START WITH ONE PERSON

Meet Shayla



Shayla is doing what we tell people they are supposed to do.

She works steadily, pays her bills and is building a life in the community she calls home.

She works steadily. Her job provides benefits and an employee-ownership stake. She pays her rent, manages her expenses, and tries to build a stable life. She has family nearby to help with things she cannot easily do on her own, including getting to the grocery store. St. Petersburg is her home - not simply the place where she happens to live today.

But steady work no longer guarantees that she can remain here.

Her rent takes a growing share of what she earns. Groceries, transportation, utilities, insurance, and ordinary emergencies take the rest. Saving enough to purchase a conventional home becomes nearly impossible when the cost of remaining housed keeps rising faster than the paycheck meant to cover it.

Shayla is not alone. Grocery-store employees, dental-office staff, school teachers, tradespeople, caregivers, hospitality workers, and people working at nonprofits in service of causes they care deeply about all help build and sustain this community. Increasingly, many of them cannot afford to continue living in the community that depends upon their work. If buying a home is out of reach and rent keeps rising, eventually they are left with no affordable option.

The City, County, State, housing agencies, and nonprofit organizations have worked on affordable housing for generations. All of that work is essential, effective, and desperately needed. Everyone is doing what they know to do with the programs, resources, and tools currently available. Yet a gap remains. Some working people earn too much to qualify for the deepest housing assistance but still do not earn enough - or have enough accumulated wealth - to purchase a home through the conventional market.

The risk is not merely that Shayla may never gain all the benefits associated with homeownership. She could gradually lose the stability she has already worked to create: her familiar neighborhood, nearby family support, dependable routines, and the ability to remain part of the community she calls home.

Shayla does not need to be rescued, and she is not asking for a giveaway. She needs another housing choice - one built for the economic reality in which she and many of the people who keep this community running actually live.

What can we change about the housing itself so that steady work can once again lead to a stable home, meaningful ownership, and enough money left over to live?

THE FOUNDATION BENEATH THE HOUSING

Permaculture Is How We Design the Ecosystem

The garden is not the permaculture part of Breezeway. The entire affordable housing ecosystem is.

Permaculture looks at what people and places already have, how the pieces affect one another, and how those pieces can work together. Breezeway applies that thinking to housing, energy, food, transportation, ownership, work, education and community life.

OBSERVE AND INTERACT

Listen to residents, study existing homes and learn what people actually need.

CATCH AND STORE ENERGY

Turn sunlight, water, knowledge and investment into lasting value.

OBTAIN A YIELD

Produce affordable homes, lower bills, useful skills and reusable knowledge.

ACCEPT FEEDBACK

Measure results, admit what fails and improve the next attempt.

VALUE RENEWABLE RESOURCES

Use solar, shade, water-wise landscapes and funds that can circulate again.

PRODUCE NO WASTE

Reuse plans, materials, investment and hard-won lessons.

PATTERNS TO DETAILS

Begin with a repeatable model, then adapt it carefully to each place.

INTEGRATE, DO NOT SEGREGATE

Connect housing, food, energy, work, learning, ownership and community.

SMALL AND SLOW SOLUTIONS

Begin where costs, performance and experience can be understood.

USE AND VALUE DIVERSITY

Welcome different homes, ages, abilities, experiences and ways to contribute.

USE EDGES; VALUE THE MARGINAL

Find opportunity in overlooked land, buildings, people and connections.

CREATIVELY RESPOND TO CHANGE

Build a model that can learn, adapt and remain useful over time.



No single feature creates affordable living. Connected pieces can create something none of them can create alone: another realistic path home.

HOW THE MODEL LOWERS THE REAL COST OF LIVING

Affordable Means Affordable to Thrive

A lower purchase price is not enough if utilities, repairs, transportation or replacements consume the rest of a household budget. Affordability is the combined result of the whole ecosystem.

OWNERSHIP

A limited-equity share creates stable ownership instead of permanent renting.

ENERGY

Solar and efficient systems turn resources already reaching the property into lower monthly bills - not expensive green luxuries.

MAINTENANCE

Durable choices, shared planning and education keep small problems from becoming expensive ones.

TRANSPORTATION

Neighborhood-scale projects help people remain near work, transit, family and support.

RESILIENCE

Design for Florida heat, humidity and storms reduces disruption and operating risk.

OPPORTUNITY

Predictable costs create room to learn, contribute, save and build a modest ownership stake.

The goal is not bare survival. The goal is stability, choice and the freedom to thrive.

THE STRUCTURE THAT KEEPS SAVINGS WITH RESIDENTS

Community Ownership, in Plain English

Residents buy a share in a limited-equity cooperative. Together, they own and govern the organization that owns the land and buildings.

BUY A SHARE

A share carries the right to occupy a specific home, vote and participate in cooperative decisions.

OWN TOGETHER

Major costs, responsibilities, tools and improvements can be managed collectively.

PROTECT THE NEXT OWNER

Resale rules allow a modest stake while preserving affordability for the next resident.

Ownership education begins before move-in and continues after it.

KNOW THE HOME

Understand plumbing, electrical, cooling, roof, drainage and other systems.

MAINTAIN IT

Learn what to inspect, repair safely and when to call a professional.

LOWER THE BILLS

See how choices and building performance affect utilities and long-term costs.

SHARE RESPONSIBILITY

Contribute about one volunteer hour per week in a way suited to individual abilities and interests.

Each small prototype produces homes, savings, experience and reusable knowledge. What we learn strengthens the next project and gives the next generation a better place from which to continue the work.

CONTRIBUTION, MENTORSHIP AND USEFUL WORK

Housing That Builds Capacity

Breezeway is designed so housing, useful work, learning and mentorship strengthen one another. Everyone has knowledge, experience or ability that can contribute, and contribution is much broader than physical construction.



HANDS-ON WORK

Construction, finishes, solar, gardens, food production, tools and maintenance.

BEHIND-THE-SCENES WORK

Documentation, scheduling, purchasing, testing, administration and quality control.

OLDER TO YOUNGER

Experienced residents and mentors pass along knowledge that should not disappear.

YOUNGER TO OLDER

New residents bring technology, research, new tools and ideas others may not have considered.

Build homes. Build knowledge. Build the people who can lead what comes next.

HOMES, FOOD AND KNOWLEDGE FORM ONE ECOSYSTEM

Central Oak Park Is Our Neighborhood Lab

Central Oak Park contains 3,781 mapped buildings from many construction eras. That diversity gives us real homes, real Florida weather and real utility bills for testing practical ways to reduce the cost of living in and maintaining a home.

We begin with willing neighbors, make small and affordable changes, measure what happens, accept the results and share what we learn.



FOOD IN EVERY PROJECT

Edible landscaping, shade and water-conscious planting make food production part of the site rather than an afterthought.

TEST WHAT WORKS HERE

Compare products and methods under Florida heat, humidity and rain.

CONNECT THE PROJECTS

Share plants, tools, mentors, data, skills and lessons across the growing network.

A solution that works can be improved and repeated. One that does not work still produces useful knowledge before someone else spends money making the same mistake.

ONE VISION, THREE INCREASINGLY USEFUL DEMONSTRATIONS

Think Big. Start Small. Learn. Improve. Grow.

The ambition is citywide. The proof begins at a scale where costs, performance and resident experience can be understood before the next careful step.

PHASE 1 | GILBERT

1 TO 4 HOMES

Establish the 24 x 24 home, stacking, construction cost, comfort, energy performance and first cooperative practices.

PHASE 2 | DOLLY

6 TO 12 HOMES

Test long-term cooperative financing, shared systems and the recovery of early investment for the next cooperative.

PHASE 3 | BREEZEWAY COOPERATIVE LIVING & LEARNING CENTER

32 AFFORDABLE HOMES

Bring the full ecosystem together on a prominent 5th Avenue N site, where local residents who need affordable housing can live, learn, work and carry the mission forward.



Every phase produces homes, knowledge, experienced people and recoverable capital for the next.

THE 24 X 24 HOME IS WHERE EVERYTHING BEGINS

The Gilbert Prototype

One complete 24-foot by 24-foot home is the basic building block. Stack a second above it for density. Repeat that two-home building to create the initial four-home cooperative.





LIVES LARGER EVERY DAY

Four matching chairs serve the island, desk and living room without crowding the home.

OPENS WHEN FRIENDS ARRIVE

The compact island expands and the same four chairs become a welcoming dinner table.

WHAT THE FIRST HOME ESTABLISHES

Real construction and operating costs, resident comfort, durable materials, efficient systems and choices that do not look institutional.

WHAT REPETITION ESTABLISHES

What can be simplified and repeated while exterior details adapt to a 1920s, 1950s or contemporary neighborhood.

The first build is also a training and documentation project. Its lessons belong to the next team.

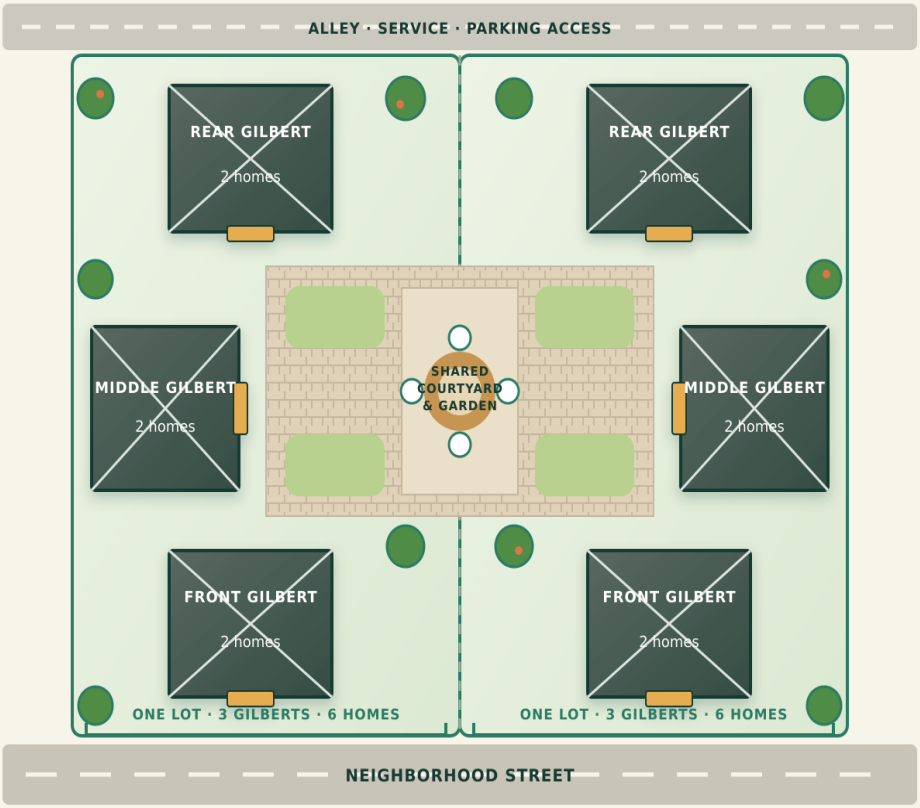
A 6- TO 12-HOME COOPERATIVE

The Dolly

Dolly carries the proven home and cooperative practices to the smallest scale intended to unlock long-term cooperative financing - still small enough to learn without committing major money.

SIX HOMES CROSS THE FINANCING THRESHOLD. TWELVE CAN TEST MORE.

TWO NARROW, DEEP LOTS • THREE GILBERTS PER LOT • TWELVE HOMES





WHAT THE PLAN CREATES

Middle buildings face a shared outdoor room rather than turning inward toward the lot line.

FINANCING PROOF

At six or more homes, pursue FHA cooperative financing, potentially including a 40-year term and financing based on as much as 98% of completed value.

REVOLVING-FUND PROOF

Return much of the original public or mission-aligned investment to a co-op-only fund that helps launch the next project.

Dolly tests whether one carefully structured investment can produce affordable homes now and become part of the financing for the next cooperative.

THE COMPLETE ECOSYSTEM BECOMES VISIBLE

Breezeway Cooperative Living & Learning Center

Thirty-two affordable homes on a prominent 5th Avenue N site where residents live, build stability, learn useful work and continue developing the affordable housing ecosystem.



EARLIER DESIGN STUDY



REFINED DESIGN STUDY

32 AFFORDABLE HOMES

Local people who already need affordable housing gain a stable home and a meaningful ownership path.

RESIDENT-LED LEARNING

Residents are participants and future leaders - not research subjects and not imported specialists.

SHARED SYSTEMS AT SCALE

Solar, efficient cooling and hot water, maintenance, tools, food-producing landscapes and resilience work together.

A PUBLIC LEARNING PLACE

Education space and everyday medical and dental visits help neighbors discover practical ideas in ordinary life.

A neighborhood resource, a St. Petersburg demonstration and an openly shared model that other communities are invited to borrow, adapt and improve.

AFFORDABLE HOUSING FIRST; OPPORTUNITY GROWS FROM STABILITY

Residents Carry the Work Forward

Residents come because they need an affordable place to live. They are not expected to arrive as developers, solar installers, grant writers, gardeners or organizers.

Breezeway surrounds them with mentors, practical opportunities and room to discover what work interests them. Stability gives people time to learn, contribute and decide where their abilities can grow.

LEARN

Hands-on classes, mentorship and real projects turn unfamiliar work into understandable skills.

PRACTICE

Residents contribute in ways suited to their abilities, interests and available time.

DOCUMENT

Clear records keep useful knowledge from disappearing when one person leaves.

TEACH

What one resident learns can become the starting point for a neighbor or the next cooperative.

BUILD A PATHWAY

Skills, work samples, references and relationships can lead toward paid work.

LEAD WHAT COMES NEXT

Some residents may eventually organize, teach or help develop the next community.



We are not bringing in a community of specialists. We are giving people who already need homes the stability, tools and mentorship to become the next generation of this work.

THIS COMMUNITY NEEDS MANY KINDS OF SUPPORT

Bring What You Know. Help Build What Comes Next.

Some partners will contribute land, funding, materials or practical knowledge. Professional firms may participate through pro bono services, reduced-fee work, a defined donated scope or some combination — depending on their policies and expertise.

PUBLIC PARTNERS

Help align land, housing resources, zoning, infrastructure and long-term affordability.

FUNDING PARTNERS

Provide grants, recoverable investment, patient capital and support for demonstrations.

PROFESSIONAL PARTNERS

Share development, design, engineering, accounting, construction and legal knowledge - including pro bono and reduced-fee work.

COMMUNITY PARTNERS

Bring neighborhood trust, lived experience, volunteers, plants, tools and practical knowledge.

RESIDENTS

Own, govern, test, maintain, document and improve the places where they live.

FUTURE ADOPTERS

Borrow the ideas, improve them, create more affordable ownership and share the next lessons.

Help complete the first prototype, establish a St. Petersburg co-op-only revolving fund, document the results and mentor the residents who will carry the work forward.