

The Phoenix project is a response to the most difficult social problems.

It has been quite a challenge and a pleasure to tackle problems for which there were no solutions before. Now, after more than twenty years of work, the idea is ready to be presented.

Unfortunately I have not had the resources to produce appropriate visual materials, so you will have to use your own imagination, in the story format I have tried to make it as easy as possible and feedback will certainly tell you how I have done.

Housing for the Future 1/12

Housing

Would you believe me if I said that housing could be comfortable, healthy and affordable,...so affordable in fact that it costs a fraction of what it does in the city today.

I mean, what if the cost of housing and living could be reduced by a fair amount, while at the same time improving living conditions.

Is that possible or a complete utopia?

If you study the writings on this site you will know that it is not only possible but the blueprint for the model described above is already in place, it has been refined over twenty years to solve the very problems that are most intractable in our society and for which there seem to be no solutions,...nonsense solutions do exist, the question is whether people know they exist,...well after this series of writings they do.

Then,...there's only one thing missing, People who want those conditions and are possibly willing to put in some effort, to participate in making it happen.

Everyone has their own talent, one can do this and one can do that, I'm just

another piece of the puzzle, a visionary who sees clear opportunities where others have missed them, I'm not the one to make it happen but I know how to do it, we'll see if it's enough.

As the father of the idea I can promise that the most active ones will get a place in the future community, as a former entrepreneur I am at least familiar with the fact that to achieve something you have to work and the reward comes only when the work is done, I am a living example of that, twenty years of work and hard choices to put your energy into.

In the following articles I will present a completely new model that uses familiar existing tools, combines them in a new way and also harnesses the power of community that is currently untapped, you will be amazed at what you can achieve.

The leaner the times, the better you'll do when you put aside differences and pull together.

It's not for everyone, of course, but there are plenty of people who are (currently over a million unemployed, nearly half a million pensioners earning below the poverty line, over a million people who would like to move to the country if the living conditions were right, young people unable to plan their future on the basis of part-time work or zero hours contracts, carers at the end of their tether,...I could go on for at least an A4, but I'll just say that there is certainly a huge demand for a fair solution).

My intention is to awaken a grassroots movement that can improve its own conditions, when no one else seems to be doing it.

People to people, at the heart of it all is a deep human need to do good and it exists and is manifested today in many forms of helping, whether it be money for collections or volunteering your own time, in the near future this type of activity will only grow in importance.

Housing is the foundation of everything to do with life.

And that foundation is being severely eroded, during the building boom houses were built that were designed to last only a few dozen years, that harvest is about to be reaped, because the most important achievement of an ordinary person is usually his own home and if for some reason it is lost without compensation, as is now starting to happen, renovation loans are only

granted for risk-free places and that means that a property that does not fall into this category will at some point be forced to be scrapped and the tenant will lose almost everything.

So this is the right time to rethink the whole housing palette and bring it into line with sustainability.

Knowing this, I decided to develop a housing model that is first of all designed to last, with controlled and planned maintenance and repair from the outset, carried out by paid staff living in the building, a return to the old caretaker model, albeit a much more sophisticated version.

Now of course you think that makes it so expensive that the average bull can't afford it, well surprise surprise it is possible thanks to the economy of scale and a few other things, it even makes the home affordable enough to be competitive with the renovation of the old house.

On top of everything else, it's a pioneer in terms of any criterion of sustainability.

For once, politicians can shout with satisfaction that the emission limits required in the future will be achieved without punishing the people and with improved conditions, perfect or not.

Flats come in different sizes, but I will give you just one example: a 60-square-metre flat with a rent of around EUR 400, and you are probably thinking that there is nothing special about that, but guess what that rent includes.

It includes, for example, 200 kWh of electricity, heat, water, health care and the necessary services (these services are so much that the community can decide for the rest of the time which services are included, this is because the community will have entrepreneurs who need to be given the opportunity to do the work they want, and you have to spend the money somewhere :)), what do you think of that, you don't believe it, do you?

I can prove it, the plan has been studied and no one has yet been found to refute the facts that I will be presenting in these (very limited) articles, because of course I can't tell you nearly everything in public, but those who are enthusiastic and want to know more will get some kind of overview by reading all the articles on this site.

They will tell you how it is all possible, what all the problems are being solved and what kind of life this form of housing offers.

Hah, and I guarantee there will be surprises, this has been a pleasure to work on even though I have not been paid for it, in fact I am actually doing exactly what I am presenting because if you get to do the work you enjoy, it doesn't even feel like work.

The fact is also that no one could have commissioned such an entity, not even with any amount of money, no one could have defined exactly what was being sought, even though everyone knows the huge problem area.

Further questions can be asked by e-mail, I will not answer them personally but will compile them into a "frequently asked questions" article which I will add to this site.

The email address is enclosed, it is of course not binding and does not incur any costs.

What interests me is how many people are interested.

However, this whole thing may be interesting enough to be worth telling a friend about.

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Housing for the future 2/12

Cost of living

The situation for many groups of people is totally unsustainable, the number of people receiving less than a thousand a month is far too high and nothing can be done about it.

This situation was already apparent some twenty years ago and awareness of the seriousness of the situation forced us to consider options to remedy the situation and bring down the cost of living as a whole.

There are indeed many ways of doing this, the means are quite simple and

existing, they have just not been used.

While sustainability and the green transition will be an important part of life in the future, it has been in a way the plot around which everything is built.

It can hardly be more perfect than this, especially if you think about the welfare of the citizens.

What areas of life can we influence then, well in the current model not much, in my model almost all.

Food is one of the biggest items of essential expenditure and difficult to influence unless we rethink the whole palette.

Local food, clean, ideally organic and nutritious without processing and chemicals, this can be achieved through closer cooperation directly with producers, small producers are certainly interested in cooperation, rather a hundred small ones than one big one.

So the economics of scale guarantees profitability, it's just never been used in a way that harnesses it to bring good to people and small producers.

The beginning is always small, even now it starts with just thousands of people, but then as quickly as possible tens of thousands and later hundreds of thousands of customers across the country.

It is also important that, for example, foodstuffs are brought to the doorstep if you want them, you do not have to take a car to the market, you can take a lift if you want to.

So this is sustainable development at its best, as the need for cars is eliminated, the environment benefits, and it is also felt in the pocketbook.

This area is sufficiently covered by the example in section 1.

Services, well they are only a pipe dream for households at and below the poverty line, they don't benefit from household deductions either, everything is tuned for the wealthier.

This point is a particular focus in my model, all members of the community get the services they need.

Incidentally, there are about half a million pensioners in Finland living below that one ton income threshold and the need for services in this group is tough.

In addition, the number of unemployed will increase dramatically for a variety of reasons, there are already over half a million of them, including the income trap.

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Housing for the future 3/12

Health care

A really important area of life that is not working properly at the moment.

In my model this area is implemented in a way that is both efficient and cost effective, even if the community is located in a small municipality the community does not overburden the existing health care system but complements it.

Public health care is not needed except in exceptional cases, thus saving society money.

The emphasis is on effective prevention, there are no queues, access to treatment is fast, even within minutes in an emergency, which both saves money and reduces human suffering.

The community is certainly an attractive place for doctors, the job description is not hectic and the time is well spent getting to know all their patients and can thus have a guiding influence on lasting health.

A fun example of the effectiveness of my model is also that if the community finds it needs a new doctor then we raise the fee by about a fair €1 and then we can hire a new doctor.

Under this heading also falls the category of general well-being which consists of many aspects.

Studies clearly show that people are better off and live longer in close proximity to nature.

Even at EU level, the health benefits of a green environment have been recognised.

Constant concern about livelihoods is eating away at people, in my model everyone is guaranteed basic needs regardless of income level.

One study reported that one in five people suffer from loneliness and the number is growing:

"Niina Junttila, Associate Professor of Educational Psychology and researcher at the University of Turku, says that more and more Finns are experiencing loneliness.

According to Ms Junttila, up to 20% of Finns suffer from occasional loneliness, and of these, around 10% suffer from long-term, persistent loneliness. Young people and the elderly are at greatest risk.

Loneliness is actually as dangerous as not having food or drink."

That's one of the things that my model corrects, no one has to experience loneliness, there are a number of different ways to deal with this that bring people together either through interests or hobbies, and you don't have to participate in anything if you don't want to.

"Almost a million Finns are seriously considering emigrating - including almost a third of entrepreneurs."

Article published in maaseuduntulevaisuus magazine in 2019.

Talouselämä 2.2.17

<http://www.talouselama.fi/uutiset/kolmannes-elakkeelle-siirtyvista-haluaisiasua-yhteisollisesti-haussa-turvallisuuden-tunne-ja-apu-arkeen-6620742>

Every third retiree is interested in community living, according to an online survey by pension insurance company Ilmarinen.

In community living, pensioners are interested in a sense of security and

possible help in everyday activities, among other things.

Respondents were also interested in having company and affordable housing costs.

Almost half of the respondents would like to move well in advance of a decline in capacity

to a home designed for their old age, the survey found.

My model makes these dreams come true too.

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Housing for the future 4/12

Working

After basic needs, meaningful work is one of the most important sources of well-being, namely if it is done according to my model.

Being able to do what you enjoy, being able to say what you want to do and how it benefits the community.

Each of us has our own preferences and let's say a desired profession, then an area interests us to the extent that it doesn't even feel like a job, there is a real need for a wide range of skills in a large community,

To put it more succinctly, we need each other, it's just almost impossible to do in the current model.

I've sized the Community so that it can employ as many people as it thinks necessary to run smoothly, with a salary ceiling of about a million euros a month.

When you come or apply to the community you tell us what you would like to do, or what you can do, or what services you expect to receive, this is of course voluntary, but it helps to build a balanced community where needs and services meet as well as possible.

Young people are also taken into account in a number of ways, primarily of course on the basis that young people generally want to do something that will benefit the community.

A model of the 'apprentice' is also introduced, many young people are not interested in schooling but may be interested in a job, as an apprentice to a professional they will learn the practicalities of the trade more effectively than at school and may later take a vocational test of their skills and thus gain the necessary qualifications to do the job, perhaps in another community, because that would prevent a good model from spreading to more and more areas until all those who want it have been taken care of by the communities in our country.

And what is the counterbalance to work, well hobbies, my model has done many things to combine work and hobbies.

This is a topic that will be a bit of a divide in the next day's topic so I'll just give you an example:

You are passionate about something, be it interior design in a certain style, it is natural that people interested in the same subject will easily find each other and even set up a company in the community to offer this service to others, with special measures to make this easy and risk-free.

For many types of entrepreneurship, the community is really different from any current model, more on that in the next section.

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Housing for the future 5/12

Entrepreneurship

"A quarter of self-employed people earn less than €1,000 a month, according to a survey by Finnish Entrepreneurs. Another quarter earn up to €2 000 a month.(Aamulehti archives)"

This aspect is one of the best benefits of my model.

The community that my model creates is highly technologically advanced and

entrepreneurs can seamlessly benefit from each other's expertise and if that is not enough, the engineers hired by the community will solve the problems.

This makes it a very attractive option as a versatile and safe environment.

Products are marketed by professionals on the Community website.

As well as invoicing and other bureaucratic aspects of the scheme.

There will also be an external network of businesses that will work with the community, either to produce the products needed to build the community or to serve in one way or another the community or community businesses.

Many young people dream of entrepreneurship and self-employment, great, then this is the perfect place to start.

A young entrepreneur, or a young person doesn't have to be a young person, they can be a bright professional full of ideas who has been kicked to the curb because of ageism.

It takes a lot of courage to get the necessary equipment and to throw yourself into the unforgiving playing field with the big players, which is why this is also implemented in a completely different way in my model.

As mentioned the wings of the community are wide and if you have a good idea that carries then the community will support and participate, if even if you make some products that are needed either within or outside the community then the normal constraints are absent, there is no limit to growth, additional labour and very diverse skills can be found within your community so there is no risk of the idea running away, yet the additional skills needed are part of the support provided by the community.

You can focus on your core competences as the community will take care of everything else, so you get the best possible efficiency.

I've been a sole trader myself and know the challenges that come with it, a friend of mine was an excellent entrepreneur who was really good at customer service and managing the business but the paperwork resisted, the business failed because they couldn't afford to hire an invoicing person to handle the bureaucracy anyway.

I have corrected this in my model.

There is a lot to say on this subject but it is not really information at this stage.

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Housing for the future 6/12

New industry and jobs created

A significant long-term development trajectory ensures that it is safe to invest in a project that will provide jobs and continuity for decades (I assume that there will be an interest and need for this kind of housing in the future, as we will increasingly move to a life in harmony with nature by necessity).

In this case, if community units are built for, say, half a million or a million people, there will be about fifty to a hundred thousand permanent, i.e. lifelong, jobs created by the community alone, plus the businesses that operate in the community and the jobs created when the buildings and the products they require are manufactured in the cooperative enterprises.

When a new type of construction is made, there is a lot of development work involved, many products are needed that do not yet exist, many products need to be redesigned using current technology, and the result is that new industry is created around the formation of the community, and because there is a potential of almost a million people, there is so much continuity and volume that it will be of interest to any company planning for the long term, and there will certainly be enough work to last for decades.

And it's not a very small unit - one unit is roughly equivalent in cost to a cruise ship order.

The concept is then simply replicated as many times as necessary.

Since it is a grassroots approach, it is natural that small companies are sought for a variety of reasons, preferring ten small ones to one big one.

Small companies are much more flexible, there is less chance of information leakage, they need a lot less bureaucracy which in turn allows them to be competitive and domesticity is the number one issue.

When the geographical areas where communities are located are small municipalities, they restore the conditions of life and services to an area otherwise struggling with, for example, migration.

The same is true for municipalities - small municipalities are more resilient and grateful for the new life that flows into the area, especially when communities are not a burden on municipalities but provide a range of services that would otherwise be impossible to maintain.

This is where small municipalities of around 5-10 000 inhabitants should be active if and when communities start to form, so it is good to know the options for location.

When a municipality offers a plot of less than 100 hectares on the shore of a large lake, then it is of interest.

In addition, it would be good to already have a basic industrial site in the surrounding area with a view to construction, but not essential.

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Future housing 7/12

Ageing

We are all ageing and at some point we will be elderly, the way the elderly are treated in today's society is downright shameful.

This topic was already partly covered in the Health 3 article.

Let me give you an example from the field, it is from the year 18, what is the situation today.

Here is a quote from the beginning of one of the articles:

"A paramedic tells of the plight of the elderly: carers put the door on the back lock to stop a memory sufferer from running away from home, there were worms on the mattress... People are alone and abandoned"

31.08.2018 at 8:55 am

https://www.iltalehti.fi/terveysuutiset/201808292201158820_we.shtml

Many elderly people living at home are abandoned in their own homes, says paramedic Heidi Koivisto, CEO of Helsingin Seudun Sairaankuljetus Oy. She says no one takes responsibility for the overall care of the client. City of Helsinki officials disagree with the claims.

Watch the video 10 wishes of a memory patient.

According to Heidi Koivisto, paramedics at Helsingin Seudun Sairaankuljetus Oy come across situations every week that tell tragic stories about the situation of elderly people living at home.

Koivisto says it is time to talk about the situation, because the meter has now run out.

- People are alone and abandoned. Especially if they have no relatives or if relatives don't care, help is not available," says Koivisto.

Koivisto has worked in the field for 20 years, first as a nurse in home care and a health centre, and later as a paramedic in an ambulance.

For the last 11 years, he has been managing director of Helsingin Seudun Sairaankuljetus Oy.

Frustratingly, people think that moving to the city will make things better, on the contrary, in the countryside people still care about their neighbours, in the city they don't even know their neighbours, let alone help them.

A very important aspect, in my model people are not left alone, in the past the elderly lived as part of the community, children and the elderly fit together well, people have the desire and need to help, this way the elderly support each other as much as possible, since then the unit has an improved family care model where the family carer is never alone but has helpers for adequate rest, other elderly people in the community who want to can be there to keep them company, it's a good use of their time.

Carers are a large group who certainly benefit enormously from the security and support provided by the community.

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Housing for the future 8/12

Sustainable development

This is the burning issue of the day.

First of all, my entire system is designed to meet the most stringent requirements of sustainability.

The whole community runs entirely on clean renewable energy, recycles everything that can be recycled, and produces no waste.

How this is achieved and made possible is not to be disclosed here but is a trade secret to be explained to the eventual design team.

Sustainable development and the circular economy also includes life cycle thinking for products which is again solved in a way that is not possible in today's society or at least not economically viable from the consumer's point of view.

This starts with product selection by a team of experts, then purchases in larger batches to ensure access to spare parts, and finally an in-house maintenance team to keep the equipment in good condition.

At the same time, safety improvements are also made.

This is how it should be, given the limited resources of the planet.

The current crisis reveals a weakness which has also been largely eliminated in my model.

Fertilisers, with modern technology, valuable nutrients are recovered from community waste and recycled to contracted producers in a closed cycle which would be the ideal situation, only time will tell how close we come to this.

The community will also be able to produce at least some of its own fuel (gas

and electricity), the vehicles that go with people into the community will be converted to gas, and electric cars can also be purchased for shared use, the community deciding how best to proceed.

These measures alone will reduce the need for cars to almost nothing, and the cars that remain will be neutral, which is important the larger the community becomes, the more effective the result will be.

In addition, as technology develops, new alternatives will emerge which will make it easier to achieve the objectives.

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Housing for the future 9/12

Security

In my model, security is a broad concept encompassing both physical and economic security.

This is shared by all those involved in the project, for example a small producer who is currently at the mercy of ruthless market forces, but by producing for a growing community, he is able to access the Community's YA (Cooperation and Assistance).

It is in the Community's interest that the small producer first of all receives a remuneration for his products that is sufficient for the development of production, and there are times when, for example, voluntary help is more than welcome, not forgetting the financial resources that the community possesses.

As far as the individual is concerned, economic security has already been mentioned, but let's say that it is important for the well-being of the individual that he can rely on his basic needs being met, that food and help, of whatever kind, are always available.

But there is a realism behind this which means that the community has to be able to function and be in balance to ensure that this can be provided for everyone.

The producers and businesses that work with the community, they have been discussed in previous sections, but they are all subject to the same YA which is in the common interest of both the community and those who serve it, support is provided whenever it is needed and can be provided.

So how does this relate to the safety issue, obviously it reduces the risk to the entrepreneur and allows you to plan for the long term.

Then there is physical security, the community is so close-knit that it reduces the possibility of physical violence to almost nothing, today we hear so often that domestic violence still exists and is unacceptably high.

In the community this is not possible as there is zero tolerance for bullying and violence and it can be controlled and dealt with on a day to day basis, there are ways to do it.

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Housing for the future 10/12

Keeping the whole country fit for purpose

As mentioned in the Industry 6 article, it is particularly important for communities that are losing population to migrate to be vigilant.

We hear news today about how an area is dying as people move away as services dwindle.

This in turn makes these areas the number one targets when choosing where to locate, why,...well it's where the clean nature is to be cherished, suitable sites are available when you don't have to evict anyone, a situation that would almost inevitably arise in a more densely populated area.

Moreover, the whole region will be delighted to see the return of services and jobs to the area.

There is now a migration to the cities and it is said to be inevitable, pah I say, far from it, I predict that we will see the opposite migration as people return to their roots, their beloved localities.

Studies clearly show that those who live in cities die much quicker, there is also violence and other unwanted culture, health care fails the more things are centralised which seems to be the inevitable trend when you look for savings where they shouldn't be, the root causes are elsewhere in the machine.

As mentioned in 3 articles almost a million Finns are thinking of emigrating, but it is the lack of services that is the biggest barrier to this migration, well not once we get these communities built up the situation will change radically.

There are predictions that in the future people will live in self-sufficient smaller communities in harmony with the environment and nature, and that's what I'm after.

But I'm not completely dismissing cities either, even if my model doesn't work very well there and the efficiency is much lower than a purpose-built one, it has its place, as the population of cities declines there will be a better balance of services and demand, space will need to be made greener and there will be more community.

If anyone is interested I would form 4 block blocks with the outer perimeters built over and green oases in the courtyards.

On the lower floors, shops and cafes that serve the housing so perfectly that the need to go outside the area would be minimised, but that's just my view and probably doesn't carry any weight, so there you go.

It is more important to send a message and hope that even areas of migration loss can be made ideal for housing by strengthening the sense of community, but society has to change as circumstances change and it is better to change proactively than to be forced by some disaster, good people we need each other far more than we dare to admit.

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Housing for the future 11/12

A few thoughts on possible funding

Nowadays it is always about money, or rather the lack of it, the poor are

getting poorer and the rich are getting richer at record rates, not good, because history unfortunately tells us how it will turn out in the end.

We do not want that to happen.

Now it looks like we're going into a period of really violent uncertainty where anything can happen.

I personally wouldn't dare keep my money in the stock market because if I had it, a correction is inevitable because anyone who studies things will see that stock values and the real world have not met for a long time.

How then in times like these do you even dare to suggest something like what I have been saying in these articles, well personally I start from the premise that in uncertain economic times your money is best protected in fixed assets and one good form is in a quality value building.

What is a value building then, well generally it's an old building in an expensive location that is sought after.

But the alternative can also be a quality long-lived building of irreplaceable value to its occupants, that's something new because such buildings haven't existed,...well they still don't, of course, but they might soon.

I'm just thinking for myself but I've heard that ethical investing is becoming more popular, that is to say that those who invest their money can do something good with their money, be sure that it will generate wealth and contribute to the realisation of good values.

Now Finns have something that is valuable, i.e. untapped potential:

"This is how much inflation is eating into the value of a deposit in a savings account ..."

At the moment there is more than 100 billion euros in savings accounts, some of which is, of course, spending money. With banks offering very low interest rates on savings accounts, accelerating inflation threatens to push the return on deposits well into negative territory. The value of the money falls, i.e. the same amount of money withdrawn from the bank no longer gives you what you got when you put it in.

<https://www.is.fi/taloussanomat/art-2000008553768.html#8221>;

Then there is another weighty point which I think is profound wisdom, the article is old but still relevant:

"The survey was carried out in June 2015 by market research company M3 Research Ltd in an online panel. The survey was designed and analysed by Nordranta Burson-Marsteller Ltd. The target group was Finns aged 18-70. A total of 1,000 respondents completed the survey and the sample was nationally representative.

One in three Finns are scared of securities

A significant proportion of Finns do not seek a return on their money. According to the Bank of Finland, Finns have more than €80 billion deposited in bank accounts, where the annual interest rate has fallen close to zero in recent years.

- If even a fraction of this huge sum of EUR 80 billion were spent or invested productively, one can only guess what kind of stimulus it would give to the economy and society," says Laitinen.

At worst, inflation eats away at the value of money in bank accounts every year. The clear trend is that banks are starting to charge their customers for deposits. Nordea, for example, is starting to charge its institutional customers a negative deposit rate."

So now this amount is over 100 billion, it would only take a tiny fraction of that and the project I am proposing would be in full swing, I am not saying that this is what should be done,...of course I am just putting forward an idea that has occurred to me in my reflections as an option.

The other idea, which must be crazy, is that the Finnish lottery winners would do a good deed and invest their money so that their good fortune would be shared by others.

I can't say whether this is a cheeky idea or a welcome alternative for a lucky and otherwise inexperienced investor, as the bank will certainly take him by the litre.

People to people, and ideas for individuals only, are of no interest to grassroots greedy institutional investors.

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Housing for the future 12/12

An international perspective

I've also wondered what if these communities existed abroad, each country having something you can't get elsewhere, this would extend the grassroots benefits to a global level, there are already fair trade things, I'm not sure but I think they go through a lot of intermediaries.

It would give a wide range of products to communities in the same chain in other countries.

From one community to another directly and quickly.

What would be the biggest benefit is that by the communities working together, the products would be safer, the control of the healthiness of the production would be in the hands of a reliable partner, who would want to be found out that they have poisoned the products with illegal substances.

Under the current model, you are poorly compensated and the faceless middleman does not give a damn about what the product does to the final consumer, and these problems are constantly being discovered even though the products are not checked except by random sampling.

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