

The Creative Community Cooperative, a 501 c (3) nonprofit charity

Saving the Creative Soul of a City: A Proposal for Socioeconomic Equity

The Crisis of Housing, Human Services, and Economy

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Executive Summary

Portland, Oregon, and its connected Metro Area – not just the Tri-Counties, but beyond – has a multitude of dire issues to address but identifying them hasn't been one of them. If there is a problematic point at issue, it has been that, even where commonalities have been recognized, their proposed solutions have, at best, only treated symptoms and not the cause. Indeed, flawed methodologies have caused increased stresses on monetary and services-based resources, while barely putting a dent in those symptoms they have intended to solve. An honest inventory is in order, one that recognizes the flaws in conventional assumptions, while building on a newer, firmer foundation of greater inclusion in social and economic equity.

The rising call for sweeping social justice, aside from racial and generational stigmas of particular protests, implies more than their specific demographics show. We can see that, despite the push back of the more conventionally entrenched, people are generally supportive of justice movement objectives. While the "what" list of causes is expansive and even their "why?" is increasingly being asked, their commonalities – of condition, cause, and cure – are lacking sufficient response. The Creative Community Cooperative (CCCPDX) has undertaken the challenges of critical response.

What is certain is that any definitive, sustainable solution would include economic benefit to city and region, financial relief for those most directly affected and, to anticipate the most obvious follow up question, would not fully equate to relief in the form of money. While individual and collective security must be rooted in meeting physiological needs, structure is only one component of any viable or truly feasible plan. Said structure must also foster relationships that are interdependent, providing purpose, as well as place. Applying this principle to creating a network of compatible intentional communities, potentials open for their benefits to reach into adjacent neighborhoods, schools, and whole districts.

The most glaring example of policy failure is seen in the scope of homelessness and those who are increasingly joining its ranks. Of course, the City and Metro, seeing this, have raised capital to bring more affordable housing to the market, albeit with inadequacies in how this is addressed, mainly reliant on the assumptions that future funding will continue for subsidized and supportive housing, with relatively little going to truly affordable ownership, whose practical measure is seriously flawed. With a median annual income of \$55,000.00, both local and regional economies look healthy enough on paper, but reality belies assumption. Even with infill-related zoning and development, intent on realistically dealing with the dwindling inventory of developable land, affordable home ownership, for those living around that median figure, is little more than a dream. For the working poor, renting is often out of the question, unless substandard conditions are accepted as a norm.

To preempt problems arising from unaffordable housing for the greater part of our population, the CCCPDX proposes a dramatically different approach to design and construction, the means and methods for funding and financing, as well as to the most basic premises of community and economic development programs. It can also be argued that the fortunes of larger businesses and their owners are

equally tied to this proposition. While workers are dependent on their employment opportunities, these businesses also rely on the security that reliably safe and affordable housing and services may or may not provide. The CCCPDX proposal, taking a holistic approach to housing affordability, integrates and applies lessons learned from successful services-related programs, around the country, as well as from more successful homeless communities, themselves. What's more, it is reliant on more than mere aggregation of resources, analyzing and assessing their effective functions, how they interface, allowing innovation to emerge, fully empowered by the process.

Of critical note is its disruptive primary principle, which dramatically changes both context and conventional definition of an economy and is aimed at the present paradigm that has fostered most pressing problems. A common, statistics-driven actuarial approach is of minimal use when human lives and potentials are being measured. By seeing economy as a living system, cellularly *interdependent*, what serves as an index of cost-benefit shifts to one that is either life affirming and sustaining or not.

The methodology behind the CCCPDX proposal, intent on effecting this change, begins by applying any test to the most vulnerable component that has traditionally identified the character of Portland, its working-class creatives – artists, artisans, and craftspeople. These are the people who have defined a DIY ethic that, along with access to abundant natural resources and wonders, has made this area desirable and creatively friendly. While average income has been below the poverty threshold, even this “too poor to be considered poor” status was only nominally an impediment to living here. With the emigration from other, more costly areas, the market for real estate has grown, now to the point where inventory availability is measured in days. Any hope for including the creative working class must now rely on even more creative solutions, using a simple test: *is the equity of ownership, as well as access, realistically feasible for the poorest of the poor? Our answer is yes.*

Our premises are reliant upon the inclusion and involvement of public and private institutions, agencies, organizations, and programs; their functional relevance determined through the development process. The community development program, proposed here, is modeled on software development, with the CCCPDX framework acting as source code. Included are means to better distribute benefits of corporate and tax structures and of construction methods and costs; systems for financial reimbursement and reinvestment; practical application and availability of human services programs, food and energy insecurities, education and training, business development and operation, and self-replication.

General consensus has it that ours is a feasible proposition. All the more compelling is that, relative to the costs of other, much more limited proposals, the Creative Community Cooperative can be implemented at substantially lower cost; its scope, scale, and speed of iterative development dependent only upon the size of such an investment. The necessary steps toward interdependence rely, first, on cooperation, a plan for which is presented here.

The Problem

The Metropolitan Tri-County Area, in and around Portland, Oregon, has long been tied to diversity and convenient access to natural, social, and cultural offerings, all contributing to its desirability as a Mecca of livability. The accompanying economic boom, however, has also contributed to disparity, inequality, insecurity, and homelessness, all exacerbated by divisive politics and compounded by effects of the COVID-19 pandemic. Issues evolve, taxing our justice system, social services, and even collective conscience. The effects on working-class creatives, alone, threatens a Dust Bowl migration from the Metro Area by the very community that has contributed so much to Portland's identity and livability.

Working-Class Creatives: Definition and Diversity

The vibrancy, diversity, interconnection, and economic impact of creative clusters, around the world, has been validated through countless studies. Web-like flowcharts identify many microcosms within the macrocosmic picture telling us much but falling short when it comes to those not connected to the tech sector, especially those identified as "working-class". Included in this classification are non-symphony musicians, teachers of arts and music, those involved in pottery, jewelry making, painting, sculpting, weaving, sewing, acting, dance, and more.

While Portland has recognized the validity of the broader picture, it has, at best, only reacted to existing street-level realities – including second and third waves of COVID-induced disturbance. Mayoral and City Council focus have been drawn to the obvious, the impact on business and employment, resulting from the shutdown of performance venues, but effectively leaving most creative working individuals, usually considered self-employed, to their own devices. Even under more normal socioeconomic circumstances, musicians, artists, and artisans must work under conditions that offer none of the guarantees of even the most basic wage-earner jobs.

A look at more conventional connections, especially in performance arts, reveals clearer implications for multiplier effects related to individuals and groups, suppositions which are applicable to other socioeconomic sectors. For example, the connection of musicians to clubs also impacts the lives and livelihoods of wait staff, bartenders, kitchen staff, continuing on out the doors and up lines of delivery, warehousing, sales and office staff, and more – kitchen-related supply chains, on the one hand, and production and promotional infrastructure resources, on the other. Each of these, in turn, is the nexus of a broader network of products and services.

Festivals and fairs, though not as orthodox as their daily or weekly counterparts, rely on entertainment as magnets, raising money for causes, providing profitable benefits to production staff, vendors, service providers, hospitality, nearby businesses, tourism, transportation, public and private parking, all impacting direct and tax-based revenue for government and the services it provides.

It does not take much imagination to see the value of mainstreaming the creative working-class to the at-large economic development imperative.

Thesis

Much has changed in the nearly five years since the Creative Community Cooperative (CCCPDX) first undertook the initiative related to affordably housing working-class creatives, while addressing their need for accessible workspace, human services, and economic equity. Still, the inventory of properties, zoned for multiple use, is ample enough for our proposal to work, since its fundamental premises remain the same. During this time, CCCPDX has become an IRS-certified 501 (c) (3) nonprofit charity. The flexibility of its program, guided by simple, interdependent principles, empowers agility in response to quickly changing dynamics. Bearing this in mind, the basic thesis is, as follows.

When low wages and income limit ability to own housing and workspace, restrict access to human services, and deny economic equity, because of their expense, simply figure out how to lower their costs. With growing demand for property and, accepting the zoning and development realities of residential infill, offer a scalable blueprint for high-impact, small-footprint developments that facilitate interdependence, provide security, and coalesce community.

The CCCPDX functions as innovative interface between existing resources, incubating creative collaborations between them, and innovating more comprehensive solutions.

With the “perfect storm” of sprawling homelessness, demand for social justice, and now COVID-19, all having converged upon the nation and the city, we are witnessing the reckoning of deferred or narrowly focused action. The sad part is that these issues could all have been eased, if not preempted. The answer to destruction is construction, nurtured through creativity, which is no longer taught, because the conditions that fostered and festered that perfect storm, were cycled through the system, only to recycle again. If you don’t teach someone to fish, they cannot sustainably feed themselves. If you don’t teach them to build, then the only thing they can know is its opposite.

First Example: A Scalable Model

The original proposition was based on a design that utilized shipping containers for building on a flag lot of .32-acres, approximately 66’ x 220’. Since then, innovations in alternative construction methods promise to more dramatically reduce costs, resulting in greater affordability, especially for our target demographic, who live well below the poverty threshold. Included in the design are living and workspaces, dedicated storage, community garden space for growing food, and communal areas, including central venues for meeting, dining, exhibitions, and performances. The objective, to conventionally qualify the working poor for mortgages, is immensely more feasible, as a result. Other considerations, presented throughout this paper, enhance its compelling qualities, even with COVID-related issues at play.

This original model, offered as proof of concept, included 38 individual residences for more permanent occupants and hostel-like transitional accommodations for 24, easily facilitating dedicated living space

for 100-140, 8-16 various workspaces, 8 business-related offices, a central venue, open common spaces of 4,800 square feet, and rooftop greenhouses and atriums of over 6,000 square feet. Solar glass encloses a virtual outdoor environment, which is, essentially, nonseasonal and comfortably sheltered.

Creatively Lowering Costs

Lessons learned through developing the first design were further applied, advanced ideas emerged, technologies advanced, all leading to innovative ways for maintaining the prime CCCPDX imperative – to creatively lower construction and purchase costs to the affordable benefit of the poorest of the working poor. ***One exciting discovery was made through the demonstration of concrete-based 3D printing at South By Southwest (SXSW) in Austin, Texas, where an 800 square foot detached home was constructed, in 24 hours, at a cost of \$10,000.00.*** As exciting as this is, projections for future costs fall as low as \$4,000.00 for the same unit. Compare this to the shipping container model, delivering finished spaces of between 320-640 square feet, at projected costs averaging \$34,000.00. Structural integrity is high, but it has since been found that adding other elements, notably polymers, to the concrete increases strength and stability. For places like Oregon, this bodes particularly well, since sources of cheap concrete abound, while hemp-derived construction materials are also being developed, including hempcrete. Renewable sources for materials garner priority in the CCCPDX proposal.

For the purchaser, multiplex development offers one immediate advantage over detached structures. Walls, floors, and ceilings demise the living and workspaces as common surfaces, essentially co-owned by adjacent residents. Vertical scaling can increase usable interior space, in lieu of lowering price per unit. 14' ceiling height can add another 50%, in the form of loft space, created over kitchen and bath areas, in a design described as “deluxe open concept”. The original 640 square foot unit is thus expanded to 960 on the same footprint. An 800 square foot residence becomes 1200 and so on.

Functional relevance and modular approach drive the creation of spaces, their use and access. Larger dedicated storage spaces, separate from residences but accessible to their assigned units on each level, effectively consolidate space, as does the development of separate, co-owned teaching, work, and production spaces, housed on other floors. Residential units, as dedicated living spaces, are accorded efficiency and flexibility of use in design and layout.

Another CCCPDX prospect relates to the use of land trusts, owned by the nonprofit, itself, to form a foundation for condominium-type sales agreements. While the tax-exempt status of the organization precludes the collection of property taxes, other considerations seriously offset and compensate for this deficit. Even where net income is not enough to tax, the structures, themselves, are taxable entities. The Cooperative’s purchase of the real property, included in mortgage payment, may be tax-deductible, leaving more take-home pay, circulating in the general economy, and increasing multiplier effects. Think of this as a passive form of Universal Basic Income (UBI), whose currency is human services based.

Reducing financial stresses, especially those that are housing related, will free up time with which to engage in the proposed CCCPDX peer-driven human services program and will relieve overburdened

public and private resources, agencies, and programs. Direct and ancillary cost-savings, taken cumulatively, balance out any real or perceived tax-related losses. It should also be noted that, with freeing more income and time, more money can be circulated into the economy-at-large, further spreading the benefits – those multiplier effects – including increased profits for businesses and those they employ. This further translates into tax revenues from those sources, a much better allocation of these funds, as investment, over expense.

Mapping the Program

Given a reasonable chance to prove the CCCPDX thesis, program components must map out a diverse, holistic construct. This also requires investment of equity, in many forms – physical assets, sweat equity, money, as a common pool. With the emergence of more pertinent details, tangible other applications, related to site development, component issues, or some combination, also ensue. **The triangulation of three keystones – housing and workspace; human services; and industry, commerce, and economy – are always present, even when presentational emphasis is placed on any single one of them.**

Components of Design

- **Housing** – providing enough space to live, work, and study in an individually secure environment.
- **Work** – aside from individual space, common facilities and areas for meetings, workshops, exhibits, performances, and business.
- **Office space** – to provide secure computer and Internet services for community members who lack equipment. Further benefit is derived from connecting this component to business development and operations, including educational guidance.
- **Community gardens and greenhouses** – to augment nutritional needs and ameliorate demands and stresses on budgets and social services.
- **Disability related access and integration** – physical facilities, programs, and services fulfilling the objectives of health and wellness (also applicable to the able-bodied), rehabilitation, care, and productivity of this group. This would entail inclusion of, at least, four certified caregiver community members, in working and supervisory roles.
- **Publicly accessible facilities** – to accommodate concerts, fairs, exhibits, classes, presentations, workshops, weekend markets, business development, health and wellness programs, and community provided services.
- **Storage** – to securely accommodate individual residential and work-related needs, as well as community-related tools, equipment, and supplies.
- **Studios and production spaces** – for hands-on learning, commercial, and environmentally friendly industrial use.

Government and Non-Governmental Resources

Connecting the dots – both governmental and non-governmental resources, in the form of agencies, programs, and funding could fast-track efforts, from viability to feasibility. The wealth of diverse, relevant resources is impressive. Bringing them on board, through a simple expression of investment in a hopeful present and a more secure, productive future isn't merely

desirable; it is a necessity. Among these resources are:

- **City of Portland Mayor and City Council** – the strength of any program or initiative is enhanced by the leadership role of central government. The mayor and council hold the means and mechanisms for directing resources to effect a meaningful change, while assuring the public that its government is committed to exploring all feasible options, including unorthodox, pragmatic solutions that deal with short-term problems and preempt their future occurrence.
- **Multnomah County Commission and Chair** – by bringing county government into the picture, not only does it provide more resources into play, but eases perceived and actual burdens on any single governmental body, while enhancing the public view of a coordinated and creative problem-solving effort.
- **Metro** – the regional government brings with it an even stronger contextual presence. With the affordable housing bond, Metro commitment to solving the issue is not in question. What is important here is that they are apprised of truly groundbreaking options, which will provide more than what is derived from the expectations of convention. Additionally, with the involvement of various city and county governments, other prospects are improved, such as endowment and charter of a regional bank, where ancillary benefits might serve the needs of some localized commerce and industry, now at notable risk and exposure to crime and loss.
- **Portland Development Commission and Portland Planning Bureau** – experience and expertise in property development and its economic implications, especially as it pertains to target neighborhoods, identifying specific parcels of land and available services, impact on traffic, codes, and streamlining permitting and funding processes, makes this a potent partner in any immediate and future projects.
- **Portland Community Gardens Program and Multnomah County Digs Project** – the Community Gardens program has provided gardening opportunities for the physical and social benefit of the people and neighborhoods of Portland since 1975. There are 50 community gardens located throughout the city, which were developed and operated by volunteers and PP&R staff, offering a variety of activities and/or models.
- **Multnomah County's Office of Sustainability and Tax Title** – according to their website, they have partnered to bring the community an innovative program that reflects the county's commitment to health, equity, local food, and our natural environment. The County Digs Program, previously mentioned, both leases and donates tax foreclosed property to qualified non-profit organizations for urban gardens or greenspace uses.
- **Portland Parks and Recreation** – beyond experience, expertise, education, and an existing program for administration and management of community gardens, Portland Parks and Recreation has community-based programs, such as movies and musical entertainment, which can be connected and integrated with the CCCPDX program. When needed, the resources of supplies – plant starts and trees, soil, composters, organic fertilizer, and the like – can be availed, either from surplus, existing growth, or as

purchase, at discount, from suppliers. Another potential option is to avail parks staff and employees in signing up volunteer help, particularly to aid and assist disabled and elderly cooperative members.

- **Neighborhood and Business Associations** – membership in these associations and inclusion of them in the development process will bolster their standing, as well as that of the CCCPDX and its developed communities. Organizations and agencies that represent broader business interests and coalitions would provide guidance in development of business programs, while affording introduction and connection to valuable and influential individuals and groups.
- **State of Oregon Department of Human Services** – in particular, Aging and Disabilities, SNAP program, and OMAP would provide guidance and assistance, directly providing services as interim help and in shaping appropriate transitional programs for cooperatives. Initially, these resources will likely not feel much relief, if any, but the long-term sustainability of the cooperatives serves to ameliorate, if not eliminate, future needs for community members.
- **State and Federal Legislative Representatives** – a potential source for guidance, grants, and loan programs.
- **Schools** – there are several aspects of the CCCPDX program that fit well with schools. More directly, they include after-school activities and education, while providing community awareness and connection through volunteer and internship opportunities. CCP could also augment the Artists in Residence program, expanding its reach through a more localized, but networked connection. Other opportunities exist, particularly as outlined in the following tech-related bullet point.
- **Technology Associations and Private Enterprises** – bring experience, expertise, education, hardware, and software resources to the table, enabling and empowering tech-based programs, solutions, and enterprises to both feed into and grow out of creative cooperatives.
- **Oregon Cultural Trust, Oregon Arts Commission, and Regional Arts and Culture Council** – offer guidance and grants to further the mission and objectives of the Creative Community Cooperative and individual cooperatives under its umbrella. Over time, RACC could integrate CCCPDX into its program and structure, optimally creating a departmental presence in City Hall for centralized access by the creative community-at-large. Such a department would be led by a City Council member.
- **Oregon Economic Development Commission** – education, business, and entrepreneurial development programs within these creative cooperative clusters and especially the umbrella program, a valid case will be made that the Creative Community Cooperative Program is a job creator, qualifying for grant funding through the OEDC. Other partner agencies, organizations, programs, and businesses would fill out a legitimate, responsible training program, while upholding the broader CCCPDX mission as a neighborhood-centric economic development driver. The Oregon Lottery Commission is also seen as a viable partner and grant source.

- **Housing and Home Ownership Assistance Programs** – there are several resources to assist in purchasing a home, including the following.
 - Oregon State Bond Program
 - Down Payment Assistance Program
 - Neighborhood Stabilization Program
 - African American Alliance for Home Ownership
 - Hacienda Community Development Corporation
 - Portland Housing Bureau
 - HUD
 - Oregon Housing and Community Services
 - Habitat For Humanity
 - Portland Housing Center

- **Construction-based and trade unions** – could use such projects for training, under qualified supervision.

Turning Obstacles and Threats into Strengths and Opportunities

Statistically, 60% of the nation's population is unable to cover emergencies of \$1,000.00. For the working-class creative community, it is worse. American Federation of Musicians Local 99 research found the average annual income for a full-time working musician is \$8600.00, reducing the possibility of their having any savings accounts. In lieu of money, however, they offer assets of talent, knowledge, and experience, which can convert into ownership equity, in home and community, through two to three-year lease purchase options, a percentage of the total paid providing down payment.

Other obstacles, *perceived* as threats, include the favoring this community at the expense of other worthy and needy groups. The message to these others must be clear. The Creative Cooperative Program is as inclusive as it can be; its principles can be tailored and applied to them, on a case by case basis.

- **The norms by which most agencies and bureaus work are usually very limited in scope and sphere.** The specialized areas of need that they address, coupled with systems for screening and qualifying applicants, force a *de facto* myopic view of what they can and cannot do. This does not mean that they are unaware of the works of other agencies, only that, too often, their hands are tied. This creates another potential obstacle that can be overcome, but only if we can prevail on government leaders, representatives, and agency heads to explore more creative, innovative ways in which they might cooperate. Field agents might be helpful in putting real life experiences into consideration, posing the scenarios of how they have been particularly hamstrung by bureaucracy or system-related binary responses. This could fast-track the course for providing solutions from those in the know.

- **Time could become a threat.** Two related factors come to mind. Rapidly rising property values impede the ability to purchase, since they add further constraint to budgets. The available inventory of properties would come into shorter supply, given the pace of development, the influx of population with money to make purchases, potentially aggravating an already competitive housing market, and the dire need to address the homeless crisis in the general population. For these reasons, quick and decisive action must be taken.

- **Providing for the sheer numbers represented.** According to the Bureau of Labor Statistics (BLS), there are over 35,000 full-time working musicians, alone, residing in the Metro Area. Pre-COVID, there were over 154 music venues – a lot, but not nearly enough to support them. Admittedly, not all of them rely on Portland-based work to survive, but this is the exception, more than the rule. Still, for many, the need to travel for work taxes income in a manner of no benefit to their home community. Indeed, the greater sum of traveling expense is spent on fuel and in convenience stores; the products consumed are notably prepackaged by giant food conglomerates and, thus, these expenditures provide little benefit to the economies of the locales that they visit.
- **Large property developers.** With diminishing real estate inventory, competitive advantage naturally falls to the same principle players who have contributed to the ever-rising, unaffordable rents, and the ensuing glut of homelessness. While they have committed to a small percentage of new developments reserved for affordable housing, virtually none of it is owner-occupied and all of it relies on some form of subsidy, essentially, a zero-sum gain, on several counts. While there may be incidental competition for larger, more specific sites, the concentration of CCCPDX efforts will go to smaller parcels, still holding strong potentials for program-centric, multi-purpose development. Additionally, this precludes encroachment upon those developers who are availing themselves of opportunities provided by those residential infill policies, currently provided through adjustments in regional land-use.

Assets and Advantages. While some assets held by the target community may fall into conventional categories, it is the identity of this group which sums up its greatest asset and advantage – creativity. With median annual income *well below the poverty threshold*, creativity has been the core of their daily lives, if only to survive. Resourcefulness suffices when resources are limited.

Monetary assets are minimal in the target community, but they are relatively abundant through previously mentioned resources. The community members, themselves, bring the hard assets of tools of their trades – instruments and amplification, recording gear, instructional supplies, paint and canvas, kilns and ovens, looms, sewing machines, exercise equipment, sculpting tools, wire and beads, computers and software, construction and gardening tools, etc. Knowledge, skill, expertise, and experience are assets that, while having no hard value, are invaluable.

Governmental and nongovernmental agencies and organizations bring a wealth of assets, hard and soft, to the table. Among these are:

- Centralized planning, design, and expertise
- Property
- Construction equipment and materials, including shipping containers – for affordable, modular build out of homes and facilities or integrating into other designs
- Accounting and auditing systems and personnel
- Monetary resources
- Business development and management programs and expertise
- Programs for variances and tax abatement, energy independence, etc.
- Institution based education facilities, curricula, and programs – *i.e. Artists in Residence, music and arts departments, computer science departments and programs, business departments, auditoriums, etc.*
- Community garden programs and related supplies/equipment

There are other assets not named here, which become more evident as planning and execution of the CCCPDX program gets under way. **Perhaps the greatest advantage of this program lies in a uniquely comprehensive and coordinated approach to sustainability issues that crosses bureaucratic boundaries.** Their interface demonstrates how, though existing independently, their interrelation and interdependence can innovate solutions, applying them to other issues. Through this, the conservation of human and budgetary resources will allow Portland, Multnomah County, and other areas of the state to preserve much needed public services and improvements and free up funds for areas that are now either underfunded or tabled.

In the end, the liabilities of serving more immediate needs of the creative working-class community will be turned into an asset, begetting growth in localized economies, particularly from taxable income, profit, and even property, as well as licensing fees.

Comparisons and Contrasts, applicable examples. Since the CCCPDX proposal is so wide-ranging in its integration of varied models, an examination of where and how such programs work is in order.

- ***Opportunity Village, Eugene, Oregon*** – Opportunity Village is a transitional program, with physical facilities, providing housing, shelter, food, cooking, bathing, business education and operation facilities and assistance, and more. While it serves the immediate needs of a targeted segment of the homeless population, Opportunity Village’s planning and program is applicable to a more permanent program. Adjustments for demographics and scale are modest.
- ***Food Pods, Portland, Oregon*** – Portland has become a recognized leader in its forward thinking embrace of food pods. Their success is sufficiently demonstrated through the witness of the numbers arising and establishing themselves in locations that were previously problematic, empty, or ignored. From modest roots, they have become vibrant economic centers and have added their own character to the cultural identity of Portland, enough to be considered a compelling component of tourism and even as destination.
- ***Saturday Market, Farmer’s Markets, and Street Fairs*** – the success of these events demonstrates their viability as venues for artists, artisans, and musicians, as well as for locally grown produce and prepared food. The only issue of application here is one of scale, in this case, downsizing. It should be noted that, though the evidence is anecdotal, yet consistent, musicians find that pay levels are markedly better at these events. In some cases, there are minimal guarantees, augmented by tips, while, at other times, pay is generated solely through donations. For a typical engagement at these events, usually a period of 2-3 hours, \$75-121.00 is the reported income, per musician. Compare this to the average club gig, usually involving, exclusive of set up and tear down time, periods of 3-4 hours and often netting less income, even in larger, well-known venues.
- ***Cottage Industry Programs*** –cottage industries have arisen from any number of sources, such as micro-lending programs for hobbyists and homemakers setting up shop in living rooms, bedrooms, and on dining tables. Garage-based businesses have even come to define whole industries, as personified by Hewlett and Packard. The gamut of possibilities and potentials are self-evident, especially given the tech-based programs that e-commerce, remote collaboration platforms, and recording studio projects would offer. If there are lessons to be heeded by pandemic-related restrictions, look to the responses of musicians and actors.

- **Clarksdale, Mississippi** – except for three regionally related events – the Memphis-based *International Blues Competition* and *Blues Music Awards* and the Helena, Arkansas *King Biscuit Blues Festival* – Clarksdale traditionally saw little coming into their coffers. It should be noted that Clarksdale was one of the poorest towns in one of the poorest states, putting it at a decided disadvantage. By embracing its historical Blues roots and making it the keystone of economic development, within two short years, it saw a marked increase in commerce, tourism, and physical development. By year five, a veritable boom in building, improvement, and business moved Clarksdale from an ancillary position, in relation to nearby Memphis and Helena, to destination. Property values and revenue have dramatically increased, as a result.
- **Park City, Utah** – having faced the deepening, complex problems of homelessness, mental problems, and substance abuse, none of which was on the path to substantive success, Park City took a clean slate approach to evaluating and assessing their programs. The one thing that stood out was that, in order to qualify for homes, rehabilitation was a major hurdle. Realizing that establishing a safe, secure home base, validated by Maslow's Hierarchy, was critical to succeeding on the other fronts, they took it upon themselves to create a program that first established this need. The success rates are high enough that this model is being explored and adopted by other cities. Portland would do well to do the same.
- **Bridge Meadows** – this Portland-based program is affiliated with sister projects in Massachusetts and Chicago. It is an intergenerational approach to connecting the elderly population with foster children and their families, in a community that serves to give purpose to all involved. The success of this program is demonstrated by the fact that they are breaking ground on a second development, as well as adding another project that will give foster children, who have aged out of the program, a destination for transition.

Demonstrating the Program

- **For residential spaces, open concept studio type living quarters will keep finishing costs to a minimum.** The use of recyclable fixtures and re-purposing of other items will demonstrate creative and conscientious use of these resources. One option, should a larger capacity development be in the works, would be to offer limited hostel type spaces for touring artists and musicians. This would augment revenue streams, while providing such artists immediate proximity to venues for special performances, workshops, and exhibitions.
- **An outdoor patio/deck, attached to the community center, would be used for general gatherings and as a stage for seasonal outdoor-type performances.** With the exceptions of office spaces and exercise room, the community center would function as a general-purpose meeting, teaching, dining, exhibition, and performance space. An open concept floor plan is optimal for these purposes.
- **The community center would also house a central, certified kitchen that would, in addition to the smaller individual residential kitchens, serve a multiplicity of services and benefits.** Nutrition and technique-based cooking classes would be directed toward creation of meals for the community and offered to the public on an honor system of payment. This latter model has been proven successful in many locales. Particularly for the elder and infirm cooperative members, the benefits allow peace of mind and free them up to attend to other pertinent endeavors and responsibilities – as with the other community members, this would provide much needed consistency in nutritious meals, augmenting other health and wellness programs

offered. Connecting these efforts to the on-site community garden is one obvious resource. Another possibility for making best use of readily available food and reducing waste would be daily pickup of food from residents that is nearing expiration or is otherwise of no use to them, a creative re-purposing that can be taught. Scheduled rounds for pickup from local grocery stores and produce stands, wholesale food distributors, bakeries, outlets, and the like would augment this program, reducing costs and waste for those involved.

- **Studio, work, and production facilities – Integrating facilities for recording, dance, acting, pottery, painting, computer coding, and other areas of relevance for both teaching and commercial use.** Live performances and workshops would use the knowledge and expertise of technologically savvy community members, as well as students and apprentices, by offering podcasts and streaming services. **Another potential for connection is the use of low power FM transmitters, for broadcast to the immediate neighborhood.** The MyGigNet program, laid out by David Kahl, has diagrammed a protocol for a community-based network of such transmitters, connecting non-profits and schools through the public airwaves, including proprietary programming choices, training, and management.
- **ADA compliant access, facilities, and equipment – The residential units and their open concept studio design, align with principles of access.** Doorways will be wide enough to allow passage and maneuvering of oversized wheelchairs, other mobility devices, and even beds. All residential bathrooms and community restrooms would necessarily follow suit. Walkways and ramps will be graded to accommodate ease of navigation. Should development involve more than ground level accessibility, the placement of lifts and/or elevators, at key locations, along with connecting outdoor walkways at each level, will assist in facilitating integration of disabled and elderly community members and visitors.
- **A rooftop greenhouse, to supply fresh, otherwise seasonal, produce, herbs, flowers, and dwarf fruit trees.** As previously mentioned, the building would have a large outdoor patio/deck.
- **To minimize clutter, compartmentalized private and community possessions and tools would be housed in securable storage facilities, one on each floor of the development.** Secured bicycle storage would also be accommodated.
- **Ground floor level outdoor community garden plots, on any accessible adjacent properties and including storage facilities for tools, would supply fresh seasonal produce, while serving as a form of therapeutic exercise for community members.** A contained raised bed, paved around the perimeter, would offer access for those with infirmities or disability. This perimeter portion of the plot would be dedicated to the use and care of these individuals.

It should be noted that physical form of our design follows the functionality of our intended program.

While residential and workspaces are key elements, the imperative is substantially driven toward the objective of providing a comprehensive menu of human services. Focusing these into an intentional community, determined both by need and ability to deliver these services, proximity enables more effectiveness and efficiency.

Applying the Program

As previously noted, once feasibility is demonstrated, these same principles and many specific components can be applied to other sites and demographics, scaled up or down, as necessitated on a case by case basis.

Conclusion

When the Creative Community Cooperative presented its original proposal, things were dire enough for concern. If anything, it is now even more critical. There is no doubt that the issues of insecurity – housing, food, and healthcare, among them – have now eaten into traditionally more insulated segments of society. With this and now with the COVID-19 related pandemic compounding things, the working-class creative community finds itself in the category of at-risk, perhaps more than most.

Everyone realizes that there's a problem; so, too, our governmental leaders are in the untenable position of having to justify expenditures, in the face of increasingly tighter budgets, greater demands on social services, and, with more people settling into lower wage jobs, a shrinking base for taxes. With cries for more inclusive social justice and constraints or social distancing, other community members, including government officials, have now caught a glimpse into the challenges, faced daily, by more marginalized constituents and their families.

Creative thinking and execution are necessary to meet these problems. The need to offer sustainable, equitable solutions is supported by the argument that, by integrating a comprehensive range of programs and using existing resources, an efficacious means of answering the present crisis is readily available, which will reduce strains on services and budgets and, as a result, preempt future problems.

Appendix

Supporting Suppositions, Inferences, and Conclusions

DRAFT

Appendix 1 – Something from nothing: Group learning with limited resources

Just before Y2K, Indian physicist Sugata Mitra set up an experiment from his office, as head of R&D at his software company, a state-of-the-art facility abutting a slum and separated by a brick wall. He cut a hole in the wall and set up a monitor and track pad on the other side. Curiosity got the children on the other side. They never had computer access, didn't know about the Internet, and didn't speak English. In mere minutes, they learned to point-and-click, and, by the end of the day, they were Web surfing. They were teaching each other as they went along, the spirit of cooperation at work.

He then took this to a village where he was assured "no one had ever taught anyone anything" and got the same results. He expanded the experiment, taking it to another impoverished village in southern India, setting it up for a bunch of 12-year-old Tamil-speaking kids, to see if they could, on their own, learn to use the Internet, which they hadn't heard of, to teach themselves about biotechnology, which they'd never heard of, and to do so in English, which they didn't speak. He told them that there was some very difficult information on the computer that they probably wouldn't understand, so he would revisit them in a couple of months to see if they figured anything out.

Two months later, he returned and asked if they understood. One girl said, "other than the fact that improper replication of the DNA molecule causes genetic disease, we've understood nothing". However, when he tested them, their scores hit 30% -- zero to 30 in two months - with NO SUPERVISION! Two months later, these kids scored 50%, the same as New Delhi students studying biotechnology in the best schools!

Mitra then refined his method, foregoing broad subjects and focusing on directed questions, like "was WWII good or bad?" They could use all the resources available through their computers, which were limited to one per four students -- one student on one computer learns very little compared to four, who would have to discuss and debate their methods and findings. The mean score was 76%. Two months later, he retested them and got the same results -- deep learning and retention!

He has developed a new model of primary, minimally invasive education, in self-organized learning environments (SOLES) - computer workstations with benches that seat four in front of them. These were installed where good teachers cannot be found but are hooked up to what he calls the "granny cloud", literally, grandmothers recruited to volunteer one hour a week to tutor via Skype. Test scores increased by 25%. All that these grannies did was to encourage the students, since the "teachers" were untrained in the subject matter.

There is a global shortage of teachers. 18 million of them at last count. India needs 1.2 million; the US needs 2.3 million. The Creative Community Cooperative could very well be a potent way of augmenting strapped schools' tight resources, elevating access to equipment and mentors, and saving children who might, otherwise, fall into the cracks or off the cliff.

Appendix 2 – Terminal 1 Proposal; Housing the Homeless, Comparison and Contrast

A great deal of attention was given to a proposal for the property identified as Terminal 1, located in NW Portland, along the bank of the Willamette River. While there are many reasons to laud the intent of this proposed plan, there was greater reason to move it off the table. Much of this is evident in several points within the plan, but to underscore why this was, essentially, a wasted effort, some contextual clarity is necessary, along with summarize aspects of the Creative Community Cooperative for comparison and contrast.

Treatment of the homeless has long been an issue in Portland, as it is in any major urban area. From the days of “3rd and Burn”, to Baloney Joe’s, when the problem was perceived as affecting only alcoholics, drug addicts, and other societal outcasts, to the plethora of missions, organizations, and programs now serving the critical needs of a growing mainstream population, families and veterans included, services have focused on transitional treatment of those affected. The glaring issue at the heart of any sustainable effort is summarized by one simple question – *what is this population transitioning into?* Is there a productive destination where they are headed? Does it include the safety and security of a foundation that home and community provide?

While the employment market may be generally healthy, prior to the pandemic, its nature still did not bode well. Finding and securing work does not equate to establishing a career path out of despair. If only 5% of the *regional* population is affected – and we know that this is a ridiculously conservative base for projections – then 117,500 wage earners, plus their families, are struggling to get by. One person, employed full-time at minimum wage, clears an average of \$1154.00 per month. When average rent in the Portland area is \$1655.00 per month, the simplest math, applied to even two income households, is reason enough to raise alarm. If we were to use gross income as a base, **conventional qualifiers for determining “affordable” housing would require an average rent or mortgage payment of \$960.00 per month, for two income households**, a shortfall of just over \$700.00 per month in the prevailing market, enough to exacerbate other needs – food, utilities, and child care, among them. The implications of stresses upon social services, coupled with a tax base that cannot feed their coffers, but takes from them, is enough to make the case for strategically sustainable solutions.

It should be noted that, **even with an increase in minimum wage, to \$15.00 per hour**, this would translate into requiring rents to average \$1440.00 per month, **still a shortfall of \$265.00**. \$31,137,500.00 represents the cumulative shortfall of the above-mentioned 5% population of wage earners. Compare this to the total approved city budget for fiscal year 2016-17 - \$113,940,201.00 – and this with reductions totaling just under \$5 million. \$42.9 million is the proposed investment in three areas: public safety, homelessness, and housing affordability. It can be argued that the last two of these greatly impacts the effectiveness of the first.

Further implications, as previously mentioned, of greater reliance and, therefore, greater stresses on already strapped social services, both public and private, give pause to consider alternatives that are less binary and, as such, less prone to leave people out in the cold, figuratively and literally. One such alternative acknowledges expenditures but considers the possibilities of redirecting a portion of these budgets to investment, not merely in transitional programs in line with their mission imperatives, but to sustained and sustainable programs that serve this turn. The Creative Community Cooperative Initiative and Program offers some form of demonstrable alternative.

With business development and operations as one integral part of the program, not only will such

stresses have a fighting chance to be relieved, but the residual impact bodes well for a broadened tax base, along with capital generation for participants, programs, and applications in other neighborhoods. Add the benefits of educational integration, as programs in neighborhood schools and as on site after school programs, with development of work skills and careers, and a noticeable impact takes hold.

This is not only evident in how the CCCPDX program fills the gaps in art education – without the need to be treated as a line item – but also in relief for parents, whose child care budgets would benefit and whose children would learn other critical skills, socialization, a sense of community, job-related skills, punctuality, teamwork, and personal responsibility among them.

This brings us to the Terminal 1 proposal. With a projected budget of \$60-100 million for development and \$15 million for annual operation, the cost alone, even with a public-private partnership, would have been more than enough cause to encourage a cost-benefit analysis and to consider alternatives, whose costs would be comparable, lower, more efficient and effective, and which could utilize phased development to demonstrate proof of concept.

The model reference for T1 development is Haven for Hope, based in San Antonio, Texas. While there are testimonies to success, there are numerous criticisms that should give pause. Security is provided by enclosing the project with a large fence, topped with barbed wire, as well as private patrols. With an average of almost 3 calls for police per day, its effectiveness is questionable. The impression such measures convey is one that conjures images of a prison or refugee camp, not exactly conducive to feelings of hope. The greatest criticism is that Haven for Hope only hides the homeless from public view. Though programs are varied enough and qualifications for acceptance are responsible, staff attitudes are consistently regarded as callous, authoritarian, or indifferent. What begins as hope, through the ensuing bureaucracy necessitated by the sheer size of the project, erodes into little more than added obstacles for those it purports to serve. Life on the streets, at least, affords some semblance of self-determination.

Relative isolation from transportation services, jobs, and shopping add to the concerns about effectiveness as a transitional program. Since the site itself is zoned industrial – exceedingly restricted availability on the water being key – and, with BES stipulations in place only as an industrial site, such a proposal as the one offered is either moot or adds cost to its implementation.

Going back to the proposed budget for developing T1, it should be noted that, by comparison, the Creative Community Cooperative template would hold the potential of creating not temporary shelter for 1800, but permanent residences, including equity, for as many as 3600 – at the lower projected cost of the larger, centralized project.

The annual operating budget for T1 would have provided \$125,000.00 per year for underwriting programs integrated into each of 120 communities of the size presented as the template for planning such communities. Note, too, that as many as 2400-3600 sheltered bed spaces for itinerant use is included in this plan. Work and teaching spaces, exhibition and performance, meeting and dining, gardens and greenhouses, and common spaces only add to the compelling features and benefits of the Creative Cooperative Program. This operational budget translates into a minimum of \$200 per month, per person, of direct monetary benefit.

In the time since this was first proposed and assessed, the former Wapato facility has opened. Similar comparisons, contrasts, and considerations apply here, as well.

Appendix 3 – The Affordable Housing Bond

While the passage of the Affordable Housing Bond measure signals the public recognition of this crisis, little has been said of precisely where and how it will be used, other than for conventional development of rental properties. However, as critical as subsidized housing is, there remains the long-term concern of what happens when all moneys are spent. Will we have to revisit this in another decade or two? With economic and political uncertainties in the future, we have no way of forecasting just what the need will be, let alone its cost or affordability. Earmarking even a small percentage for home ownership, as laid out in this proposal, would offer the benefits of more fixed costs for residents, the only real variable being property taxes. With this, people who would, otherwise, be renters would be paying directly into county coffers. Their businesses would pay taxes and licensing fees. The self-employed would be adding their share. Given that proximity to work, as well as having no rent to pay for workspaces, deductions would be reduced, increasing payable taxes.

A 10% reserve of the Affordable Housing Bond for projects like the Creative Community Cooperative would directly establish 818 permanent residences. It would also secure comfortable shelter for another 455 transitional residents. These developments are designed to generate other, new developments, new residents, new taxpayers, and new hopes.

Appendix 4 – A Municipal Bank

A reliable, secure source of funds and resource for deposits, payments, and accounting is a necessity. However, the use of major banks doesn't seem consistent with the philosophical principles of the CCP or the Affordable Housing Bond. These banks are, at the very least, seen as complicit in creation of conditions leading to the Great Recession, profiting at every point in the process, all the way through finance, foreclosure, bailout, and fines. While it might be argued that they did not create the entire homelessness problem, they certainly exacerbated it. It would seem at odds to further reward them, despite their record.

As for community banks and credit unions, while great for the average citizen, they are constrained by regulated collateral requirements on larger deposits. Such constraints would preclude deposits from municipalities, the state, or federal government, among other sources. While there exists a strong contingent, dedicated to the establishment of a state bank, the realistic probability of establishing one in due time is uncertain. A workable alternative would be the creation of a City of Portland Municipal Bank.

The concept of social finance is implicit in the fundamental principles of taxation; hence, its application in the banking sector, from a government directed, but community driven perspective is natural. There is historical precedent, beginning with the establishment of the first National Bank, whose foundation was laid out in Alexander Hamilton's reports on credit, taxes, and manufacturing in the Federalist Papers. The application of principles has been explored by municipalities, notably San Francisco (2011). The Roosevelt Institute has published a report, "Municipal Banks: An Overview", which lays out compelling arguments for why such alternatives are needed and how they can be implemented. Egalitarianism, redistributive justice, workers' rights, and more ecologically sound urban development are key integrated philosophies and issues of capitalization, ownership structure, transparency, and governance are addressed. To this end, certain features of a municipal bank model can support, feed, and sustain the imperatives previously mentioned.

- A lower Net Interest Margin than commercial banks, generally 2.5% versus 4%, means that such savings can be passed on to client/customers, while maintaining profitability.
- Mission-driven economic development, whose benefits better distribute to the citizen base, translates into a broader, more vibrant tax base.
- By providing an alternative to bank consolidation and in partnership with state-chartered financial institutions, affords greater stability for these local institutions, while helping the city's general fund. Typically, half of any profits are retained as capital, with the other half going into the general fund. Such equity could mean as much as 13.5% cycling back into city coffers. Furthermore, according to the Roosevelt Institute report, among other things, this would provide:
 - Relief, particularly for lower income households, from predatory banking and finance practices.
 - Socially equitable, ecologically sustainable economic development.
 - Recapture and recycle local funds, increasing potential immediate multiplier effects in the local economy.
 - Sustained working alternative to bond measures.
 - Low-cost funding pools. A deposit base of city and other area governments, their cash reserves currently in money markets, and making financial arrangements with public pension funds, socially responsible investors, and philanthropic organizations will better enable all profitable missions.
 - Support for land trusts, cooperative ownership organizations and programs, and neighborhood stabilization.
 - Enhance accountability of municipal government to residents.
- By limiting deposits and loans to programs and organizations, whose missions are consistent with and qualified by municipal bank charter, a retail presence will not be in place, maintaining a market-driven competitiveness for community banks and credit unions.

Through creation of a City of Portland Municipal Bank, programs like the Creative Community Cooperative would not only be better enabled, but they hold the potential of becoming major contributors to its profitability. The opportunity to fund such a charter, with passage of the Affordable Housing Bond, is timely in this and other convergences.

Appendix 5: Categorical Breakdown of Representative Arts, Artisanshhip, and Craftsmanship

If the Creative Cooperative Program is to succeed in fulfilling its mission of inclusion of diverse representation in the arts, artisanshhip, and craftsmanship, then a categorical breakdown is the first step. From here, more specific elements are identified and prioritized, according to the strength of their representative numbers in the community-at-large. Some arts and crafts, admittedly, may fall under more than one category – for example, film and graphic novels. Furthermore, some subcategories can be represented by a single, qualified individual, who can offer classes and presentations, based on demand. Culinary arts are a perfect example. It can also be argued that performance arts should all be sub-categorically represented, since they are prominent in desired school curricula.

- Arts
 - Literary
 - Basics – grammar, composition, rhetoric
 - Poetry
 - Short stories, novels, scripts
 - Speech
 - Performance
 - Music
 - Theater
 - Dance
 - Culinary
 - Basics
 - Baking
 - Brewing
 - Soups and Stews
 - Vegetables
 - Meats
 - Sauces
 - Media
 - Photography
 - Cinematography
 - Technological
 - Graphics
 - Games
 - Web Design and Development
 - Visual
 - Drawing
 - Painting
 - Ceramics
 - Sculpture
 - Photography
 - Architecture
 - Conceptual
- Artisanshhip and Craftsmanship
 - Baskets

- Beads
- Calligraphy
- Glass
- Illustration
- Jewelry
- Leather
- Metal
- Paper
- Stagecraft
- Textiles
- Wood

Appendix 6: Categorical Breakdown of Representative Social Services, Other Services, and Considerations

An even more critical element of success will be drawn from integrating and interfacing a full menu of social and other services. While the objective remains to supplant such services, it is expected that, in many cases and, at least, in the interim, there will be substantial reliance on existing agencies and organizations to deliver to these needs. Whether they are *de facto* or *ex officio*, their active presence in the Creative Community Cooperative is a given. With the political climate dramatically shifting to more austerity in social services, the importance of implementing such programs or their equivalent is a necessary undertaking.

Accounting for the equity of services offered by CCCPDX residents to each other may be determined by indexing them to prevailing wages within each categorical area. Since time and effort will be considered as a form of in-kind consideration, measuring equity, on a month-to-month basis, will be pro-rated against any values and/or revenues generated within that period. Once generated revenue hits predetermined benchmarks – covering mortgage debt service, for example – then pro-rated monetary remuneration would kick in, coinciding with creating a cash reserve for two purposes, a rainy-day fund and funding of subsequent cultural pods. As for services provided by individual residents to the community-at-large, where fees or donations are involved, 80% of these will go to the provider, with 20% going into the common pool or general fund. Social and other services include, but are not necessarily limited to these are the following.

Social Services

- Case Management and Coordination
- Residential and Utility Assistance
- Physical Health and Medical Care
- Mental Health and Rehabilitation
- Food Assistance
- Transportation Assistance
- Job and Business Career Training and Development

Other Public Services

- Education
- Business and Career Development and Operations
- Meal Preparation and Service
- Cleaning and Maintenance

- Adult and Child Care
- Waste Management – Recycling, Composting, and Re-purposing
- Water Management
- Energy generation, distribution, and conservation
- Shopping and Errands
- Security and Monitoring

The addition of any other services to these lists need only be qualified by the definition of social services. Wikipedia offers the following:

“... a range of public services provided by government, private, and non-profit organizations. These public services aim to create more effective organizations, build stronger communities, and promote equality and opportunity.

Social services include the benefits and facilities such as education, food subsidies, health care, job training and subsidized housing, adoption, community management, policy research, and lobbying.”

Argument can be made that the Creative Community Cooperative – and programs that work along its lines – not only qualifies to receive assistance but is in the best position to turn such assistance (or its kind) into an investment with multiplier returns. Not only is it constructed to deliver to the aims of public services, the full range of benefits and facilities is integrated and interfaced. In this regard, the Creative Community Cooperative is holistic, one-stop and, as such is most efficient and effective. Its resident-providers, being in the field – in fact, living in the field – become the direct conduit between program and policy makers and those who those policies affect. Creative Community Cooperative is both holistic and agile.

Appendix 7: Evaluating and Assessing Human Services – Needs and Deliverability

An outline for developing assessment methodologies and systems is currently being pursued through the Human Services Department, Western Washington State University, with the guidance of Dr. Anne Blanchard. Objectives include breakdown into categorical service headings and subcategorization into related tasks. Each of these tasks is further qualified by ordering them into areas needing certification, tasks requiring benchmarked skills and/or experience, and more menial, mundane, and unskilled tasks. This is intended to follow the time-tested guildlike model of masters, journeymen, and apprentices.

Guidelines of necessary proficiency and practice, as well as weekly number(s) of hours necessary to fulfill tangible individual needs, will come from agencies and organizations recognized as setting such standards and/or putting them into practice. From this, screening methods will be developed to determine individual needs within intentional communities, along with the ability to deliver from within. Through administrative liaisons, any gaps may be addressed through outreach to qualified agencies and organizations. As the program is put into practice, its further application will serve adjacent neighborhoods.

Appendix 8: Feeding Bellies, Bodies, and Spirits

With a centralized, common indoor/outdoor space, serving multiple functions and given zoning variances, as needed, to accommodate multiple-use, a commercially certified kitchen and service area lends many benefits. Of course, it will function to serve as a place to prepare meals for residents who are challenged, either by disabilities or schedule. However, it can also attract people from the community-at-large, not just for meals, but for socialization, which then begets another dimension to its being a venue for performances and exhibitions. A simple, self-sufficient program, including bill of fare, is necessary.

The first consideration is inventory, followed by a menu that is consistent, easy to prepare, production and service oriented, makes best use of what is available, and is compelling. A solid foundation, allowing for varietal application is in order. In this regard, a specialty base would look something like this:

- Baked Goods – specialty breads, pocket meals, gluten-free specialties
- Desserts – local and CCCPDX sourced ingredients
- Soups and Stews – vegan and vegetarian specialties
- Salads – sourced from CCCPDX garden, greenhouses, and atrium, as well as local gardens, grocers, and farms
- Beverages
 - Coffee drinks – roasted on premises; soy and nut milk products made on premises
 - Teas – local source blenders and distributors
 - Natural and carbonated juices – made on premises, from CCCPDX and local sources

There are several cafes and coffee houses that have demonstrated the profitability of utilizing an honor system for payment. What makes it compelling, in the context of Creative Community Cooperative, is that no one is turned away for lack of funds. Those most in need would be served and those with means would contribute to its sustainability. What is more is that a compelling menu, combined with this pricing policy, develops the venue for performances and exhibitions and holds potential for drawing higher income, since entertainment schedule would coincide with all hours of operation.

Education in the culinary arts would also be available, with an emphasis on basic skills and healthy, nutritious food preparation.

Appendix 9: Break-Even Summary

At the time of the original 1/3-acre shipping container-based proposal, a rate of 4.16% and a *total* monthly mortgage payment of \$5,391.60 was estimated, with \$10,000.00 down payment (.89% of the total construction cost), an average of \$142.00 per month per permanent residential unit. Using the standard of 30% of monthly income, the average annual reported income of \$8600 (*Fair Trade Music* report, AFM Local 99) would tolerate payments of \$215.00, an average of approximately 30% necessary to service the debt, amortized over 30 years. Generating revenue through Creative Community Cooperative originated programs, at an average of \$100 per month, per permanent resident, would add another \$3800.00 per month. This would be earmarked for reducing the original principle at \$45,600.00 per year, Even with no growth in revenue, coupled with the standardized base payment rate, total debt

could be retired in about 22 years. An increase of \$100.00 per month, *per permanent resident*, would cut this timeline almost in half.

While this summary relies upon and is directed toward the residential component and revenue-generating minimums, it pays for approximately double that space – work and teaching, agricultural, exhibition and performance, business, storage, and other common amenities. Each one of these has the potential to add to revenue projections, directly or indirectly.

Appendix 10: Non-profit Status

The Creative Community Cooperative, initially registered as an Oregon non-profit, received its letter of determination from the Internal Revenue Service and is officially deemed a 501 (c) 3 public charity, as of January 18, 2018. As such, donations made to the CCCPDX are tax deductible.

In addition, CCCPDX is exploring creative legal ways to broaden the distribution of its corporate benefits, allowing residents, participants, and partners advantages, otherwise, reserved for businesses, finance, and the wealthy.

Appendix 11: Feasibility of Concrete-based 3D Printing as Construction Alternative

ICON, an Austin, Texas based startup, has developed a unique, innovative system for construction that is cheap, sturdy, aesthetically pleasing, and speedy. This technology marries 3-D printing to the use of concrete, without needing to erect containment forms. As of March 14, 2018, they are scheduled to demonstrate its effectiveness at SXSW. According to ICON, an 800 square foot home can be completed in less than 24 hours. At a present cost of \$10,000.00 per unit, this system is, at least, competitive with the use of shipping containers, without incumbent issues related to code-related construction compliance. They have determined that, through developing mass production capabilities, this cost could go as low as \$4000.00 per unit. All other factors being equal, at this lower figure, the timeline for debt retirement is reduced by two years or, as an option, an additional \$6000.00 per unit would be available for personal amenities, especially helpful for residents who are infirm and/or disabled.

ICON has partnered with New Story, a non-profit that is vested in international housing solutions. They are slated to begin work on a development in El Salvador using the ICON system. New Story has been building homes for communities in El Salvador, Haiti, and Bolivia, providing a solid track record for reference.

CCCPDX intends to approach ICON or other innovators with a proposal for applying this system to multi-unit, multi-story construction. Since our model is based on a mere four stories, such an application should, in theory, require minimal adjustment, though the use of multiple printers, all connected to a central program, would be necessary. Given the real concerns for potential structural and environmental weaknesses, a seamless approach is necessary for each story of basic construction. The 1/3-acre development template would go in four phases, each taking 7-10 days of 24-hour shifts, using one printer. Using two printers, working from the center, out each story would be completed in no more than 10 days.

The ICON model is based on detached housing. Use of common walls between units in our construction could reduce this timeline by another 25%. Allowing for two days, per building, to build trussing and flooring between stories, each phase would still be completed in as little as 8 ½ days. Putting six crews to

work on trussing and flooring, this timeline is reduced to as little as 3 ½ days per story.

Installation of electrical, plumbing, and fixtures, in a coordinated sequence, once a painting crew has completed its work – estimated at between two-three days for this – would project to deliver a complete, move in ready complex in one month, exclusive of rooftop greenhouses and solar panel installation. Using our model of providing for a minimum of 62 permanent and transitional residents – permanent residents could, for practical purposes, raise this to as many as 100 – could deliver homes and shelter for between 744-1200 people in just one year's time, one development at a time.

The CCCPDX program includes a self-replicating feature. This linear projection, based on 12 intentional community developments in the first year, thus becomes exponential. With these first developments providing a foundation, the second year brings about another 12. It is in the third year and beyond that greater growth rates are foreseen. 24 intentional communities become 48. The fourth year begets 96. By the end of the fifth year, using the 1/3 acre template, a minimum of 11,904 individual are provided with the security of homes, basic dignities and necessities.

For these people, this is life altering, as it is, in residual benefits, for the neighborhoods and schools to which these developments are connected, and to the community-at-large. The cultural landscape would be greatly enhanced, the economic security of those involved would be strengthened, and stresses on social services would be relieved, all in a highly visible, self-evident manner.