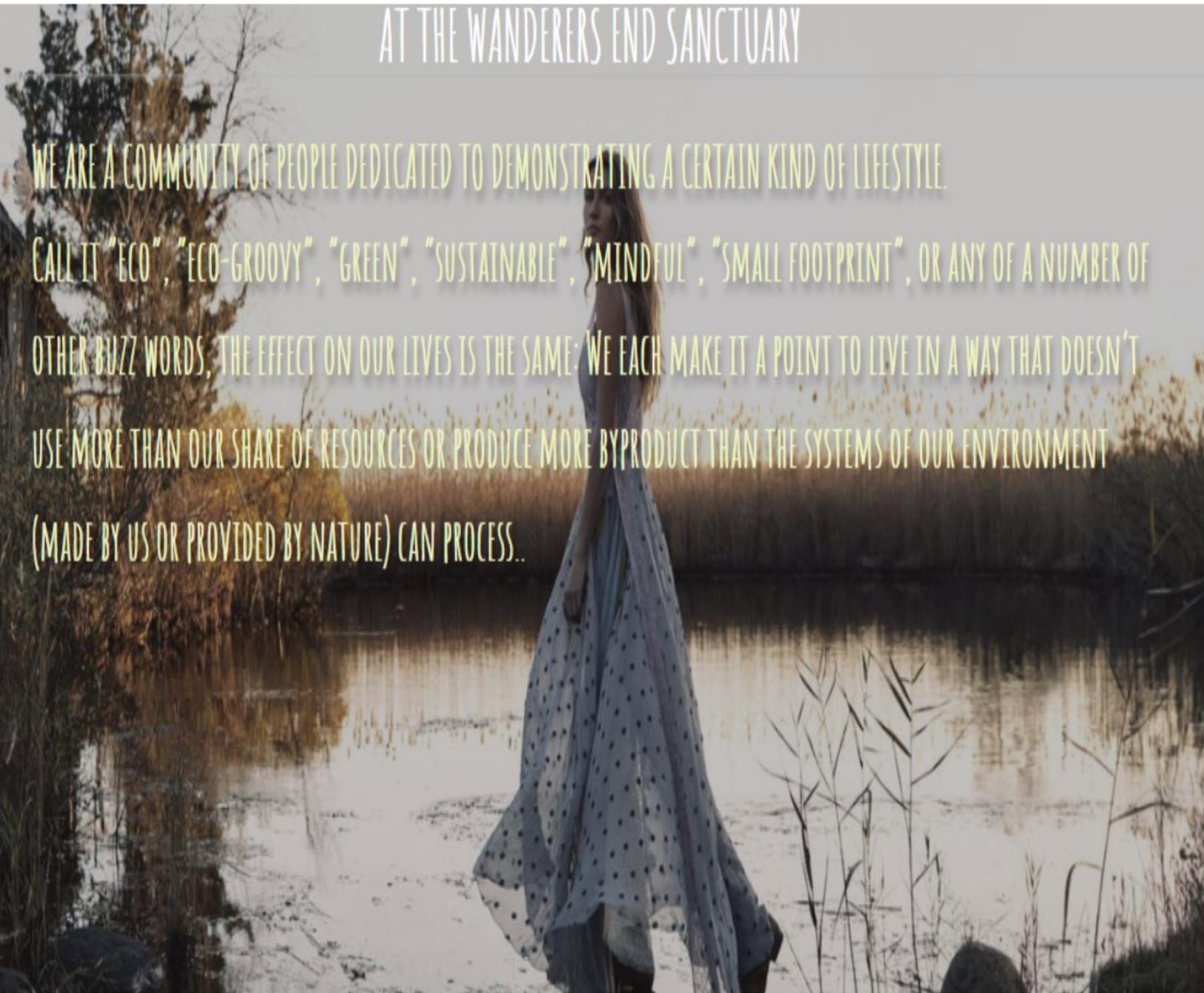


Wanderers End Sanctuary

AT THE WANDERERS END SANCTUARY

WE ARE A COMMUNITY OF PEOPLE DEDICATED TO DEMONSTRATING A CERTAIN KIND OF LIFESTYLE.

CALL IT "ECO", "ECO-GROOVY", "GREEN", "SUSTAINABLE", "MINDFUL", "SMALL FOOTPRINT", OR ANY OF A NUMBER OF OTHER BUZZ WORDS, THE EFFECT ON OUR LIVES IS THE SAME: WE EACH MAKE IT A POINT TO LIVE IN A WAY THAT DOESN'T USE MORE THAN OUR SHARE OF RESOURCES OR PRODUCE MORE BYPRODUCT THAN THE SYSTEMS OF OUR ENVIRONMENT (MADE BY US OR PROVIDED BY NATURE) CAN PROCESS..





The mission of Gaian Living's Wanderer's End Sanctuary Villages is to create self-managed sustainable communities of cost-effective tiny homes and tradeshops for people in need, while we also provide the surrounding local municipalities numerous outreach programs such as education and fellowship at our Gaian Spirit Science Sermons, sylvopasture and plateau domestication consulting services with Free labor for local farmers and Industrial resources and outreach to other entities looking to implement similar housing models in their community. Additional services will be made available such as our Healing Gaian Gardens for therapeutic grounding Forest Bathing, recreational Parks, Sustainability & Artisan workshops, waste depository, deconstruction and recycling services along with discount retail shops from our tradesmen and artists.

A Global Challenge

The rise of consumerism is having a negative impact on humanity in two distinct ways: First, the drive to attain more monetary wealth and material goods has shown to increase levels of depression and reduce overall life satisfaction. Second, the rate of producing more material goods is having a significant strain on the planet's resources and will not sustain life by 2050. Thus, the quality of life for humans is on the decline and our way of life is not sustainable.

Our approach is committed to engaging village residents and the surrounding community in the process; thus not only builds affordable housing, we build equity through diverse community collaborations. The Pioneer Village Model is a collaborative, community-based approach to building and sustaining permanently affordable housing.



WES is an environment which allows its people to all contribute their natural talents and acquired skills to the greater benefit of everyone in the community. An environment where their talents are celebrated and supported on every level, at every age. This applies to all areas of our society; from science, technology, agriculture, manufacture, health, education, housing, to every other area that is not deemed to be financially viable under the present capitalistic system.

This document provides a high-level planning tool for strategically scaling our Pioneer Village Model. It seeks to inform and mobilize a broad range of stakeholders around a vision that is both actionable and transformative—meaning it can be accomplished in the world as it currently exists, yet it also points in a direction of broader change in how we think about housing.

Bridging the Gap

It's our belief that everyone deserves a safe and stable place to call home. seeks to bridge the often insurmountable gap between the street and conventional housing with a variety of simple, cost-effective housing options.

Sustainable Footprint

The American home has more than doubled in size since 1950, even as fewer people are living in them. returns to simple, compact alternatives. In doing so, we believe we can not only address the housing gap, but also embody a vision for a more sustainable future. Whether we are farmers, scientists, shoemakers, civil engineers, or anything else we choose.

Community Building

We go beyond building individual tiny houses.WES builds democratic communities in which each person has a voice in shaping how their community is operated and managed—creating a foundational sense of ownership on which the village thrives while also providing Permanent Affordability. Our initiatives engage and involve a multitude of local partnerships. This broad collaboration demonstrates what's possible when a community comes together around a common cause. By utilizing the resources around us, we can create more housing opportunities for those in need.



***In our hearts*,are simple. Give it to the experts in the field – the engineers, the scientists, the farmers, the horticulturists, the bakers, cheese makers, technologists, the inventors, the pilots, the workers...;**

We the people know what we need and what is wrong with our world and how to solve all the problems. BUT – unfortunately our solutions do not work for the banksters. Our solutions do not provide for the stacking of the decks, so that the banksters keep control over the people and continue to profiteer off the people. And therefore, as long as they have a hold over the people, the people will never resolve the problems on this planet – because according to the banking elite and the royal political bloodlines we are not meant to solve them. We need to remain suppressed, needy, stressed, ignorant and fearful of authority. This is the status quo that has been dished up for humanity. Only we, the people, will solve the problems.



“It is on these fundamental beliefs of absolute equality and working together for a common purpose of abundance, in united communities that thrive on all levels of society, that UBUNTU Contributionism was established. It follows the natural order of things in total harmony with nature, our planet, and all of creation. It does not mean going back to the dark ages or living in caves devoid of technology as some may think – in fact it means completely the opposite. Abundance in all spheres of life, beyond our wildest imagination. We can no longer continue on the path we are on. If we are to survive as a species we have to discard all that is in conflict with our own survival and create a beautiful future for ourselves. Quantum physics and the Universal law of Attraction teaches us that the observer can influence the outcome of an event and that we can manifest our thoughts and the things we visualise. Those who have studied higher levels of consciousness will have a more refined comprehension of these laws of nature. But the law of attraction also responds to action – so we need to act and do something to realise our vision. So – let us not only visualise this beautiful utopian world today – let us do something to manifest it with our hearts and the potential for infinite love we all have within us, as part of the infinite creation. The first thing each one of us can do is to share our knowledge and tell others about the bright future for all of humanity. Then join the UBUNTU Movement and do something else to contribute – something that comes from your heart. Our strength lies in unity.”

Michael of the family Tellingher

OVERVIEW

Collaborative Initiatives engage and involve a multitude of local partnerships. This broad collaboration demonstrates what's possible when a community comes together around a common cause. By utilizing the resources around us, we can create more housing opportunities for those in need.

To do this, we have reimagined affordable housing in three key ways: Ownership Structure, Physical Form, and Financing Strategy. Each of these innovative components is described in detail on the pages that follow, along with an overview summary below. And since we can't do this alone, we conclude with a section on collaboration to review partnership opportunities for bringing this vision to fruition on a larger scale.

Mary Elizabeth Croft: *“In exchange for using notes belonging to bankers who create them out of nothing, based on our credit, we are forced to repay in substance, our labour property, land productivity, businesses and resources – in ever increasing amounts. ...We have been deceived into thinking that we were lent other depositors deposited funds... all you borrowed was monetised credit that your signature created.*

... When mums apply for a birth certificate, the application is registered. The legal title of her baby is then transferred from mum to the state. Mum is left with equitable title of her baby whom she can use for a fee – a ‘use tax’ – and since the property does not belong to her, she has to treat it in the manner which the owner wants.”

I. Ownership Structure

The Village Model provides financially accessible and sustainable housing by combining two forms of shared-equity homeownership: Community Land Trusts and Limited Equity Cooperatives. In this arrangement, The Community (or another entity) acts as a Community Land Trust (CLT) and retains ownership of the underlying land, while the Limited Equity Cooperative of Shareholders (LECS) owns and manages the housing and improvements on the land. The result is a sustainable homeownership option accessible to people with very low-incomes. It includes strong affordability controls to ensure that the housing stock remains permanently affordable for future generations to come. This multi-layered ownership structure has proven to be a safer financial investment and a more prudent use of resources when compared to the conventional housing market.

II. Physical Form

The Village Model clusters compact residential dwellings around shared community spaces and resources—providing significant economic, environmental, and social benefits. Known as a tiny house villages, this physical form combines the privacy and autonomy of a single-family house with the greater density and economy associated with a multi-family building. However, it replaces hallways and elevators with meandering pathways and common areas. The space between houses creates a medium for casual social interactions, fostering a strong sense of community and belonging among neighbors. Building small also reduces material and energy demand during construction, and offers lower maintenance and utility bills over the life of the home. Furthermore, it offers a more approachable scale for activating citizen involvement in all stages of housing development.

III. Finance Strategy

The Village Model adopts a scalable financing strategy that includes a sustainable mix of resident equity, public subsidies, debt financing, and charitable contributions. Public funding available for new affordable housing construction remains inadequate, and often adds unnecessary complexity and cost to new development. By diversifying our funding sources while keeping expenses low through a combination of affordability strategies, we believe our Village Model is uniquely positioned to maximize the social return on investment when compared to other forms of low-income housing. If debt can be kept at sustainable levels through one-time capital subsidies, housing co-ops enable low-income residents to cover the cost to operate their housing without dependence on ongoing subsidies.

IV. Collaboration

The Village model is founded on building equity through diverse and inclusive community collaborations for creating more affordable housing opportunities. In developing this framework plan we hope to collaborate with 1) other nonprofit housing developers that can help build more villages, 2) lending institutions and social investors that can help finance more villages, and 3) public policy makers that can advocate for and guide new legislation and funding sources to support this model. In this section we take a look at each of these potential collaborators in more detail, along with opportunities for partnering in scaling the Village Model.

THE ANSWERS LIE IN SMALL RURAL GHOST TOWNS, LAND OWNERS & DISTRESSED FARMERS

The first phase will be the slow and steady decentralisation of the urban metropolitan jungles that evolved as a result of the chase for money, as people lose the desire to keep chasing the money and choose an easy relaxed life in the country. The repopulation of the many smaller towns and villages will be the first objective and will probably start happening naturally. We are also working with farmers and land owners that get to be the “Mayor” using the CLT-LECS ownership structure. The small towns will receive new blood of innovative thinkers, skilled people, motivators and more.

Mission Statement

Our mission at WES Community is to help people create a better world by demonstrating a more sustainable and enriching way of living and open source everything required for replication.

Vision

Our vision is to usher in a new age of cooperation, collaboration, and sustainability. We do this by demonstrating what’s possible, open sourcing and free-sharing the blueprints, and making modular or total duplication easy enough, affordable enough, and attractive enough so that positive and sustainable world-change will spread on its own. Our Strong rural and farming communities with a strong sustainable platform will provide the framework for developing future communities in control of their own destiny. Such boosting of these communities will be accompanied by the first wave of liberties previously unknown to most of us. And once the people have tasted these simple benefits of cooperation it will be impossible to stop the flow towards Contributionism.



A PLAN FOR RURAL TOWNS

This is a proposed blueprint for the transformation of small towns and rural villages into strong, sustainable communities, in complete control of their own destiny.

A model that can serve as a template for all small towns to introduce Contributionism to their community.

This model provides the beginning of the 'domino effect' that will be unstoppable – because once the first town is virtually self reliant and self sustainable, it will force all the neighbouring towns to follow



the same model, because they will not be able to compete with the 'cheap' produce made available by their neighbour. These new transition towns will restore the harmonious balance between the people and the Earth because it allows people from all walks of life to achieve whatever they dream of. Their passion for what they choose to do is their contribution for the greater benefit of all in their community. From farmers to scientists, artists to engineers, health workers to craftsmen, and especially community workers. Everyone adds to the abundance of their community. In some ways these transforming communities will resemble the frontier towns of the gold rush in the mid 1800s. This time however it will not be the lure of wealth and fortune, that very few acquired, but freedom and abundance, which everyone in these new communities will attain. The aspect of education and training play a crucial role in how communities are structured, which will be covered in great detail in a later section.

Distressed Farmers and land owners can co-op with us to be the “Mayor” of a new town in their back yard! The requirements of the land is that it is unrestricted with no HOA and no building codes and

also a minimum of 10 acres, preferably with a natural water source. They would receive 20% of the all community endeavours in exchange.

In the Ghost towns and other properties, if there are old, empty buildings- we can WE-Vamp them into shape! Empty buildings are decaying buildings- if we get someone in each of them they will quickly be transformed into a tradeshop and living space. This is much faster than raw land of course where we have to just start with a campground. Instead of paying taxes on these empty, decaying do-nothings-isors, they could house a family and productive business.

One of the fundamental principles during this period will be to introduce everyone to this new lifestyle and let us realise that we do not need to horde things and store things in the garage because if you have things that needs storage- then you are not using them, which means they are also not being properly maintained probably and in storage are just withering away.

When transitioning, if you have trade items such as dog clippers and shampoos- you should allocate it to your new dog groomer, etc. These items will be curated and put as either owned by you or the community if need be- so if the dog groomer leaves- they would only take their personally owned trade tools.

IMPLEMENTATION – COMMUNITY PROJECTS

The emphasis will be to create as many community projects as possible and slowly reduce our dependency on outside produce, materials and money, until we don't need money at all.

These projects must cover as many areas as possible to allow as many people as possible with as many diverse skills as possible to participate. It has to be a social, industrial, agricultural, scientific and cultural initiative that will potentially include everyone in the community. We research and make knowledgeable decisions based

outline for you. The twiggy branche tips are these researchers that will always be in this an extreme value to us. The research is what we do to verify that we are making informed decisions This would be our roots & the information could be... you know- our firm ground . We all need to remember that we need a firm ground for stability...alright the trunk is our unified path that we're looking for - our survival... not just us, but for Animals, plants,... the world. okay well this tree has got five big branches which represent each of our divisions for the elements..

How will this be achieved?

The knowhow and scientific expertise is available from a variety of great minds to implement every proposed community project imaginable. Every community has such people, but the present structure does not allow us to mingle and exchange ideas and actually get to know who our neighbours are and what their true talents are. We live in boxes called “apart-ments”, specifically designed to avoid any contact with neighbours in the attempt to preserve “privacy.” In the current labour market which includes a lack of “jobs”, people’s skills and talents are being completely wasted.

Most people do not use their natural talents or skills doing what they are passionate about, which means that others do not benefit from their true talents either.

It’s like a black hole with all the potential energy of the entire community being devoured by the central dark energy of money (the black hole) – that everyone has to chase after.

*We are all in the same rat race and there is an old saying
“only a rat can win the rat race.”*

Do we want to stay in this race? To win what? Bakers are sweeping streets; engineers are driving busses; architects are designing websites; artists are working in grocery stores; it is completely insane how our system blocks the natural flow of



people's talents or the use of our acquired skills. Countless gifted people work in isolation on amazing projects like: natural eco-friendly building materials; enhancing plant growth with sound; alternative or free energy; solar power enhancement; batteries that never die; perpetual motion magnetic motors; ethanol from fast growing legumes; cars that run on water or air or electricity; treatment for all disease; levitation technology; new materials design; quantum computing; communication systems; stem cell treatment that re-grows organs and limbs.



Taken from the Civil Servants' Year Book, "The Organizer" January 1934:

“Capital must protect itself in every way...Debts must be collected and loans and mortgages foreclosed as soon as possible. When through a process of law the common people have lost their homes, they will be more tractable and more easily governed by the strong arm of the law applied by the central power of leading financiers. People without homes will not quarrel with their leaders. This is well known among our principal men now engaged in forming an imperialism of capitalism to govern the world. By dividing the people we can get them to expend their energies in fighting over questions of no importance to us except as teachers of the common herd.”

A WORLD WITHOUT MONEY – A NEW SOCIAL STRUCTURE

All those who are tired of the money trap & are ready to implement something new should liquidate their large possessions they will no longer need... such as large appliances and furniture-to fund the purchase of a transition camper or rv. Look for older models under \$3000 that the living mechanics are still intact on. People who are ready to build communities that are self reliant without the ugly influence of money..... join or start a camper convoy to closest property.

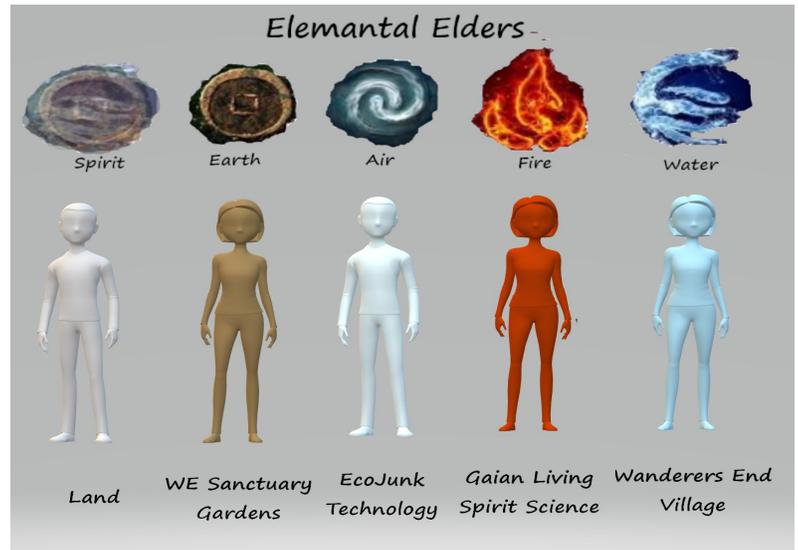
Some people think that living without money is like going back to the dark ages or living in caves. The truth is that without money we actually achieve the complete opposite. We unleash unbridled exploration, scientific knowledge, sharing the most advanced discoveries in technology, free energy, engineering, design, construction, and every other area of life. By removing money, we remove all obstacles to progress in every sector and release the human spirit to create and discover without limitations. Once we embrace this simple philosophy we create the space for our visions to become a reality. Where people can follow their natural talents or acquired skills and love every moment of every day, living a truly fulfilled life. The kind of lives we are meant to live as part of this divine creation. Whether we are farmers, scientists, shoemakers, civil engineers, or anything else we choose. The positive energy generated by these conditions is unimaginable to us at present and a great activator of the law of attraction.

There are immediate and effective solutions for most of our needs that can be provided very quickly if the people stand together as united communities. In the following section we deal not with a wish list, but rather a to-do list of achievable objectives.

COUNCIL OF ELDERS (COE) – WISE HUMANS OF INTEGRITY

There are brilliant members in every community who have access to knowhow and technology to add greatly to the implementation in each one of these five sectors.

The first thing that every community should do is to appoint their own representative body whose primary objective is to look after the interests of the community and all the people. The new council should be a group of people who are known in the community and truly respected for their knowledge and wisdom by the community.



WE calls such a body the **Council of Elders (COE)**. We call them elders, but they may not necessarily be older people. This is the first and most critical step to presenting a united front by any community, allowing it to make decisions swiftly on behalf of the people. The positions Elders and the Counsel of 9 can be ran as a temporary support until some one elects the role.

We need to follow a natural order of things when establishing the foundation of the communities, using our knowledge of sacred geometry to do so. Apply this knowledge in as many facets of the proposed model for the new community as possible. If we apply the principles of sacred geometry, this council should consist of Earth, Air, Fire & Water with a departmental head appointed for each as Elders-who are the spokesperson for a Council.

These elders will guide, advise and implement the needs of the community on a daily basis from within the centre of the community instead of some unreachable distant ivory tower.

Then those Elders would then get 2 people of wisdom each, – twelve around one allocated to the Landowner as Spirit or Ether as the thirteenth.

The COE will consult with the people every day and hear what the needs are, listen to suggestions, welcome new members to the community, and allocate action to be taken on the most pressing issues. But it will not interrupt or interfere in the flow of life in the community. Only on request by the people. The council will initiate the implementation of new ideas or projects to improve and upgrade all aspects of the community. Every member of the community must be able to speak to the council at any time, to make suggestions, raise concerns or point out innovative ideas that will improve the lives of the people.

Every community should identify a group of the most respected wise men and women and appoint them to the Council of Elders, to be the true representative body of the community. This is a critical initial step to take control of our own destiny. Each Elder will head an elemental department. Below shows the Budget allocations for each department as 20%.

				
Spirit	Water	Earth	AIR	FIRE
Land Budget	Wanderers End Village	WE Sanctuary Garden	EcoJunk	Gaian Living
Mortgage		livestock	tools	Gaian Movement
taxes	Administrative costs	seeds	non recycled materials	Non-profit fees
rezoning	Community Subscriptions	tools	campers to canniblize	Local Legal Fees
surveys	Village Shops overhead	seedlings	construction	Website costs
drainage	educational workshops	fencing		Security
road maintenance		misc supplies		Fellowship Center
				Extenal Community



North~Fire



- Gaian Living Fellowship Center (GLFC)

Not just on Sundays-24/7/365 Days availability to Needy for Assistance with clothing, Gaian Food and Camping- Monthly & Weekly Fellowship in which followers of Earth-centered religions can gather for holy days, marriages, funerals, blessings, handfastings, coming of age celebrations, dedications, and other such events to Promote understanding and education for those of sustainable beliefs and for the community in general. The GLFC Unite the community in times of need, making our community and the entire planet a better place to live.

Our Gaian Values

1. **Stewardship:** Do the best we can for the betterment of humanity and our world.
2. **Open Source:** Openly and freely sharing knowledge to encourage collaboration.
3. **Sustainability:** Helping the global transition to sustainable options.
4. **Communication:** Seeking to understand and to be understood.
5. **Building Community:** Working together locally, regionally, and globally.
6. **Deciding by Consensus:** Making decisions collaboratively.
7. **Contribution:** Giving to each other and to the world.
8. **Diversity:** Celebrating each other's differences.
9. **Freedom:** Respecting people's individuality and self-expression.
10. **Fulfilled Living:** Meeting people's needs for living in a balanced way.
11. **Living with Integrity:** Being honest, responsible, and proactive.
12. **Compassion:** Loving and honoring those around us.
13. **Growth:** Encourage personal and spiritual growth.
14. **Resolution:** Resolving conflicts constructively.



WE Mart~ Free Community Closet for Members with Resale & Retail Discount Store for the public. Consignment & Profit Sharing Buying club for members so we don't ever pay retail again!

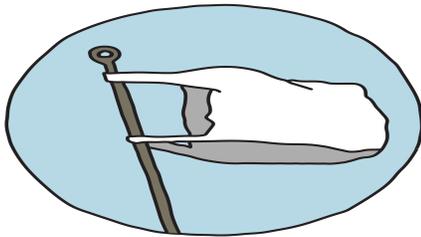


East~Air

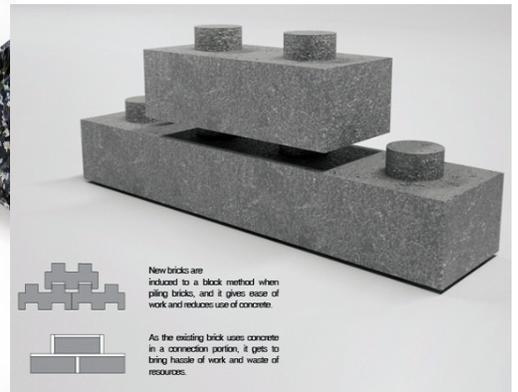


- Eco-Junk

Precious Plastics & Green Power Science Technology to produce building materials, doors, windows, furniture, metal works, fuel from plastic for our cars, 3d Printing etc. all from WASTE!



PRECIOUS PLASTIC





South~Earth



- WE Sanctuary

Plateau Domesticated free ranged critters create a garden of Eden experience.

The Earth is our MOTHER – we are only here because of her presence against the infinite backdrop of creation. The soil is sacred, the water is sacred and the air is sacred. And therefore we must honour her and protect her against all harm and in so doing, we honour the creator and creation itself.





West-Water



- Wanderers End Pioneer Village

Full-time residents within the eco-villages will have the option to pursue and have their entrepreneurial ventures supported by the community.

Forest farming Permaculture will show you different systems of growing by replicating nature. We show you ways to grow a Forest garden maintenance free. Discover a variety of food, medicinal, and non-timber products that we grow in our woods.

Here is a suggested list of the products and services that the community should be able to sell and trade, while moving towards full Contributionism.

Bread- Bakery

Milk, cream, butter, cheese -Dairy

eggs, chickens -Forest Farm

vegetables, fruit, seedlings-Forest Farm

fish, -Forest Farm

spring water -Forest Farm

furniture, windows, doors, bricks and other building materials-EcoJunk

Fertiliser, compost-Forest Farm

camping and recreational activities, water activities-Gaian Gardens

home industry products like jams, chillies, biscuits, art works, clothing,

fabrics, shoes-Village Shops

FIVE AREAS OF PRIMARY IMPLEMENTATION

These are the ultimate goals in the first two years.

- 1. Free Water-The water belongs to the people – not the government.**
- 2. Free Energy – Includes: electricity, lights, heat, gas, methanol, and others**
- 3. Free Housing – Including building materials**
- 4. Free Food (Agricultural land optimisation)**
- 5. Free Education – Creating an alternative education system**

The first priority for every small town is to create sustainable water supply, agriculture and food security. This may require indoor permaculture farming in addition to livestock, dairy, and bakery etc, Other industries will be created based on resources of the town and products/services that are in demand.

NEW LAWS AND GUIDELINES

Every community will create new guidelines and additional laws for their own needs which will be specific to the activities of that community. For example, fishing communities will have a different set of guidelines and laws that are specific for fishing, boats, rivers, beaches and so on. While communities that have a high percentage of computer geeks will have a different set of laws. We have to view every sector with brand new eyes of unlimited opportunity, not restricted by the availability of money. It is therefore also imperative to keep reminding ourselves that everything is possible and everything is achievable, because everything is available– because money is not a hurdle.

It will however take several stages of using money to liberate us from money itself.

The objective is for communities to become completely self sufficient in as many fields as quickly as possible to shed that need for money. The initial phase will see the growing of food which is a critical ingredient for self sufficiency. The production and manufacturing of goods and produce across a broad spectrum of human activity should include light industry that may already be present in various forms in the community. Like building materials, doors, windows, furniture, metal works, etc. These products and services will become a good interim revenue generator for the community while in its transition stage to full Contributionism. The funds generated will be used for launching new community projects deemed to be most necessary by the Council Of Elders, for the benefit of the people.

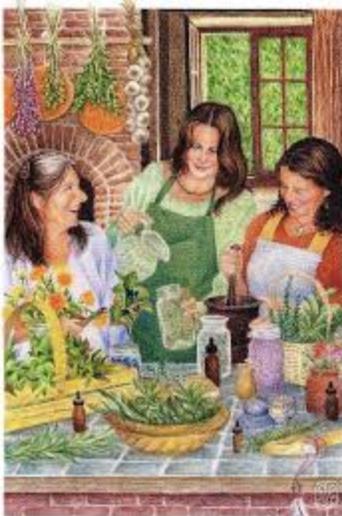
UBUNTU Contributionism

A new social structure for a new world. A blueprint for human prosperity.

Where everyone contributes their natural talents or acquired skills for the greater benefit of all in their community.

The beauty of Contributionism lies in its simplicity. But because the system is so simple, every bone in our indoctrinated bodies instantly rebels against it, and we tell ourselves that it cannot be so simple – otherwise it would have already been done. Six thousand years of enslavement by money is tough to erase in a flash. So keep your mind completely open – not just half open – and be prepared to entertain new ideas that are completely alien to a sick capitalist society, filled with poisoned minds and poisoned bodies that desperately need to find a cure.

PARTICIPATION BY THE PEOPLE



Three of Earth

This new social structure is called Contributionism for very specific reasons – people contributing their time and their talents. The launch of new projects will require the participation of as many people as possible from the community. There will undoubtedly be those who sit on the fence to see what happens, without getting too involved in the initial phase. But only those who participate will benefit from the goods produced. The success is based on everyone contributing a few hours per week to one of the projects they choose. This will provide thousands of work-hours per week, which under normal conditions is simply not possible – because companies or municipalities do not have enough money to pay so many people for their labour. It

should be evident how quickly we can create abundance in every imaginable sector of our communities, by simply applying this principle. The early stages of transition will be tricky as we try to create new communities that function without money and create abundance for all – while we are still stuck in the capitalistic world of slaving away to earn money to survive. This is why the initial stages of establishing the diverse community projects is structured as outlined above. It is realistic and achievable, because it only requires everyone to contribute 3 hours per week to one of the projects – even people with jobs will have spare time to do this.

Pioneers & Tradesmen

There are many people who have special skills and talents that are not being utilised in their community – this will be a perfect platform to use such skills. They range from farmers, water scientists, teachers, engineers, inventors, tool makers, cheese makers, architects, designers to builders... the list is endless. The community under the guidance of the Council of Elders must ensure that the skills of these individuals are used to the best of their ability. To initiate these projects may be challenging, but it is up to the people to find a way.



Individual Businesses & Villagers

Full-time residents within the eco-villages will have the option to pursue and have their entrepreneurial ventures supported by the community. After meeting a series of requirements and criteria for establishing their ideas within the community, the organization will help sponsor the establishment of the business and its start-up costs. Other members will donate the use of their tools pertaining to the trade. WE helps them to Pioneer a lot for them to live and provide services to our members and as retail for visitors. From that point forward, a percentage of the entrepreneurial business' gross revenue is provided as revenue to the community.

Those that choose a trade to provide services for the community get a shop in our village to collectively create a solid foundation for income generating projects that belong to the community and benefit the community, and allow the community to keep growing and adding new projects at a rapid rate.

After meeting a series of requirements and criteria for establishing their ideas within the community, the organization will help sponsor the establishment of the business and its start-up costs. From that point forward, a percentage of the entrepreneurial business' gross revenue is provided as revenue to the community.

These funds will also be used to upgrade public areas, sporting facilities, arts and cultural activities that will enhance the lives of the people. To utilise such enhanced facilities people will have to contribute their 3 hours per day to one of the projects. Slowly but surely, more and more people will be able to leave their jobs and take on full-time positions in the areas of their special talents or skills within their own communities. This will be the true beginning of the transition phase to full Contributionism. And so we will experience the snowball effect as the projects

multiply, become more profitable in the transitional phase, providing more and more benefits to all those who contribute. The key emphasis is on producing 'abundance' in every sector. This will allow the people to obtain the products and services at a very low price, reaping immediate benefit, while the rest of the produce is sold to outside communities at higher prices, but still much cheaper than what is available at the supermarkets. As this system grows and evolves we will use less and less money within our own communities and eventually the need for money will simply fade away on its own, without much fanfare.



COMMUNITY INCOME GENERATION DURING THE TRANSITIONAL PERIOD

Every community project launched during the initial phase must have some kind of short-term financial aspect to it, while providing longterm solutions towards self sustainability. The money should be used for continued improvements and upgrades on all levels of the town/community. Here is a suggested list of the products and services that the community should be able to sell and trade, while moving towards full Contributionism.

- Bread- Bakery
- Milk, cream, butter, cheese -Dairy
- eggs, chickens -Forest Farm
- vegetables, fruit, seedlings-Forest Farm
- fish, -Forest Farm
- spring water -Forest Farm
- furniture, windows, doors, bricks and other building materials-EcoJunk
- Fertiliser, compost-Forest Farm
- camping and recreational activities, water activities-Gaian Gardens
- home industry products like jams, chillies, biscuits, art works, clothing, fabrics, shoes-Village Shops
- and many more products that may already be manufactured or produced in the community.

The primary revenue generator will most likely be tourism and hospitality related services as people will flock from all regions to experience the Gaian spirit and learn from what the community is creating. There are many obvious areas that

must be developed in each community, as the initial foundation for self sufficiency. The implementation will differ from town to town. Each one of these activities will create many off-shoots and give rise to more opportunities for the people to prosper.

GLFC Outreach

WES Community will take the business to consumer (B2C) stance in order to strengthen our volunteer base. Therefore, our outreach strategy will involve engaging people directly through social media, in person, and through promoting programs designed to engage our target audience. We will draw as many people to the eco-village as possible and market directly to them.

Operating Costs

Residents will each purchase a share that presents the upfront cost for membership in a co-op, the carrying charge is the monthly amount each member pays to cover the ongoing costs to operate and maintain the co-op. This includes a proportionate share of the blanket mortgage payments, property taxes, management fees, maintenance costs, insurance premiums, utilities, and contributions to reserve funds for Pioneer Trades and Planned Projects. When the coop is partnered with a CLT, the carrying charge also includes a proportionate share of the ground lease fee.

<u>Different Membership Types</u>		
<u>Pioneers-</u> (Must Move to Property within 6 months)	Must hold a pioneer trade or have recruited 2 sponsored memberships.	Monthly dues \$200 or $\frac{2}{3}$ of trade income-which ever is highest
<u>Tradesman-</u>	Must hold a trade or have recruited 1 sponsored memberships.	Monthly dues \$350 or $\frac{2}{3}$ of trade income-which ever is highest
<u>Villagers-</u>	No set trade or recruitment requirements.	\$500 monthly dues
<u>Wanderer-</u>	Must have a total household income of less than \$1000 a month	\$250 monthly dues

As explained earlier, people should deposit this small monthly amount into the Community Trust account to be used to set up the first critical projects as suggested above. In essence, residents are collectively acting as their own landlord, allowing them to operate their housing at cost. Members have no reason to substantially increase monthly charges unless taxes or operating costs increase, and therefore monthly charges typically remain reasonable and stable. Furthermore, the bylaws of the co-op and the ground lease with the CLT can require that carrying charges remain affordable to specific income levels.

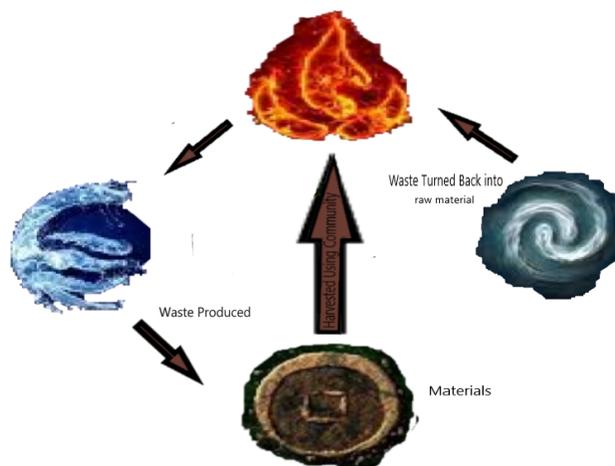
The major financial advantage here, in comparison to other low-income housing, is that co-op housing is able to remain affordable to low-income households without dependence on ongoing subsidies, if debt can be minimized. The ongoing costs of Land should be covered with only 1/3 th of the monthly share income. The less debt a co-op has to take on in order to finance the land, the more affordable it can be. This makes co-op housing an ideal candidate for the prudent use of one-time capital subsidies.

			
<u>Water</u>	<u>Earth</u>	<u>Air</u>	<u>Fire</u>
Attorney Doctor Teacher Accountant Bakery/Grainery Chiropractor Community closet Day Care Food Preservation Gun Smith Beautician Seamstress Weaver Health Coach/ Dietitian	Veterinarian Permaculture Tech Aqua/Aeroponics Tech Animal Husbandry Bee Keeper Dairy Herbal Apothecary Hunter/Tannery Wild Craft	Carpenter Cobb Builder Earthship builder Electrician Engineer Fuel Distillation Plumber Blacksmith Chemist Glass Blower Equipment Operations Truck Driver Mechanic Eco Junk	Site Tech Security GLFC Outreach Fireman WE Mart

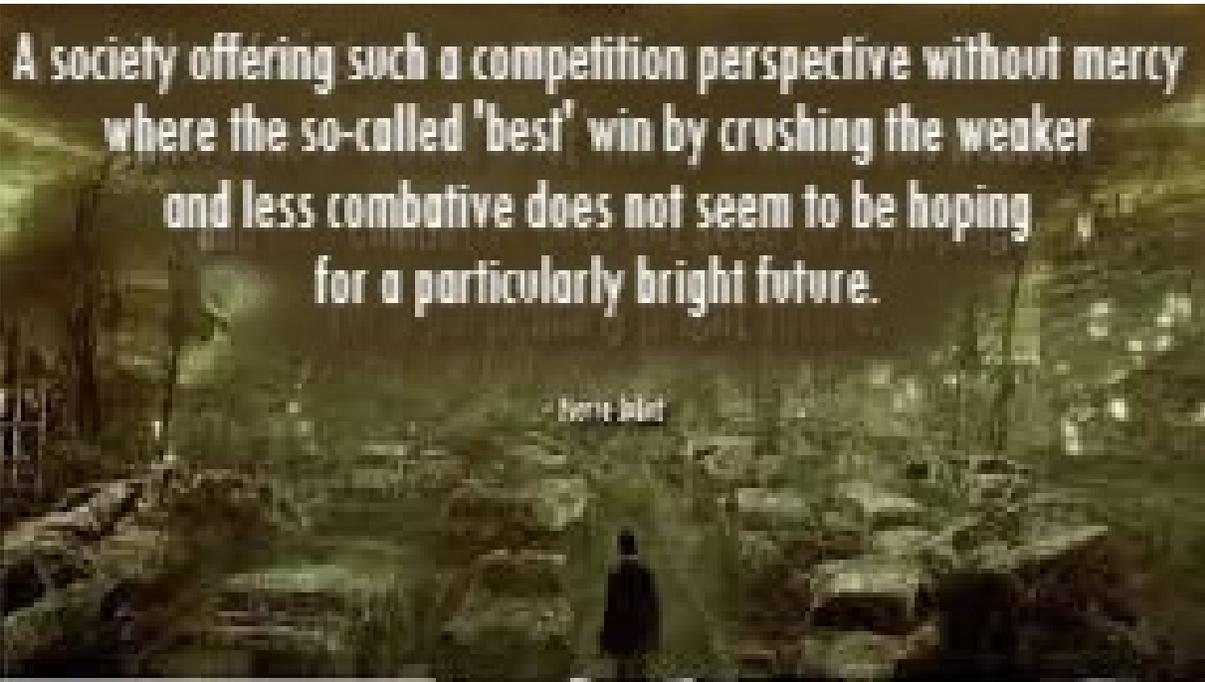
LABOUR OF LOVE – NO SLAVING AWAY

In WES communities you will never again have to slave away from sunrise to sunset just to stay alive. Working in disgusting factories for some corporation exploiting you for its own profit.

In a world without money nobody earns a 'salary' or gets a 'pay cheque' because there is no money to pay anyone. Instead, everyone has a Labour of Love (LOL), and everyone follows their passions and uses their God-given talents as we were meant to. Everybody does what they choose to do for their community, because they love doing it and they are good at it.



And the community honours and respects them for their valuable contribution, from which everyone benefits. And because of their contribution, they have access to anything and everything at all times, just like everyone else. And so, this allows everyone to wake up with a smile on their face, every day, as they look forward to putting their passions, skills and talents to good use. The expression 'workaholic' will take on a very different meaning. Because all our efforts will result in infinitely higher productivity, our model shows that we will only have to perform our LOL for 3 hours per day – otherwise there will be too much stuff. Too many bridges, too many shoes, too many computers, too much crockery, too many candles and too much food that goes rotten. This poses a problem, because once you have finished doing what you love to do, for your community, you will have another 18 hours in the day to do what you want – without restriction or any cost to you. To follow your hobbies or other passions, go fishing, horse riding, grow seedlings, paint or sculpt, or build a kit-car. This is a good problem to have. It allows people down time, and quiet time, during which they explore their own consciousness. Nobody will ever have to feel enslaved again.



There's Another Way
Wanderersend.org  *Wanderers End Sanctuary*

The members pay all the monthly fees normally payable for rates, taxes, electricity and other services into the community trust account establishing some of the initial projects. Once the infrastructure for the above services has been established, there should only be a small monthly fee payable by the people, for maintenance and improvements, to continue providing the many services needed by the community. Once this has been achieved some things will become free almost immediately, while others will be available at a very low cost during the transition period.

FREE WATER

The water belongs to the people – not the government. The community needs to do whatever it can to find the cleanest and purest source of drinking water and use the experts who know the natural treatments of purifying and energising water – not by adding chemicals, especially not fluoride.



All water must undergo a natural process called “energising” which makes the water healthy and even helps to prevent and cure many kinds of diseases. This is based on our knowledge of sacred geometry as described earlier.

Cysterns & Water wells will provide clean and pure water where possible.

Sewage will be digested to produce methane and grey drain water must be purified and energised with advanced green technology. This can be used for agriculture and in need of shortages, for drinking too. Effective Micro-organisms (EM) are the primary solution to this problem. They are readily available and cost almost nothing to brew. Because they are brewed naturally, the centralised powers have not promoted this knowledge, which is why EM still goes mostly unnoticed.

Contaminated ground water will be treated by experts – those who know how to treat water – not with chemicals that cause secondary diseases and feed the pharmaceutical corporations, but with well understood natural processes like EM and others.

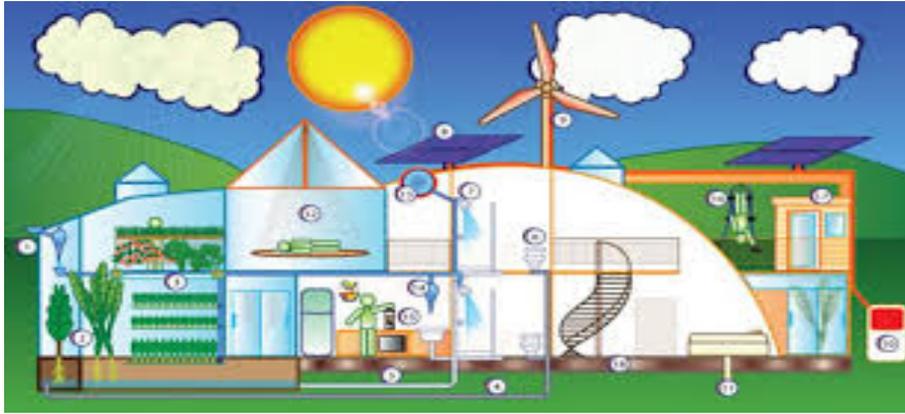
Water from the mountain streams can be utilised for drinking and other needs.

The water reservoir can be upgraded to receive clean mountain water and distribute it to the houses.

Eliminate any kind of centralised grid system that causes a mass water cut off when there is a problem. As in the supply of energy we should replace all grids with localised supply that cannot go down and plunge everyone into darkness or without water with living roof water catchment systems integrated into each home.

Scientists know that structured and energised water improves the growth of plants and will be beneficial for seedling and plant nurseries created by the community as part of the agricultural initiatives. When water is combined with Effective Microorganisms, poor quality soil can rapidly be rehabilitated for organic growing.

FREE ENERGY



Energy is possibly the most powerful tool of enslavement that has been used against humanity and therefore the most fiercely guarded sector. Guarded against new or alternative energy of any kind. And because electricity drives the wheels of industry, it pretty much runs the word.

Many people can no longer afford a permanent supply of electricity and are forced to use kerosene and other dangerous and toxic substances in their homes. Those in the know are aware that we are not far from receiving real FREE ENERGY from the many brilliant inventors that have already created it. They have been waiting for the right moment to share their creations with the world. All previous such inventions have been removed from society by the energy giants, oil corporations and banking mafia like JP Morgan. Inventors have been silenced, bribed, tortured and killed for their creations. Many have been working secretly in hiding to avoid the same fate. The Contributionism system provides these inventors with a platform to finally release their free energy devices to the world. But until this happens we have to utilise every other way to get free energy, or cheap energy to the best of our ability. There are many sources of energy for our different needs like light; heating; cooking and baking; and other needs for industry and farming, like diesel or petrol.

As we strive to find one powerful source of free energy that can cater for all our needs, we have to use the most appropriate sources for different tasks. Our land shall have electric from a local company, but should work towards not needing it and actually in the long run, be selling our power back to them.

All these are attainable by every community to free themselves from the stranglehold of the energy giants.

Solar

Solar energy is the most obvious source for providing light in homes, factories, schools and everywhere else that light is needed. Low wattage LED lights are almost indestructible and use very little energy.

Wind

Wind turbines can be erected in large numbers to add to the supply where necessary. These can be designed and manufactured by engineers in the community and do not have to be expensive as some towers are.

Geothermal

Geothermal options are very real and have been implemented successfully all over the world, especially in the Philippines

Magnetic

Geo-magmatic options are also possible and need to be investigated. Silent magnetic motors that run perpetually and generate a high voltage output have been demonstrated and could be used in every home effectively for various electrical appliances. These are part of the Free Energy devices that we all await

Hydro-electric

Where there is a river or a waterfall, there is free energy. This is a continuous energy source just going to waste. A hydro turbine placed in the river, in a waterfall, or under a bridge will not pollute the river nor use up any water. There are many rapids and smaller waterfalls that can be used for multiple hydroelectric power generators or water wheels to provide the whole town with all the power it needs for free – with minimal maintenance.

Gas, Ethanol & Methane (bio-gas)

A methane gas plant at the sewage dam or land-fill site, will provide many with free methane gas for cooking, heat and even light. Cow dung from the dairy should be used not only as a compost ingredient, but also to add to the methane gas production.

Tidal motion... and more.

If necessary a basic dam wall with a turbine can be built across the river in an area that will not affect the environment and benefit the community.



FREE HOUSING & INNOVATIVE TOWN PLANNING



Everyone must have a home – not a shack or a mansion – a beautiful home that suits the needs of the individual or the family. No-one hungry; No-one homeless.

Everyone who is an active member of the community and contributes their LOL (labour of love) will have all the comforts they desire – within the limits that prevent anyone from exploiting another. To achieve this we will embark on some very exciting restructuring of our towns.

- ***All those who are tired of the money trap & are ready to implement something new should liquidate their large possessions they will no longer need... such as large appliances and furniture-to fund the purchase of a transition camper or rv. Look for older models under \$3000 that the living mechanics are still intact on.***
- ***People who are ready to build communities that are self reliant without the ugly influence of money can join or start a camper convoy to closest property.***

Before any structures are erected or upgraded under the new Council of Elders, we have to evaluate the layout of our towns and use the best town planners, environmental experts and civil engineers to redesign the layout of the town for maximum benefit to the people. This must include the vision of future growth, provide for industry and agriculture and be in absolute harmony with nature. Designed by those who understand the flow of energy, incorporating sacred geometry into all our designs. This is very beneficial for the health of the entire community as it allows the free flow of energy throughout the entire community. Remember that when we are not at “ease” with our environment, we are in “disease” and we get sick.

Palletable Cobins by Miguel Elliott in California



Pallets form the frame of this sturdy, durable, creative cob building. These Cobins are built with heat treated pallets, insulated with straw and covered with cob. It doesn't take much time or money to build and uses mostly free and recycled materials.



The current layouts of our towns are mostly based on grid systems. Grids can be related to nets – that are designed to trap fish, birds, animals and also humans – without even realising it. The so-called technology that is supposed to set us free, actually creates an invisible energetic net as part of the matrix.



An Idea for a Gaian Layout using Tree for pathways, roads & usage areas. Natural Elemental Law should be followed for placement of each trade such as Ecojunk in East and GLFC in North etc.. Drawn using 2 different angles variations.

The Silvopasture Mote

A minimum of 15' wide band of mixed grazing and orchards surround our property. This starts 15' inside the property line to also create a WILD EDGE for wildlife preservation, conservation and management.

Our Gaian Gardens of Restorative Permaculture

The word permaculture was coined by Bill Mollison and myself in the mid-1970's to describe an *integrated, evolving system of perennial or self-perpetuating plant and animal species useful to man*¹.

A more current definition of permaculture, which reflects the expansion of focus implicit in *Permaculture One*, is '*Consciously designed landscapes which mimic the patterns and relationships found in nature, while yielding an abundance of food, fibre and energy for provision of local needs.*' People, their buildings and the ways in which they organise themselves are central to permaculture. Thus the permaculture vision of permanent or sustainable agriculture has evolved to one of permanent or sustainable culture.

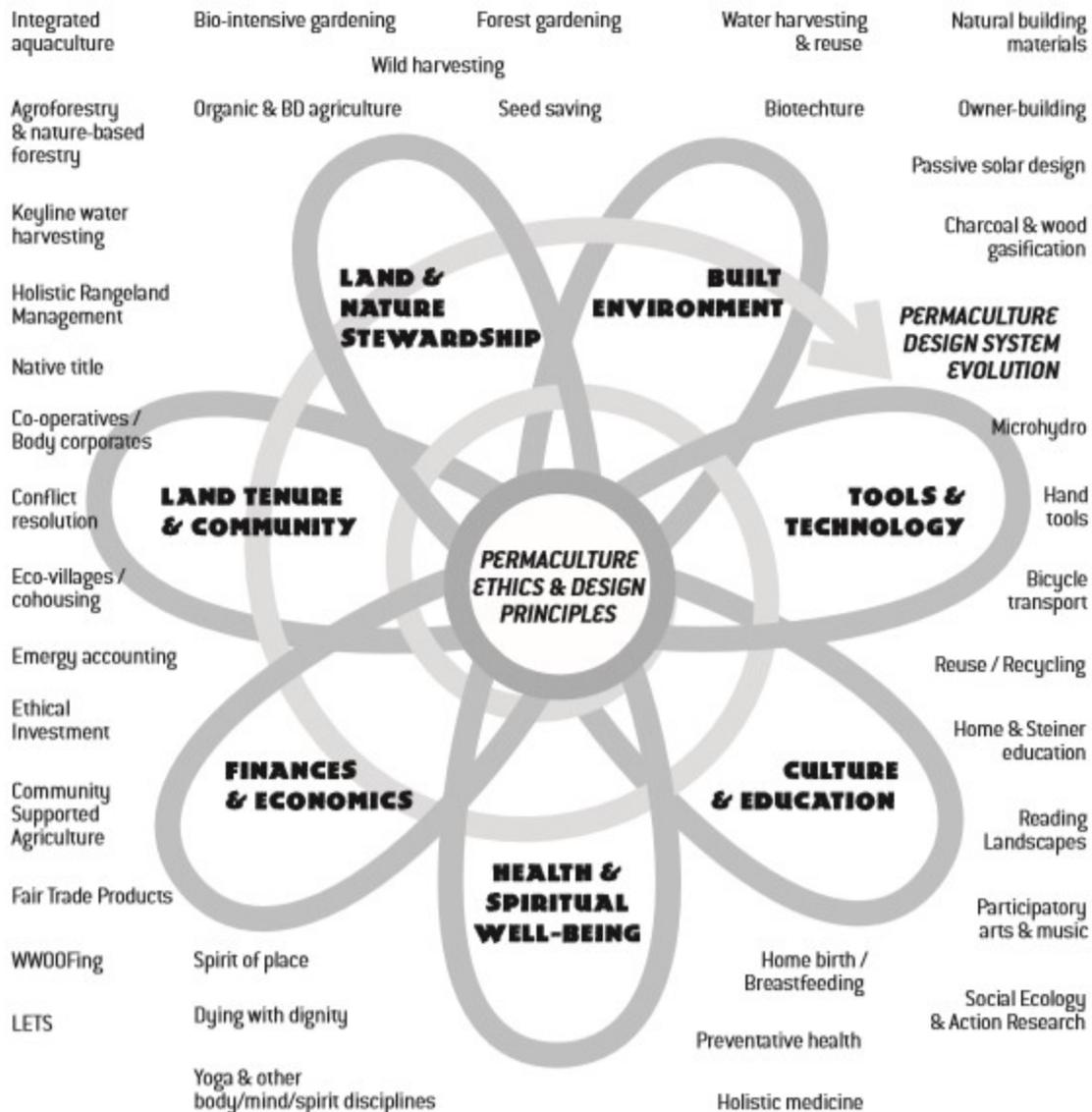
THE DESIGN SYSTEM

For many people, myself included, the above conception of permaculture is so global in its scope that its usefulness is reduced. More precisely, I see permaculture as the use of systems thinking and design principles that provide the organising framework for implementing the above vision. It draws together the diverse ideas, skills and ways of living which need to be rediscovered and developed in order to empower us to provide for our needs, while increasing the natural capital for future generations.

In this more limited but important sense, permaculture is not the landscape, or even the skills of organic gardening, sustainable farming, energy efficient building or eco-village development as such, but it can be used to design, establish, manage and improve these and all other efforts made by individuals, households and communities towards a sustainable future. The Permaculture Design System Flower shows the key domains that require transformation to create a sustainable culture. Historically, permaculture has focused on Land and Nature Stewardship as both a source for, and an application of, ethical and design principles. Those principles are now being applied to other domains dealing with physical and energetic resources, as well as human organization (often called invisible structures in permaculture teaching). Some of the specific fields, design systems and solutions that have been associated with this wider view of permaculture (at least in Australia) are shown around the periphery of the flower. The spiral evolutionary path beginning with ethics and principles suggests knitting together of these domains, initially at the personal and the local level, and then proceeding to the collective and global level.

THE PERMACULTURE FLOWER

Starting with ethics and principles focused in the critical domain of land and nature stewardship, permaculture is evolving by progressive application of principles to the integration of all seven domains necessary to sustain humanity through energy decent



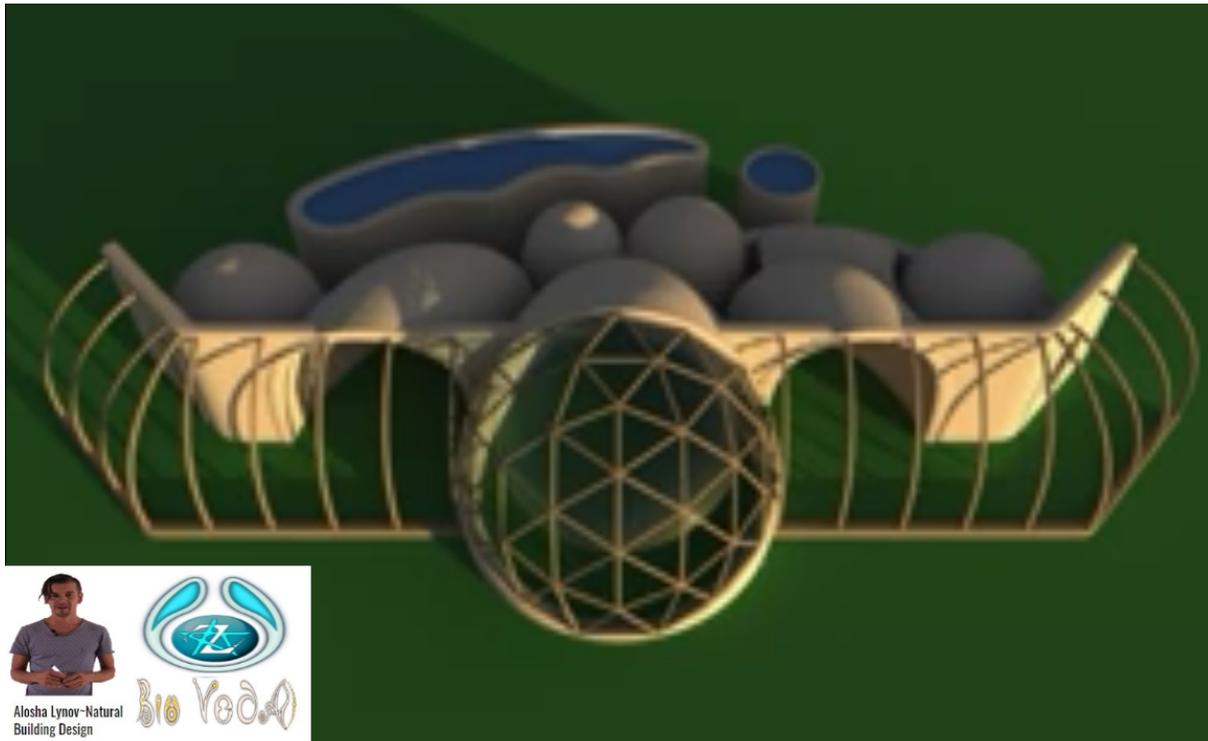
Adapted from Introduction: Permaculture Principles & Pathways Beyond Sustainability. Copyright © 2002.

Pioneer Campgrounds

This will be the 1st step when moving to Pioneer. They would be our Fire with the social aspect of meeting each other, maybe just on weekends to start. Taking care not to remove many (hopefully none) matriarch trees. They go perfectly along the lower branches as each of the leaves shown.



The Gaian Living Fellowship Center (GLFC)



Designed by Alosha Lynov of BioVeda

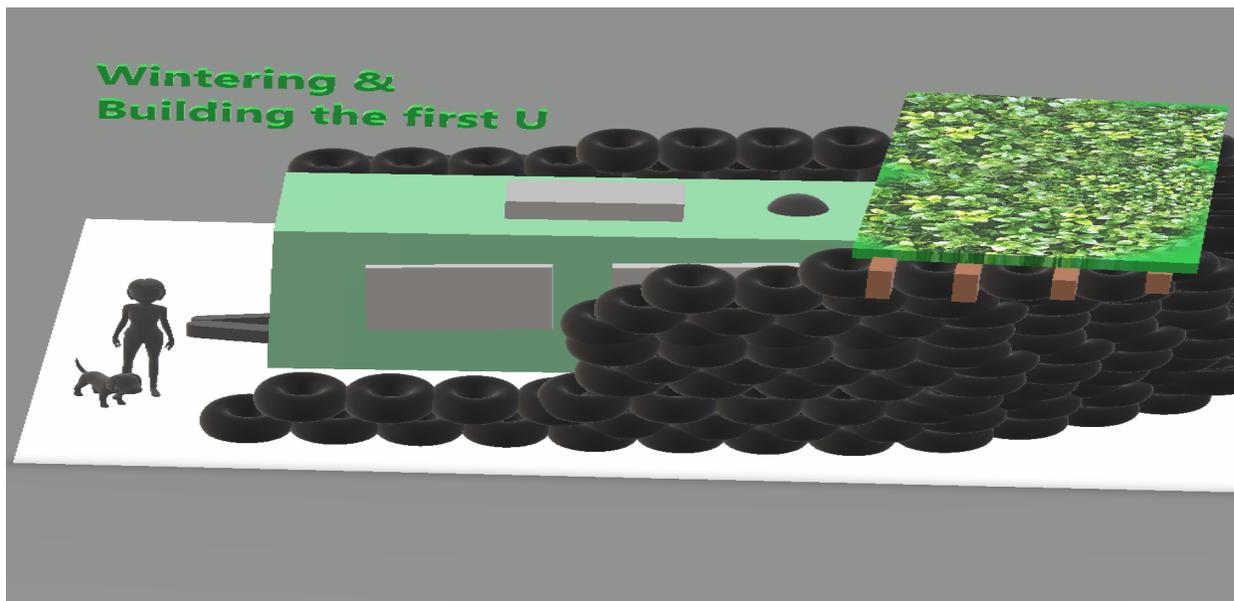
We first start on the property as a campground in the center of the property in the red Community area. The first building to be constructed should be the GLFC to provide faculty services to the campground, the GLFC house provides residents

with access to a flexible use space for gatherings and everyday use, a community kitchen and pantry for group meals, laundry facilities, and storage of common resources (i.e. lawn mower, tools, etc.). This type of generous common space puts the "village" in tiny house village.

To create a much needed vetting area and transition time for the needed Pioneers, we must first create a campground this is sized 3% of the total property, and that has a separate entrance from the village site. This entrance also needs to be so that they do not even drive by the distant village location. The village should have the 15' wide security mote surrounding the perimeter to camouflage it naturally from campground explorers.

This campground is where the 30 day vetting orientation will take place. It can also be where the public could attend workshops and have a small retail produce and product stand, so if you do it this way this campgrounds will be your local public image. Festivals. The campground will have an example Gaiaship built to provide community facilities to dwellers.

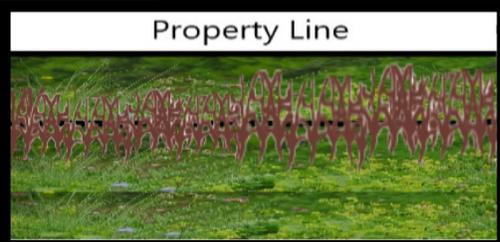
Once this is built then the Pioneers and tradesmen should move their campsite to the lot where they can start building. If they are not a shareholder and paying the monthly contributions, then they stay in the campgrounds.



Shareholder Lots

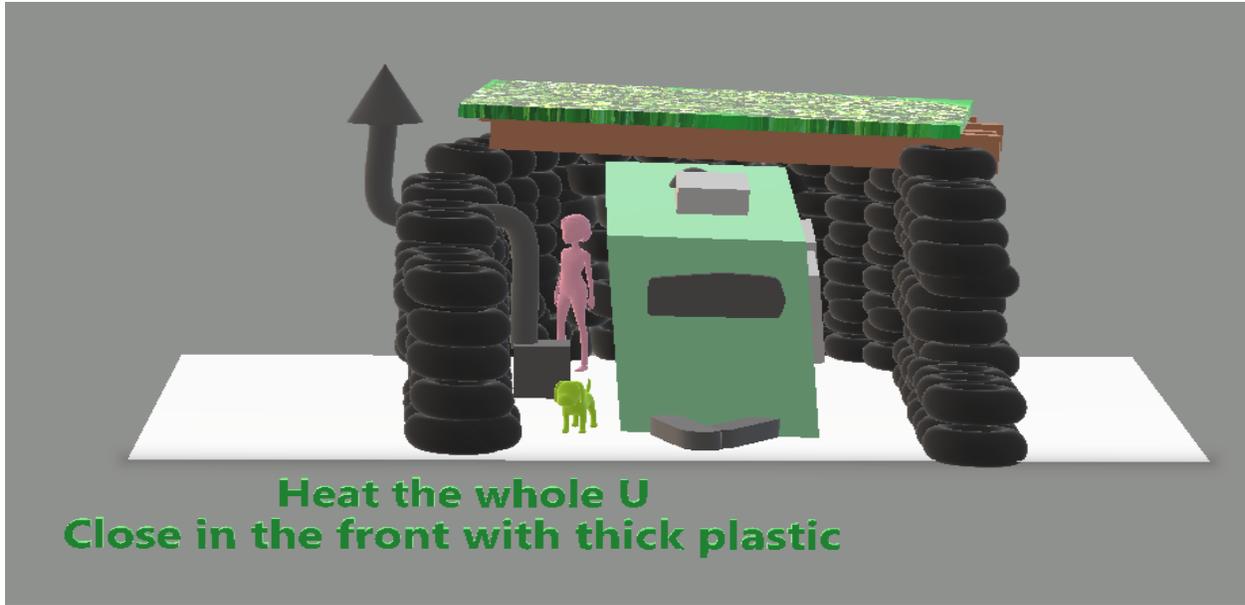
Each Shareholder is given a lot that is bordered by the property line. The following procedure splits up the lots into smaller manageable areas. The community helps to establish each layer in the lots. Then they are maintained by the resident with continual help from the community. Below is an example using 1/2 acre lots.

Example of How a 100' wide by 200' deep Shareholders lot is done to divide and conquer the large perimeter quickly

Wild Edge		15' of thick wild edge
Wicker Wall		Invisible 12' High Wicker Living Hedge Wall
Security Mote		15' Security Mote is populated w/ Male livestock and dogs and Silvopasture Crops
Cobb Wall		8' High Palletable Cobbin Wall
Forest Gardens		50' of Gaian Forest Gardens
Yard Space		50' of your gardens and yard
Residential		35' of Residential Living space to put your home
Commercial		35' of Commercial Industirial space to put your Shop
Interior Pathways and Roads		

- Allow the artists to create materials that add an artistic, creative flavour to the building process.
- Lobby the forestry companies for wood that grows in the area. This wood can be used to build log houses, furniture, doors, windows, and more. After all, the land belongs to the people and all the trees that are planted for the benefit of private corporations do not benefit the people. As time goes by these forests will become managed by the people and will morph into more diverse forests that provide a wide variety of woods to the people.
- Establish a saw mill and wood factory where the carpenters can perform these tasks and a training centre for new carpenters. The factory can also be used by other community members to build their own products if they wish.
- Establish a basic but effective fresnel Forge & metal welding workshop for the basic manufacture and production of a variety of metal goods needed by the community.
- Embark on an extensive building material production. Using natural building materials that are available in each unique environment like clay/straw/lime/thatch/wood/stone/and more.
- Utilise experts in creating such materials and use this as an opportunity for training people who are attracted to this sector. Working with natural materials like clay, soil, sand, stone, wood and grass is highly invigorating.
- Homes built from natural materials last for thousands of years, are easy to repair and withstand natural disasters more effectively than modern homes. Just think of some ancient homes found by archaeologists that are 6,000 years old with walls and roofs still intact.
- Obtaining free or cheap stone and sand from the surrounding mines and quarries.
- Use our initiative and imagination with EcoJunk to make and create all kinds of materials necessary for building houses, factories and agricultural structures needed by the community.





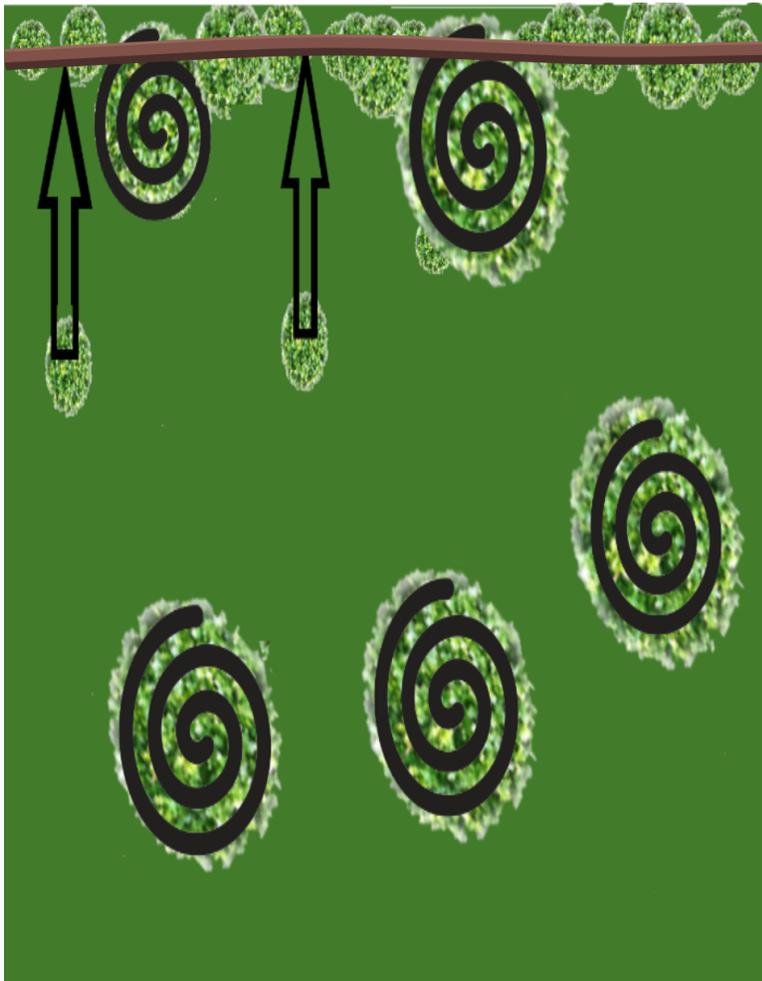
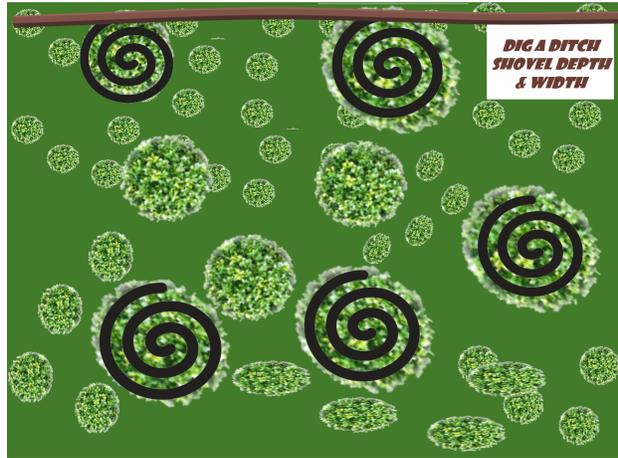
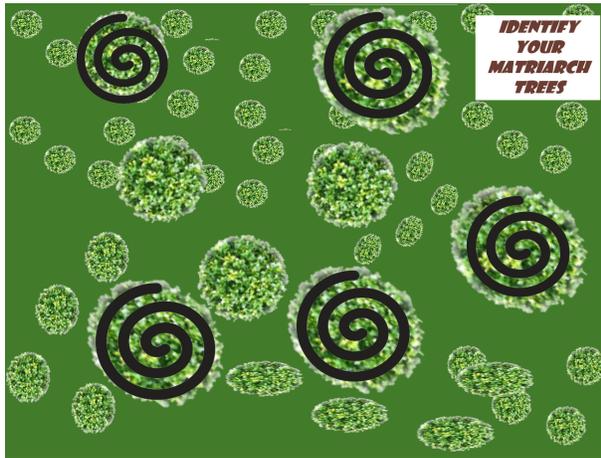
We often cannibalize older campers that the wood is gone in-but the living components are all still intact. It is an instant off grid home for you when you finish a Palletable Cabin and Earthship Gaian Home off with the sinks, toilet, cabinets, DC light fixtures, countertops, and windows, etc. easily obtained by recycling an older run down camper. This is compared to sometime paying thousands for these components individually! Since they are used, later on they might need to be replaced, but then it would more affordable as just a single component.

How We Cannabilize Campers

The wood interiors of older campers that are to far gone still have lots of usable parts that are already offgrid ready!

- A/C
- Vents
- Windows/Doors
- Light Fixtures Switches & Outlets
- Entire Bathroom and Kitchen
- Any Cabinets and countertops
- Any holding tanks
- Metal Siding
- Axles and frame (new flatbed trailer?)

Invisible 12' High Living Hedge Wicker Walls



Wicker Walls

Cut Underbrush and while it is still fresh put stem ends into the ditch and weave the branches to form your wicker wall. Make sure to weave as you clear so that they are still green as they dry they will get less pliable For added security line ditch and bottom with chicken wire before refilling and line base with stones. Osage Oranges planted in these walls add even more protection.



Tools Needed for Pioneering Lots

Rake
Lopping Shears
Palletts
Handsaws
Shovels
Pickaxe
Tarp (for cobb mixing)

Break roads into center of property, meandering through the matriarch trees. Clear underbrush by chop and drop and use rake for pathways and usage areas. Any underbrush that is wood stemmed should be woven in the wicker fenceline. Complete wicker wall around entire perimeter, making sure to be in from the property line 15 foot for wild edge. Step by step instructionals for each project is available also in our online collaborative WE Network.

WE Network-Our Highest Good Network (HGN) Software

Sharing ideas, making decisions, and contributing to making the open source library more effective is one of the core pillars of *WES Community*. Replication of this model is purposed to rapidly spread beyond the *WES Community* example and into different parts of the world. We are creating open source software to help with data sharing and community management.

Bitrix24 

The HGN software is on Bitrix24 and is being developed to include a range of different functions:

1. Instructionals- Teach as you learn videos for every project we dive into.
2. Labor Tracking - To gather data, improve efficiency, and maintain accountability.
3. Materials Tracking - To share improvements and learning experiences from different builds.
4. Educational Programs - All-ages education (see below) program tracking and evolution.
5. Social Architecture - Coordinating/developing all community social and recreational activities.



Connections & Collaboration

When a new member joins us -even if just online- they are brought into the WE network and grouped by location and trade. All trades work together simultaneously. IE the Gaian Gardener in Missouri works with all the Gaian Gardeners in all locations, while also working with in their location group.



Private Education

One Community has also created an education program based on the teachings of Montessori, Waldorf, Orff, Reggio, The Multi-Intelligences Method, Bloom's Taxonomy, Study Tech, Imagine Wisdom Education, and Native American Nature and Spirit education. This program is unique in its offerings and provides an approach to childhood education that is in alignment with the *One Community* blueprints and model for a sustainable civilization.

THE TOWNS BELONG TO THE PEOPLE

All those who participate in the various activities or services to the community will immediately be eligible for maximum benefits in all the basic needs like housing, water, food and electricity. Everyone will benefit based on their contribution to the community. The more you contribute – the more you benefit. Everyone is required to contribute 3 hours per week in any of the community projects to become eligible for benefits. The current financial crisis should be dealt with in such a way that the banks are prevented from continuing their unlawful activity of extortion and be rapidly converted into “lawful banks”, issuing interest-free money that is managed by the people. The model intends to follow the model of Iceland as part of the transitional phase which means that all home and car mortgages will be reversed and the bankers made responsible for all debts created from the blood and sweat of

the people. This will liberate people from their mortgages and other debts that are strangling most of us, giving us more time to participate in community projects as part of our LOL (labour of love) contributions, which will help initiate many projects. Keep in mind that land ownership will fall away as people are free to move and settle in communities of their choice. Everyone will have a home – will be able to move to another community whenever they choose and contribute their LOL.

Land will be allocated to everyone based on what they are doing for the community, by the community COE.

This means that if you want to farm you will be allocated as much land as you need to farm for the community and fulfil the farming needs of that community. If you want to breed fish, you will be provided with all the needs to do so, and so on. This applies to every sector of society and nobody can abuse the system for their own benefit at the expense of others. The towns belong to the people who live there and contribute to its abundance. Towns are an association of sovereign human beings who choose to live in a community of other sovereign beings.

One of the fundamental principles during this period will be to introduce everyone to this new lifestyle and let us realise that we do not need to hoard things and store things in the garage because everything we need is always available to everyone.

When transitioning to your camper first for the move, if you have trade items such as dog clippers and shampoos- you should allocate it to your new dog groomer, etc. These items will be curated and put as either owned by you or the community- so if the dog groomer leaves- they would only take their personally owned trade tools.



THREE TIMES PRODUCTION PRINCIPLE



This is where the full principle really begins to show its true colours of unity and sharing. Not every community will be able to produce all the basic needs for its own survival because of climate, elevation, terrain, natural disasters, unforeseen events and more. Every town/community should therefore produce three times as much as it requires for itself.

Everyone chooses their own Labour of Love to contribute for 3 hours per day for five days of the week – and an additional 3 hours per week in any of the community projects. The rest of the time people can do what they want – following their many other passions and giving expression to their creativity. Because many people have many passions, and in a free society, people will develop many new skills and passions that they will participate in.

This will allow each community to support all their neighbouring towns that may be in need of certain produce. This applies predominantly to agricultural produce and food. Other areas of industry and manufacturing will depend on other factors which I will outline in a separate section. There will be a vibrant movement of goods, products, food and services between communities, ensuring that everything is provided to those who need it for activities that benefit the respective communities – not individual greed and hoarding. The respective Councils of Elders will play a critical role in this distribution and supply of goods between towns and across the country.

THE CONTRIBUTIONISM ASPECTS

3 Hour Work Days					
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
Day of Sun/ Outdoors Tech free	Land Work	Village Work	Garden Work	EcoJunk Work	Fellowship & WE Mart

This is the work week for Wanderers end. If you are a shareholder as a Pioneer or Tradesmen, you will not do this rotation you will just work 3 hours a day on your trade and on the days that the nonshareholders are in your division such as if you are a garden division share holder that day you will have a crew as free labor for your projects for you to host for your 3 hours

The number of hours we will have to contribute daily is just a guideline and will most likely change based on the needs of the community. It may end up being only be a few hours per week, because there will be too much stuff available for everyone.

The most crucial part of Contributionism communities is captured in the name – contribution by everyone. Everyone above a certain age – probably 16 years – which is the age at which “education” will end, must contribute 3 hours per day to one of the many community projects. Everyone who contributes will immediately be eligible to benefit from the proceeds of such projects. These projects will also be a good training ground for people to learn new skills that were previously denied to them, or they could not afford. Initially, those that cannot contribute time, will have the option to contribute cash to make their contribution.

This generates a powerful free labour force that can create anything we choose to – as a community.

Profit Distribution & Benefits to Council and Community

Our plan is to start as many projects as is manageable every year. The conditions of each town or location will differ, and dictate how many businesses or projects we will be able to launch within the first year. We will then enjoy maximum growth in scale and number, year on year, due to the collaborative efforts of a united workforce. There are few limits to what can be achieved, and the collective income from these projects will be substantial.

Profits will be shared as follows:

1/3 (one third) to the Investor

1/3 (one third) shared equally between all the people who contribute 3 hours per week

1/3 (one third) to the Council / municipality for operating costs of the council and for the implementation of new projects on a regular basis.

Three hours per day is not a tall order and will hopefully allow everyone to participate. I do believe that those who choose to sit on the fence will wake up very quickly when they see their friends getting their daily needs for a fraction of the price they have to pay at the supermarket.

“Never doubt that a small group of thoughtful, committed citizens can change the world. Indeed, it is the only thing that ever has.”

~ Margaret Mead ~



These benefits will grow quickly as more people join and the number of community projects increase. Within a relatively short time we should be getting most of our

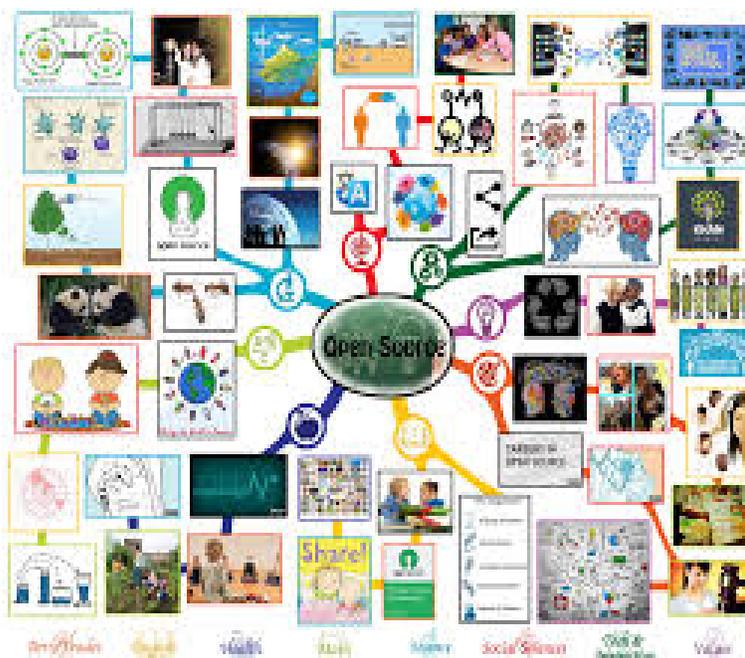
daily foods for virtually free from our own community – like bread, milk, butter, cheese, cream, fruits, nuts, vegetables, fish, eggs, chicken, and more.

- Everyone is required to contribute 3 hours per week for Pioneers and Tradesmen and 3 hours daily for Villagers and Wanderers towards community projects.
- People can choose in which area they want to contribute, or the council of elders will allocate people to various tasks based on their ability OR the most pressing needs in the community at the time.
- This means that in a town where 1000 people are eligible to contribute their skills and time, there will be 3000 labour-hours dedicated to community projects per week. 1000 people x 3 hours per day, per person.
- This means that every day there will be on average 143 people working for the community on various projects.
- There is no town council which represents a community of 1000 people that can even remotely afford to pay 143 people's salaries on this basis.
- In return for their participation, people will pay a fraction of the normal cost for all the foods and goods created by the community projects, until eventually, everything will be freely available to the active community members.
- It is instantly visible how the community will benefit from such participation from the first day of implementation and how towns with this kind of public participation will grow and flourish in every area imaginable.

FREE FOOD

The world we live in today most people work, to make money, so that they can buy food. When people are homeless, jobless and hungry, they will do anything to get money so that they can buy food, even turn to crime.

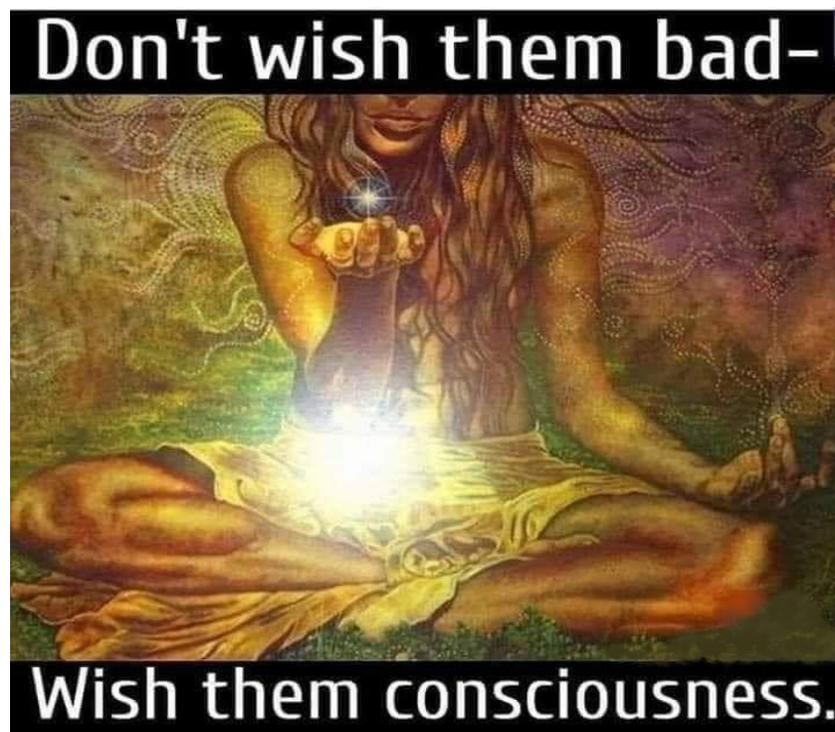
Currently the sad situation is that a lack of money turns good people into criminals. More and more people face



harsh conditions finding themselves without work and without hope of survival in the future.

During March 2013, police in the USA acted on the instructions of a bank that foreclosed a food store, to prevent hungry and homeless people from taking the food put out on the sidewalk by the disgruntled store owner. The police stood by, preventing the people from taking any, while the food was loaded on to trucks and taken to a landfill.

This is the kind of behaviour that will eventually make police officers realise that they are working for the 'devil' while oppressing their own fellow human beings. Food is so expensive that the little bit of money people have available hardly keeps them sustained. Bad diet leads to bad health and an unhealthy mental attitude leads to bad decisions. This is the spiral of social degradation that is clearly visible in the world today. In many parts of the world the governments are removing people from their land, where they grow food to sustain themselves. These removals are maliciously premeditated, to force people to work for money, to keep the bankster corporations in control. The production of food, together with the supply of water, are the very first activities that need to be implemented in every town, to make each community self reliant on its own food supply as quickly as possible and give everyone back their dignity as human beings.



We must not underestimate the attempts by Monsanto and other GMO giants to take control of our food supply. They will do everything they can, to stop communities from achieving self sufficiency in food supply. Self sufficiency in food supply will make such towns highly desirable to live in and they will experience a rapid flow of people from the overcrowded cities. It is also the catalyst that will start the domino effect, causing the neighbouring towns to adopt the same way of life. Because it will not take long before all the people from the neighbouring towns start buying all their goods from the town where all these goods are available at a fraction of the price, compared to their own town – which still operates on a normal capitalist system. It is important at this stage that the community not “fall” into the temptation of becoming a profitable and capitalistic enterprise. The Council of Elders must be mindful not to increase prices or jeopardize the Contributionism principles for the lure of money.

These activities will allow all the people to live well in the town/ community, needing very little money, if any. Very soon the people will realise that they hardly use any money at all while at home in their own community. The real spending applies only when people travel and they have to interact with other towns or buy items not available in the town. As part of the phased approach, it is imperative that the following projects are implemented with immediate effect.

- All possible support must be given to the farmers to produce as much organic non-GMO food as possible for their own community and other communities in their area.
 - Utilise the idle municipal land and reach agreements with farmers to use their land in the surrounds for all agricultural activity.
 - Establish a communal dining hall as one of the first projects to gain the confidence of the people. To show that this is not just another empty promise by the government. Provide one good meal a day for the hungry, the homeless and those out of work and all those who cannot afford food. Especially the orphans and the aged.
 - But to qualify for a meal, the people have to do 3 hours of community work, towards creating the meals. I am not talking about hard labour or slave labour or even child labour. Those are expressions closely associated with a capitalist system where people and children are exploited. I will deal with the role of the children in other chapters, especially the education section. There are many things that children and the aged can do for the community that are linked to learning new skills while providing a diverse number of benefits to their community. Even some

cultural activities create products for the community. The aged can contribute their experience and knowledge in almost every area. The number of meals provided to such participants will increase as the system gets refined and can provide the extra meals.

- Utilise one of the empty municipal buildings in town to create a functional kitchen with tables and chairs and get some of the jobless people with the right skills to do the cooking. This can eventually escalate to 2 and 3 meals a day when the community projects have become really productive.
- The foods for the kitchen can come from the local farmers using Finnish harvest, the agricultural activity by the community, that helps farmers that need free labor in exchange for a portion of their crops
- A community bakery must be upgraded to bake a large number of breads every day to provide all the people with bread at a low cost. Not just the boring government loafs, but all kinds of nutritious breads that can also be sold at the farmers' market, restaurants and 'exported' to neighbouring towns. Those that contribute will get free or very cheap bread, based on the situation of the community.
- Dairy for production of milk, cream, butter and cheese. This can become a very lucrative part of the first phase towards self sustainability.
- Free-range chickens for eggs and meat.
- Growth tunnels for vegetables and herbs all year round.
- Bee hives and bees, to pollinate the plants and trees and provide honey. Each bee hive can produce an average of 15 – 30 kg honey per year.
- Fruit, nuts and citrus orchards – will also have many spin-off products.
- Fish breeding – an average size fish farm can produce millions of trout, bass, catfish and other fish in the dams and abandoned factories/farms, for consumption by the community and for selling to neighbouring towns.
- Bottled water from the natural springs to sell on the open market to distributors and also passers-by on the freeway.
- Experts in each activity can advise on how large that sector should be to provide enough for everyone and comply with the 3-times production principle.
- These are just some of the most obvious activities that can to be implemented to create a self sustained community with food related produce.
- The production and supply of food to the community will provide a good model for understanding of how to implement the same in other sectors of industry and manufacturing.

OTHER BENEFICIAL ACTIVITIES DURING THE TRANSITIONAL PHASE

Using specialists and experts for the benefit of our communities.

- Processing the sewage into fertiliser will generate income for the community and allow us to fertilise our own lands.
- Using the sewage plant to generate gas – use for cooking and more.
- Making compost from cow dung and all other organic material.
- Plant seedlings of all kinds for own use and external sales.
- Utilising fast growing invasive species of trees like wattle for manufacturing wooden items.
- Use discarded wood from forestry activity and other wood for mulch/wood chips.
- The various working farms will be promoted as tourist attractions to city children to learn about life and mother Earth.
- Set up community manufacturing of all kinds of products needed by the community. These can also be sold to outsiders as income in the early stages of transition.
- A regular or permanent farmers' market to attract people from the entire region and passers-by to the town. All the goods manufactured and produced in town can be sold for the benefit of the community. This will include: Fruit, vegetables, seedlings, plants, herbs, meat, fish, butter, milk, cheese, bread, wooden products, bottled preserves, jams, art, fabrics, etc.
- Setting up effective literacy classes for children and adults with available teaching tools by members of the community.
- Create day-care and learning centres where children from an early age begin to explore, while learning the important things in life as opposed to the current system of indoctrination.
- An alternative education system must be initiated immediately to allow our children to grow up with open minds – open to all possibility. To learn meaningful skills for life and be allowed to express their natural talents. There are many great teachers who have already left the current schooling system, frustrated by its shortcomings, desperately looking for new alternatives. I cover education extensively in the Education chapter.
- Upgrade and restructure the roads and parks and schools and sports grounds for the benefit of all the people.
- Plant trees, including fruit and nut, along all the roads, schools and parks.
- Create and plant food forests in public areas, parks and other places.

- Build a small smokeless factory for converting used tyres into charcoal and generating energy from the heat. This is also a huge solution for the pollution aspect of used tyres. This technology exists among many other technologies not used by the current councils.
- A well planned recreational area for promotion of arts and culture. This should include a well stocked art studio for painters, sculptors and more.
 - A music school with as many instruments as possible – giving the students the platform to do regular performances for the community.
 - Allow artists to create works of art that are displayed along the streets to beautify the towns.
 - Art gallery to display all kinds of art and crafts and other handmade goods by community members.
 - Clothing factory where tailors inspire each other, where material is also dyed into beautiful fabrics.
 - Shoe factory – using leather and tyres for new innovative strong, practical and lasting shoes.
 - Turn the town into a haven for tourists to marvel at the industrious and artistic nature of the people.
 - Where possible utilise the river/water front as major attraction.
 - Promote fishing activities and competitions.
 - Promote all the activities and attractions in the town with a well planned and ongoing PR campaign - as an example of Contributionism.
 - Turn your town into the most beautiful town in your country that attracts people from all over the world.
 - The people and the Council of Elders will come up with countless more ideas to benefit the town and its people.

NOTICE: These points should only be seen as ideas and not a list of absolute instructions.

TOURISM

Global tourism has changed dramatically and people no longer just want to travel as observers like visitors to a zoo. More and more tourists prefer to become involved in the communities they visit. This should be used as new tourism approach – the way people go cherry picking for fun – people love to learn new things for fun too. We need to provide an environment for tourists to get involved in a multitude of hands-on activities – like milking cows or making cheese, or ploughing the land, planting seedlings, creating ceramics and pottery and art, designing fabrics, making

shoes, feeding the aged and orphans, building new eco-friendly homes, etc, etc. Build beautifully attractive accommodation for tourists and make it available at a low cost to attract active tourists to your town. People that will love the participation in the various activities while they help to create more abundance for your community. When people do what they are passionate about, they radiate very positive energy. These are simple scientific facts. This invisible positive energy generated by each happy and fulfilled individual feeds others around them with positive energy. It is infectious and exponential. It can be felt when you walk into a room of happy people, doing what they love to do. This is all connected to those laws of nature which I covered earlier. Whether it is cooking, farming, engineering, washing, making shoes, creating art, or even solving the sewage problems. It is this positive energy that fills the hearts of the people in their communities and infects everyone around them.

COMMUNITY INCOME GENERATION DURING THE TRANSITIONAL PERIOD

Every community project launched during the initial phase must have some kind of short-term financial aspect to it, while providing longterm solutions towards self sustainability. Here is a suggested list of the products and services that the community should be able to sell and trade, while moving towards full Contributionism. The money should be used for continued improvements and upgrades on all levels of the town/community. Bread, milk, cream, butter, cheese, eggs, chickens, vegetables, fruit, seedlings, fish, spring water, furniture, windows, doors, other building materials, bricks, fertiliser, compost, camping and recreational activities, water activities, home industry products like jams, chillies, biscuits, art works, clothing, fabrics, shoes and many more products that may already be manufactured or produced in the community. The primary revenue generator will most likely be tourism and hospitality related services as people will flock from all regions to experience the spirit and learn from what the community is creating. There are many obvious areas that must be developed in each community, as the initial foundation for self sufficiency. The implementation will differ from town to town. Each one of these activities will create many off-shoots and give rise to more opportunities for the people to prosper.

LABOUR OF LOVE (LOL)– NO JOBS, CAREERS OR SLAVING AWAY

In communities there are no jobs or careers or corporations. You will never again have to slave away from sunrise to sunset just to stay alive. Working in disgusting factories for some corporation exploiting you for its own profit. In a world without money nobody earns a 'salary' or gets a 'pay cheque' because there is no money to pay anyone. Instead, everyone has a Labour of Love (LOL), and everyone follows their passions and uses their God-given talents as we were meant to. Everybody does what they choose to do for their community, because they love doing it and they are good at it. And the community honours and respects them for their valuable contribution, from which everyone benefits. And because of their contribution, they have access to anything and everything at all times, just like everyone else. And so, this allows everyone to wake up with a smile on their face, every day, as they look forward to putting their passions, skills and talents to good use. The expression 'workaholic' will take on a very different meaning. Because all our efforts will result in infinitely higher productivity, our model shows that we will only have to perform our LOL for 3 hours per day – otherwise there will be too much stuff. Too many bridges, too many shoes, too many computers, too much crockery, too many candles and too much food that goes rotten.

- Community Land Trusts realize affordability by dividing ownership of the land and ownership of buildings and improvements, thereby mitigating speculative market forces.
- A ground lease is established between the Community Land Trust and the owner/operator of the housing that ensures the housing remains affordable.
- Bylaws restrict the sale of land and set affordability controls to ensure that housing built on the land will remain permanently affordable.

Construction Tiny House Village

- Tiny house construction is far less complex and specialized when compared to a multi-story apartment buildings. This enables nonprofit organizations to act as their own general contractor, and involve a diversity of people in the home building process, which we've found can reduce hard construction costs by 1/3 or more.
- Reducing the size of the home is the only building practice that reduces both material demand (capital costs) and ongoing energy usage (operating costs).

Operations Cooperative Housing

- Co-ops realize affordability through shared resources, selfmanagement, and operating at-cost. Residents pay monthly carrying charges to the co-op to cover all operating costs, including maintenance, reserve funds, and any debt service.
- Co-ops have proven to lower monthly housing costs by more than 20% compared to physically similar affordable rental housing managed by the same management companies.
- If debt financing can be kept at sustainable levels through one-time capital subsidies, low-income residents can afford to cover operating costs without dependence on ongoing subsidies.

Key Legal Documents How it Works Ground Lease

- Two-party contract that leases land from CLT to LECS while
- Establishes a lease fee to cover CLT operating costs
- Protects the LECS's interests in security, privacy, legacy, and equity
- Enforces the CLT's interests in preserving the appropriate use, the structural integrity, and the continued affordability of any buildings located upon its land.

Co-op Bylaws

- Rules and regulations for how the LECS is operated and managed
- Establishes membership fee and outlines transfer of membership
- Requires carrying charges to remain at an affordable rate
- Defines membership, board of directors, officers, meetings, etc. Occupancy

Agreement/ Proprietary Lease

- Grants LECS member the exclusive right to occupy a specific dwelling
- Requires residents to pay monthly carrying charge
- Defines responsibility for maintenance, alterations, and improvements
- Establishes grounds for termination of membership

Limited Liability

Members have no personal liability on the cooperative mortgage. The cooperative association is responsible for paying off any mortgage loans. This can often make it possible for persons whose income might not qualify them for an individual mortgage to buy a membership in a limited equity cooperative. Consumer Action. Through their cooperative association, members can jointly exert influence to change tax rates and utility prices and obtain improved services from local governments. The cooperative, as consumer advocate, also can join with other organizations and/or coalitions. Savings. Cooperative members can benefit from economies of scale in cooperative costs as well as from not-for-profit operation. Also, when there are "transfers," only the out-going member's equity must be

financed by the incoming member. Transfers of shares are subject to fewer settlement costs.

SOCIAL Advantages of Co-op Housing...

Elimination of Outside Landlord. Cooperatives offer control of one's living environment and a security of tenure not available in rental housing. Community Control. As mutual owners, member residents participate at various levels in the decision-making process. This is not true of tenants who usually do not have the opportunity to exercise input into the landlord's decisions. Members own the cooperative collectively and can remain in their homes for as long as they wish, as long as they meet their monthly obligations, and abide by the cooperative bylaws, rules, and regulations. Cultural Diversity. Many cooperative members say that the possibility for interacting with people from different backgrounds, cultures, and income levels is a positive factor in their decision to become a member. Extended Services. By establishing cooperative procedures and working together, people can provide services for themselves that otherwise would be impossible to obtain. When one cooperatively organized venture is successful, it often becomes clear that people can be successful in another area as well. As a result, the original effort often can be strengthened. Examples include athletic teams, cooperative preschools, credit unions, tutoring, food-buying clubs, arts and crafts, and senior health care and support services.

PHYSICAL Advantages of Co-op Housing...

Shared Maintenance Responsibilities. Cooperative members usually have limited direct maintenance responsibilities. The cooperative association is responsible for major repairs, insurance, equipment replacement and upkeep of common grounds and facilities. Vandalism and Security. Cooperative members vigorously protect their association's property. An important benefit of converting rental properties to cooperative ownership is reduction in vandalism and abuse of property and improved and shared security arrangements. And recent studies show that a cooperative's presence in the neighborhood reduces neighborhood crime. Source: National Association of Housing Cooperatives Lopez Community Land Trust (CLT) formed in 1989, and has since gone on to develop six limited equity co-ops (LECS's) located on Lopez Island, WA.

While each co-op is small, ranging from just 20 to 50 units per co-op, the scale works well for the rural community and also allows for a more engaging sweat equity component for residents. "They have to show up, they have to watch, they

have to look at what's going on, they have to be involved, and they have to work with people—it's a requirement and offers huge long-term benefits.”

Despite lowering unit costs through sweat-equity construction and subsidy contributions, the selected families were unable to qualify for bank financing to purchase their homes. A local banker suggested they consider establishing a co-op for the development, which allowed the CLT to obtain blanket financing for the project and did not require families to be qualified individually. “Once Islanders Bank understood the model, guess what? They want our business because we are so stable.”

Focusing their resources on LECS's instead of the traditional CLT model, allows them to: (1) offer affordable housing to a broader spectrum of the population, including those who don't qualify for financing on their own; and (2) direct their organizational capacity towards supporting the co-ops, growing their affordable housing portfolio, and doing innovative projects—like community agriculture and renewable energy. “This model just works really well for us—there is a scale of economy... and the culture that is developing between the co-ops helps everyone operate more effectively. Someone would really have to convince us to employ a different ownership model because this works so well.”

- ❖ Easier to manage resident participation in design and construction
- ❖ Easier for the co-op to make collective decisions, meetings are required very infrequently, less opportunity for conflict among members
- ❖ Co-op governance is more direct, where each member also serves on the co-op's board
- ❖ Smaller co-ops require less support from the sponsoring CLT if roles and responsibilities are well established from day one
- ❖ Upfront training is more critical and intensive with a larger co-op
- ❖ Co-op governance becomes representative, where a few members are elected to serve on the board
- ❖ A committee structure becomes necessary, meetings are likely required more frequently
- ❖ Economies of scale allow for contracting out certain property management responsibilities

The average new house built in the U.S. has more than doubled in size since 1950, even as fewer people are living in each household. According to the U.S. Census, in 1950 new houses averaged 983 square feet with 3.38 persons per household. But by

2015, they averaged 2,687 square feet with just 2.52 persons per household. Our Village Model returns to a more sustainable standard without compromise to quality or durability. Known as a tiny house village, this physical form clusters compact residential dwellings around shared community spaces and resources—providing significant economic, environmental, and social benefits compared to conventional housing options. It combines the privacy and autonomy of a single-family house with the greater density and economy associated with a multi-family building. However, it replaces hallways and elevators with meandering pathways and common areas. The space between houses creates a medium for casual social interactions, fostering a strong sense of community and belonging among neighbors.

ENVIRONMENTAL Advantages...

The Department of Environmental Quality found that reducing the size of a home is the single most effective measure for reducing its impact on the environment.

Reducing the size of the home is the only building practice that reduces both energy usage and material demand. Studies have shown tiny homes can reduce one's impact on the environment by 45%.

ECONOMIC Advantages...

Tiny house construction is far less complex and specialized when compared to a multistory apartment building, which allows for the inclusion of volunteers and sweat equity. Nonprofits can act as their own general contractor, which can reduce hard construction costs by 1/3 or more. A smaller building footprint means smaller ongoing maintenance and utility bills.

SOCIAL Advantages...

Tiny homes are connected by pathways and common spaces, creating a physical environment that makes it easy and natural for neighbors to meet and communicate. Our residents report a strong sense of community and belonging within our villages. Strong relationships amongst neighbors creates social capital and shared resources that can help to prevent someone from falling in to homelessness.

PHYSICAL FORM

Building small reduces material and energy demand during construction, and offers lower maintenance and utility bills over the life of the home. While building codes had become a barrier to building small, over the last several years our work in this sector along with several others, has helped to influence new standards. The 2018 International Residential Code adopted a Tiny House Appendix, which other states have recently adopted in their state building codes. These recent changes have allowed us to safely design and build more compact and cost-effective homes. A GLFC common house is also a central feature of the tiny house village, which acts as an extension of each individual home, by providing a variety of shared amenities. While the individual homes may be small, the GLFC house provides residents with access to a flexible use space for gatherings and everyday use, a community kitchen and pantry for group meals, laundry facilities, and storage of common resources (i.e. lawn mower, tools, etc.). This type of generous common space puts the “village” in tiny house village.

Site Design Patterns —

- ❖ Perimeter Parking: Leave the vehicular parking at the edge of the site to promote a built environment focused on people, not cars.
- ❖ Clustered Dwellings: Orient homes in clusters facing onto the shared common space, which encourages community cohesion and improves security with more eyes on the space.
- ❖ Degrees of Publicness: Provide each resident a healthy balance of privacy and community by layering access to private, public, and semi-public spaces throughout the site.
- ❖ Active Common Spaces: Arrange common buildings, parking areas, and gardens so that residents walking through the commons to get to their front doors.

Public funding levels for new affordable housing construction remains highly inadequate, and the complexity of existing public programs, and the requirements they impose, add unnecessary costs to new development. Due to these constraints, we intentionally avoided public funding sources with our initial projects. The overwhelming bulk of capital funding instead came in the form of charitable contributions—private donations, in-kind contributions, and foundation grants. While this provided flexibility in developing cost-effective housing without restrictive strings attached, relying entirely on fundraising proved to have its own challenges by adding significant time and uncertainty to the project timeline. On the other hand, debt financing a project without adequate subsidies leads to higher

rents that are unaffordable to people with low-incomes As we look forward, we recognize the need to move towards a more scalable financing strategy that includes a more sustainable mix of

- 1) resident equity,
- 2) public subsidies,
- 3) debt financing, and
- 4) charitable contributions.

By diversifying our funding sources while keeping expenses low through a combination of affordability strategies, we believe our Village Model is uniquely positioned to maximize the social return on investment when compared to other forms of low-income housing.

If debt can be kept at sustainable levels through one-time capital subsidies, housing co-ops enable low-income residents to cover the cost to operate their housing without dependence on ongoing operating subsidies. Furthermore, the CLTLECS ownership structure ensures that the housing developed will be retained at affordable rates in perpetuity, helping family after family access shared-equity homeownership. With the ability to operate at cost while also ensuring permanent affordability, the Village Model is an ideal vehicle for investments in affordable housing.

Proposed Funding Sources

- Public Subsidies / Land Banking
- Anchor Institutions (churches; hospitals; universities)

• Private Donors

Construction Tiny House Village

- Resident Equity (Membership Share Purchases)

• Public Subsidies

• Construction Loan / Mortgage

• Fundraising

Operations Housing Cooperative

- Resident Payments (Monthly Carrying Charges)

Village Model III. FINANCE STRATEGY

Resident Equity Housing co-ops can include a funding source excluded from low-income rental housing: resident equity. When a household joins a co-op, they must typically make an up-front purchase of a share in the co-op. This represents

their investment in their housing, and grants them occupancy rights to a unit in the co-op as well as a vote in the governance of the corporation.

In a limited-equity co-op (LECS), shares appreciate in value according to a formula outlined in the co-op's bylaws. While this means that co-op owner-members may not realize as great of a financial return on their investment when compared to a conventional homeowner or a market-rate co-op, such restrictions on share appreciation are an important mechanism for preserving affordability and community stability.

When a co-op is being developed as new construction, share purchases also serve as an important source of the equity to help finance the project, similar to a downpayment in traditional homeownership. The challenges with this approach are

- 1) the household incomes that we are targeting may have difficulty saving enough for an upfront share purchase, and
- 2) sources for share loans may be severely limited in areas where lenders are not familiar with co-op housing.

Public Subsidies

Due to the funding gap between costs and revenue, public subsidies are integral to developing affordable housing at scale. But most existing public programs impose requirements that present Revolving Loan Fund A Revolving Loan Fund (RLF) is a self-replenishing pool of capital. As borrowers repay their loan, the principal and interest earned are reinvested in the fund in order to make new loans. Over time, the RLF grows. By creating a fund dedicated to financing the purchase of shares in a housing co-op, this form of shared-equity housing can be made more accessible to households for whom other sources of financing are limited.

Share loans made would be repaid on terms and at interest rates that are affordable to low-income households. As share loans are repaid, the principal and interest earned are reinvested in the RLF's capital base for new loans. While revenue from the initial sale of shares serves as the equity used to develop a project, the ongoing availability of flexible financing for share purchases ensures the co-op remains accessible to future low-income households when a retiring member decides to sell their share and occupancy rights.

As the RLF grows as more co-ops are developed, the fund could also be used for other purposes, such as land acquisition or construction loans to support the development of even more housing co-ops.

significant challenges to the development of innovative and cost-effective housing. Some of the primary barriers include:

1. Application and reporting requirements demand significant administrative costs, which is an especially significant barrier to smaller non-profit organizations^[SEP].
2. Some funding sources require or prioritize specific ownership structures, which are not compatible with a shared-equity ownership structure.
3. Some funding sources require projects to be built with labor compensated with Davis-Bacon prevailing level wages. While we support the intent behind prevailing wage requirements, it would make it impractical for nonprofits acting as their own contractor to involve volunteers, interns, and residents in the tiny house construction process, which we see as one of the primary advantages of this physical form

Federal Funding

The primary source of outside equity for new affordable housing developments today—Low-Income Housing Tax Credits (LIHTCs) administered by the Department of Housing & Urban Development (HUD)—is highly competitive, time-consuming, and costly. Developers may spend up to \$40,000 just to craft the application and only see a portion of their desired projects funded, and it is not uncommon to have to apply multiple times for the same project. This is a significant barrier for smaller non-profit organizations. Furthermore, because it is geared toward conventional rental housing, the LIHTC program is incompatible with the forms of shared-equity housing that can preserve affordability in the long-term.

The other major HUD program for funding new affordable housing construction is the HOME Investment Partnerships Program. Projects with 12 or more units assisted with HOME funds are required to be built with labor compensated with Davis-Bacon prevailing wage rates, regardless of whether funds are used for construction or non-construction purposes. HOME does provide for a sweat equity program (see NAHA Section 255) which permits members of an eligible family to provide labor in exchange for acquisition of property for homeownership or to provide labor in lieu of, or as a supplement to, rent payments. Davis-Bacon prevailing wage rates do not apply for sweat equity participants.

Community Development Block Grants (CDBG) is another HUD program that can support affordable housing. Although new housing construction cannot be funded through CDBGs, it can fund land acquisition, soft costs, infrastructure improvements, or construction of a common facility. Davis-Bacon prevailing wage rates only apply if CDBG funds are used for construction. However, CDBG funds are administered at the local level, so the availability of using funds for this purpose will vary by municipality.

A fourth and lesser known HUD program is the Self-Help Homeownership Opportunity Program (SHOP), where future homeowners work in partnership with a non-profit developer and volunteers to build housing. Funds can be used for site acquisition or on-site development. This program is tailored for projects utilizing significant volunteer and sweat equity contributions, as it requires members of the household to contribute a minimum of 100 hours of sweat equity, and the involvement of community participation. The constraint here is that funding currently only goes to a handful of large non-profits, such as Habitat for Humanity. To access funds and applicants must be a national or regional organization located in at least two states.

State & Municipal Funding

To successfully scale our Village Model there is a critical need for new, more flexible sources of public subsidies. While federal funding sources administered by the HUD remain quite restrictive, there does appear to be progress at the state and municipal levels of government in this regard.

Oregon's Local Innovation and Fast Track Housing (LIFT) offers one such opportunity. It offers both a rental and a homeownership program, the latter of which is compatible with the CLT-LECS ownership structure (and the former is compatible with a leasehold co-op). LIFT can fund either the value of the land plus improvements (excluding housing structures) or \$75,000 per LIFT homeownership unit.

Funding sources administered by a City or County may have the best ability to provide flexible programs to support innovative and cost-effective approaches in the short-term. Eugene's new Affordable Housing Trust Fund (AHTF) offers a promising step in this direction. To help address the reduction in traditional funding resources available for affordable housing, Eugene City Council passed an ordinance in April 2019 implementing a construction excise tax as an initial source of income for the AHTF. General funds will also supplement the AHTF, and we are hopeful that additional programs will be added in the future.

Municipalities also have the ability to reduce development costs by waiving fees and taxes. The City of Eugene administers a System Development Charge (SDC) Exemption program, where housing for people with low-incomes are eligible for an exemption from paying local SDCs, which can provide a significant subsidy to construction costs. The income limit for rental development is 60% AMI, and for homeownership development it is 80% AMI. The Low-income Rental Housing Property Tax Exemption (LIRHPTE) is another example, providing a 20 year exemption for rental properties owned by 501c(3) non-profits serving residents at

60% AMI or under. We have utilized this program for our Emerald Village project, which is a lease hold co-op, and we are in conversations with the City to see if limited-equity coops can also qualify. Due to the non-speculative nature of this housing type, it seems reasonable for LECSs to receive an exemption or reduction in property taxes.

Prioritizing Shared-Equity Ownership Models

In looking to make public funding programs more compatible with our model, one effective solution would be to begin prioritizing shared-equity ownership models with long-term affordability controls, such as CLTs and LECSs, when awarding public funds. This simple adjustment would ensure that housing providers are creating as much access as possible to affordable housing with the limited supply of existing subsidies available.

Shared-equity housing currently faces challenges in getting permanent financing because lenders, particularly on the t Coast, are unfamiliar with the structure and typically cannot securitize the loans. While underwriting for traditional CLT's has recently become more accepted in the secondary market with Fannie Mae now offering CLT specific guidelines, there is currently no standard conforming mortgage for a CLT-LECS ownership structure.

Villages has served as the planner, designer, fundraiser, developer and operator on our first 8 projects. This comprehensive approach has allowed our organization to innovate outside the norms of conventional housing finance and development—putting forth a collaborative, community-based model that ensures a more prudent use of existing resources. But we also recognize that no one organization can address the scale of our prolonged housing crisis alone. In developing these materials, it is our intent to assist other nonprofit housing providers, lending institutions, social investors, and policy makers to also adopt these innovative approaches to reimagining affordable housing, which we have called the Village Model. Below we'll take a look at each of these potential collaborators in more detail, along with opportunities for collaboration in bringing the Village Model to scale.

This WES Village Model was created using open sourced content from the following:



Our Deepest gratitude goes to them!

Thank You!