

Changing the Trajectory

Development as a Process of Human Economic and Place Based Renewal

Investor Developments

Foundational Concept and Objectives

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We cannot expect substantially different human behavior while continually reproducing the physical and economic conditions that generate present behavior.

Investor Developments proposes a disciplined reordering of the systems that shape everyday life so that purpose, belonging, participation and connection become practical conditions of living rather than aspirations that must be pursued against the structure of the place itself.



Purpose of This Document

This document defines the central objective of the Investor Developments Human Settlement Project: to demonstrate that development can change the long-term trajectory of human life by reorganizing the relationships among place, work, production, learning, ownership, nature and community.

It explains why a physical and economic reset is necessary, how the development process can create lasting local capacity, how different funding structures affect the future of the settlement, and how the short- and long-term effects can be observed and measured. It also establishes the project as a lighthouse: a real place whose successes, failures and lessons can help others see and pursue a better direction.

The proposal is neither an isolated utopia nor a finished formula to be copied without adaptation. It is a working hypothesis to be built, inhabited, tested and improved in relationship with an existing Costa Rican town and its surrounding region.

A Personal Starting Point

Around 2012, while living in Panama, I designed and built a closed-ecosystem greenhouse. At the time, I was also working alongside the Peace Corps, the Red Cross and others seeking practical ways to improve living conditions among Panama's Indigenous communities.

The greenhouse was developed in response to a degrading environmental context. Deforestation and inappropriate land-management practices were diminishing watershed health and the land's ability to retain water. Reliable food production was becoming more difficult precisely where greater local food security was needed.

Over time, the greenhouse produced an abundance of fresh food only a short walk from my house. Something unexpected then happened. Without making a conscious decision to change my diet, I began eating more like a vegetarian.

I was not a vegetarian. I still am not, and I continue to enjoy beef. No one persuaded me to change my behavior. I did not adopt a new ideology or impose a rule upon myself. Fresh food had simply become visible, abundant and convenient. Because it was immediately available, I naturally ate more of it.

That experience revealed something important: our surroundings are continually shaping our behavior, often without our awareness. Proximity, convenience and repeated exposure influence what we eat, how we move, what we purchase, what we discard and how we relate to other people and the natural world.

This influence works in both directions. An environment organized around distant necessities, automobiles, disposable goods, passive consumption and social separation will continually reinforce those patterns. Asking people to resist them through constant discipline addresses the individual while leaving the conditions producing the behavior unchanged.

Investor Developments proposes an intentional reset of those conditions.

If meaningful work, nutritious food, social connection, nature, learning and participation are woven into the structure of everyday life, healthier behavior need not depend entirely upon sacrifice or restraint. It can emerge because the better choice is also close, useful, enjoyable and convenient.



The objective is not to control behavior. It is to create conditions in which better patterns can be experienced directly. Once people experience a life that is more connected, purposeful and satisfying, we believe many of those patterns will be embraced—not because they were imposed, but because they work.

The Proposition

If people live inside a place where daily necessities, meaningful work, social connection, nature, learning and participation are close and accessible, better behavior no longer depends entirely upon constant individual restraint. It becomes the easier and more natural pattern of everyday life.

That is the behavioral reset. It is not coercion, ideology or symbolic sustainability. It is a lived change in the structure of daily decisions.

People are routinely encouraged to drive less, waste less, consume less, repair more, eat well, know their neighbors, spend time in nature and participate in community life. Yet many contemporary places make these choices inconvenient, expensive or nearly impossible. Housing is distant from work. Food is separated from production. Waste disappears from view. Children rarely encounter the systems that sustain them. Small towns lose skilled work and economic activity to distant supply chains. Social connection must be scheduled around environments that continually separate people.

Information alone cannot consistently overcome conditions organized around the opposite behavior. ID therefore focuses on the conditions themselves. The settlement will make better patterns possible through proximity, usefulness, visible relationships and repeated lived experience.

The Great Reordering

Investor Developments is dedicated to a great reordering: a deliberate re-evaluation of what development is for, what it should leave behind and how its value should be measured.

This does not mean rejecting technology, markets, convenience or connection with the wider world. It means refusing to accept the current arrangement of daily life as inevitable. Convenience is valuable when it removes needless burden; it becomes destructive when it removes participation, obscures consequences and trades long-term capability for short-term ease.

The work moves against the current of status quo development. It asks whether land, capital, design and construction can be organized first around a durable quality of life rather than around maximum sale velocity, asset appreciation or short-term return. It treats development as an opportunity to build human capability, local enterprise, ecological understanding and social connection at the same time that it builds roads, homes and institutions.

The reordering is practical:

- Place daily needs within a coherent human scale.
- Use development demand to establish local skills and productive capacity.
- Keep strategic assets, knowledge and economic value rooted locally when practical.
- Connect work with visible usefulness and community consequence.



- Treat waste, transport and energy demand as outcomes of design rather than isolated technical problems.
- Limit physical expansion through defined development modules.
- Let institutions and productive systems mature with the population they serve.
- Measure success through human and place-based outcomes as well as financial performance.

Why a Trajectory Change Is Necessary

The concern is not a single crisis. It is the compounding direction of many ordinary systems. Material use continues to rise. Settlement patterns often increase travel, infrastructure expense and separation. Global supply chains deliver abundance but can leave communities unable to produce, repair or maintain what they depend upon. Social disconnection is now recognized as a public-health concern. The buildings and infrastructure created today will shape behavior, energy demand and social opportunity for decades.

The United Nations expects urbanization to continue, meaning that decisions about how people live together will affect billions of future lives. The United Nations Environment Programme reports that extraction and processing of natural resources are major drivers of environmental pressure. The World Health Organization has elevated social connection as a foundational condition of health and well-being. These are not separate issues. They meet in the organization of everyday life.

The project addresses a set of connected problems:

Prevailing condition	Long-term effect	ID response
Housing separated from work and services	More travel, time loss and energy demand	Mixed daily functions and useful proximity
Consumption separated from production	Low awareness, weak repair capacity and economic leakage	Visible local production and participation
Development driven by sale velocity	Premature expansion and incomplete community systems	Bounded modules and capacity-based stages
External sourcing by default	Lost wages, skills and local enterprise	Closest-capable-scale procurement
Waste removed from view	Little incentive to prevent or reuse it	Material-cycle design and measured recovery
Children separated from practical work	Loss of knowledge and stewardship	Learning through real community systems
Investor return as the dominant test	Short time horizons shape the place	Capital aligned with long-term human outcomes

Development Modules and Intentional Stages

The project uses development modules to bring boundaries and limits to growth. A development module is a defined physical, population and systems unit. It establishes the land area, maximum population, infrastructure capacity, productive requirements, civic needs and ecological thresholds within which development may occur.

Stages are the intentional sequence through which a module is brought into being. The terms are not interchangeable. Modules constrain development; stages organize it.



Stage	Primary purpose	Evidence required before moving forward
Understand and secure the place	Land control, due diligence, water, ecology, law and master planning	Verified capacity and defined boundaries
Establish the productive base	Workshops, storage, training, local supplier development and construction capacity	Reliable production, quality and workforce readiness
Build primary infrastructure	Water, access, energy, communications, wastewater, drainage and maintenance	Systems tested and maintainable
Form the first population	A diverse core of workers, families, educators, operators and early residents	Sufficient population to sustain initial services
Create the initial town center	A recognizable civic, social and economic heart	Daily functions operating as a connected place
Expand productive and institutional life	Food, workshops, education, health, hospitality and cultural capacity	Demand, skills and operations justify expansion
Complete and evaluate the module	Finish within established limits and document performance	Coherence and capacity demonstrated before another module

Completion of one module does not automatically authorize another. Expansion must follow demonstrated need, capability and coherence, not simply the availability of money or buyers.

Development as Economic Formation

A conventional project treats construction expenditure as a cost that leaves behind finished assets. ID treats it as a temporary economic force that can leave behind people, enterprises, tools, standards and knowledge.

The working equation is:

Defined need + accessible materials + skilled labor + productive tools + organized demand = useful product + retained local value + greater future capability

The neighboring town is central to this model. The settlement will not attempt to reproduce every business behind its boundary. It will first identify what already exists, what can be strengthened and what is genuinely missing.

Priority	Action
First	Purchase from a capable existing local provider
Second	Help an existing provider improve quality or increase capacity
Third	Create a partnership or shared production arrangement
Fourth	Establish a new locally rooted enterprise where a strategic gap remains
Fifth	Source regionally, nationally or internationally when closer capacity is not practical



This approach avoids unnecessary duplication and prevents the settlement from becoming an enclave. The goal is not to absorb the town's economy but to deepen it.

Enterprises Created Through the Build Process

Each significant aspect of the build process will be evaluated as a potential enduring enterprise. Candidates include block and masonry production, wood processing, cabinetry, furniture, metalwork, nursery and landscape production, compost and soil systems, construction management, equipment repair, infrastructure maintenance, renewable-energy servicing, water and wastewater operations, food production, processing and storage.

Project-created enterprises can begin lean. Grant-funded or project-owned land, appropriately sized equipment, shared administrative services, predictable demand and little or no debt can reduce overhead and remove pressure for extractive margins. The purpose is not to protect inefficient businesses. It is to create stable conditions in which quality, skill and appropriate pricing can develop.

Every enterprise should be designed around both its construction-period role and its post-construction future. A block plant that has no market after the housing program ends is not a lasting economic contribution. A woodshop capable of serving residents, the neighboring town and regional customers may be.

Enterprise Growth and Development Pace

Enterprises created through the development process should grow in proportion to demonstrated and durable demand. The temporary demand generated by construction must not be mistaken for the long-term market required to sustain an enterprise.

The pace of development should therefore be considered alongside enterprise capacity, staffing, equipment and overhead. Where practical, productive capacity should expand in stages as demand is demonstrated, while progressively developing markets beyond the project itself.

The objective is not to create businesses dependent upon continuous development activity, but to use development as the initial demand through which capable, appropriately scaled and economically durable local enterprises can emerge.

Development should leave behind capability, not dependency on development.

Ownership and Long-Term Control

Ownership should follow strategic importance. The project does not need to operate every business forever, but it should prevent the assets and capabilities created through development from being unnecessarily extracted from the community.

Structure	Appropriate use	Long-term effect
Community cooperative	Labor-intensive enterprises with shared participation	Workers share governance and surplus
Town or municipal control	Essential public services and infrastructure	Continuity and public accountability
Community development entity	Strategic businesses supporting common institutions	Surplus can be reinvested locally



Structure	Appropriate use	Long-term effect
Local private ownership	Nonessential activities suited to entrepreneurship	Local initiative with standards and competition
Joint ownership or concession	Activities requiring specialized outside expertise	Competence is added while local interests are protected
Outright sale	Non-strategic assets where disposition improves the whole	Capital recovered but future control and income surrendered

Business disposition must therefore be evaluated beyond sale price. The comparison should include future income surrendered, jobs and knowledge at risk, control over quality and pricing, strategic dependency, reinvestment potential and the likelihood that the enterprise remains rooted in the place.

Quality as a Permanent Community Asset

The project can raise local quality by creating conditions that small firms often lack: stable demand, written specifications, appropriate equipment, training, mockups, inspection, feedback and time for continuous improvement.

The intended progression is:

Senior specialist establishes the standard → local worker learns through production → experienced worker supervises → supervisor becomes trainer → the standard becomes locally retained capability

Standards will respond to local climate, seismic conditions, materials, maintenance capacity and useful craft traditions. Quality will be measured through defect rates, rework, warranty claims, product life, delivery reliability, waste, safety and demonstrated workforce competency. Every project-funded activity should leave behind a higher level of local capability than existed before it began.

A Real Reduction in Waste Energy and Transport

The environmental objective is behavioral and operational, not decorative. A solar panel, recycling station or planted roof can be useful, but none proves that the total pattern of life has changed.

The settlement will seek reductions by changing relationships:

- Proximity reduces the need for repeated motorized trips.
- Local and regional production shortens selected material journeys and keeps repair knowledge nearby.
- Durable standards reduce premature replacement and rework.
- One productive system's byproduct becomes another system's input where safe and practical.
- Shared tools, facilities and services reduce unnecessary duplication.
- Food production, storage and processing are coordinated to reduce loss and improve seasonal use.
- Infrastructure is sized for defined capacity rather than indiscriminate expansion.
- Residents can see and participate in the systems that supply water, food, energy and material recovery.

Localization will not be assumed to be better automatically. Energy, water, transport, waste, quality and lifespan will be measured per unit of useful output. The principle is appropriate localization: meet needs at the closest capable scale without accepting inferior quality, ecological damage or hidden inefficiency.

The Human and Behavioral Reset

Human behavior is influenced by repeated cues, distances, defaults and social expectations. A settlement cannot guarantee purpose, health or belonging, but it can either make them easier or continually work against them.

ID will create conditions in which residents encounter useful choices repeatedly: walking to a daily need, seeing familiar people, contributing to a common place, learning how something is made, repairing rather than discarding, eating food grown nearby, participating in decisions and spending time in nature without planning an exceptional trip.

The intended change is not a return to the past. It is a forward-looking integration of modern knowledge and technology with enduring human needs. Digital connection remains valuable, but it no longer substitutes for embodied community. Convenience remains available, but it does not erase competence. Markets remain active, but they serve the continuity of the place rather than defining its purpose.

Work Learning and Intergenerational Stewardship

Some residents will have helped build the place and its economy. They will know the roads beneath the paving, the reason a water system was designed a certain way, the source of the timber, the standards used in a wall, the history of a public space and the compromises that shaped the first enterprises.

Their children can inherit more than property. They can inherit working knowledge, productive assets, local institutions, social relationships and responsibility. Education should therefore connect young people with real community systems through observation, practical work, research, apprenticeships and increasingly meaningful responsibility.

The generational trajectory is:

Builders → participants → owners → teachers → stewards

Stewardship cannot be guaranteed through ownership documents alone. It grows when people understand the place, experience its value and see themselves as capable of maintaining and improving it.

Funding Shapes the Future

The unanswered questions of who funds the project and how they fund it are not separate from the vision. Capital structure influences sequence, ownership, time horizon, acceptable risk and the definition of success.

Funding approach	Initial effect	Likely long-term pressure or opportunity
Complete grant	Funds the full coherent vision without required sales	Greatest freedom to retain assets and follow the intended trajectory; requires strong accountability

Funding approach	Initial effect	Likely long-term pressure or opportunity
Settlement skeleton grant	Funds land, core systems and a functioning initial population	Protects the concept while later stages depend on earned, sold or partnered capital
Hybrid grant and sales	Combines protected public-purpose capital with market participation	Can preserve vision if sales remain subordinate to module limits and community capacity
Investor equity	Provides capital and commercial discipline	Return and exit expectations may accelerate sales and favor high-yield uses
Debt	Allows ownership to remain concentrated	Fixed repayment creates urgency and may force premature development or disposition
Presales	Confirms demand and brings early cash	Buyer expectations and delivery obligations can reshape sequence and design
Operator capital	Adds equipment, expertise and working capital	Can reduce grant draw but may export profit and control
Community enterprise	Grant or project capital creates locally held productive assets	Requires management capability but retains employment, income and strategic control

The preferred grant case should show that the project can complete a coherent settlement without relying on speculative sales. Residential sales, leases, operating partnerships and selective asset dispositions may reduce future grant draws or recycle capital, but they should remain strategic options rather than conditions of survival.

The core principle is:

Grant funding establishes the conditions from which the settlement can grow according to its purpose. Subsequent economic activity strengthens and expands those conditions without redefining them.

Cash Flow and Community Consequences

A dollar is not neutral once it enters the project. How it is spent determines whether it leaves behind only a completed object or also creates wages, skills, equipment, business capability and future income.

Three financial views should therefore be maintained:

View	Question answered
Complete project cost	What does it cost to deliver the complete settlement and its productive systems?
Grant-funded requirement	Which uses should patient mission-aligned capital carry?
Potential capital recovery	What can later be recovered through sales, leases, operator contributions or enterprise income?

View	Question answered
Regional value retention	How much expenditure remains as local wages, purchases, assets and reinvested surplus?
Long-term community yield	What ongoing employment, service, capability and common income does the initial expenditure produce?

The financial model should compare at least three delivery paths: the complete vision, the settlement skeleton and a protected hybrid. Each should show not only required capital but the ownership and behavioral future it is likely to create.

Short and Long Term Objectives

Period	Objectives and intended effects
Before construction	Establish baselines; understand land, town capabilities, skills, supply chains, behavior, ecology and existing institutions
Early development	Create employment, apprenticeships, supplier improvement, production facilities and clear quality standards
Initial occupancy	Form a diverse productive population and begin daily civic, social, food and service systems
Medium term	Stabilize enterprises, deepen local ownership, lower avoidable transport and leakage, and expand institutions with real demand
Long term	Transfer responsibility, retain strategic capability, maintain module limits and demonstrate durable quality of life
Generational	Enable children to inherit knowledge, productive assets, relationships, memory and stewardship
Replication	Publish evidence, decisions, failures and adaptable methods for use in other places

Measurement and the Productive Capacity Ledger

The project must establish baselines before claiming improvement. Measurement will combine physical performance, economic flow, human experience and institutional development.

Domain	Illustrative measures
Local economy	Local jobs, wages, contracts, enterprise survival, outside revenue, reinvestment and ownership
Capability	Apprentices trained, competencies demonstrated, local supervisors, trainers and repair capacity
Materials	Local and regional sourcing, lifespan, defects, rework, recovered materials and external purchases displaced
Movement	Household travel distance, mode share, delivery trips, commute time and transport energy



Domain	Illustrative measures
Energy and water	Use per resident and per unit of production, peak demand, losses and reuse
Food	Closest-scale sourcing, production, storage loss, soil health and institutional purchasing
Human life	Belonging, agency, participation, health, access to nature, meaningful work and time use
Institutional life	Participation, leadership transfer, financial reserves, maintenance performance and conflict resolution
Dependency	Critical outside inputs, system vulnerability, response to disruption and retained maintenance knowledge

The research must be permitted to find failure. Metrics should not become promotional decorations. They should help the settlement correct course and allow outside researchers to distinguish aspiration from demonstrated effect.

The Lighthouse Project

A lighthouse does not dictate a destination. It makes another direction visible.

The Human Settlement Project can become a lighthouse by demonstrating a credible alternative in physical form. It should be open to observation, critique and learning. Its influence will not come from declaring itself a model, but from producing evidence that people can examine.

Investor Developments hopes to form a collective of global experts, thinkers, academics, practitioners and institutions who recognize the importance of this direction and contribute to it. Their role is not to impose a single ideology or convert the settlement into a permanent conference. It is to deepen the inquiry, improve the work, test assumptions and help translate lessons across cultures and places.

The collective may include expertise in human flourishing, architecture, engineering, ecology, agriculture, public health, behavioral science, education, economics, governance, materials, skilled trades, mobility and community development. The settlement provides a shared field of inquiry where these disciplines encounter the same lived reality.

Replication Without Standardization

Replication does not mean copying the buildings or social arrangements of the Costa Rican project. Climate, law, culture, materials, economy and community aspiration will differ. What can be transferred is the method:

- Understand the place and the capacity already present.
- Define boundaries before expansion begins.
- Organize development through intentional stages.
- Use construction demand to build lasting local capability.
- Meet needs at the closest capable scale.
- Keep strategic ownership and value rooted locally when practical.
- Raise quality through real work, training and measured standards.
- Create daily conditions that support healthier patterns without coercion.

- Measure economic, ecological and human outcomes from a baseline.
- Adapt openly in response to evidence.

Investor Developments Role

Investor Developments is not designing a finished ideal. It is designing and stewarding a better trajectory.

ID will integrate land strategy, master planning, design, engineering, development, productive enterprise, research and long-term transition. Its task is to protect coherence across decisions that conventional development separates. A road is also a mobility choice. A procurement decision is also a workforce decision. A building detail is also a future maintenance requirement. A sale is also a transfer of control. A funding agreement is also a statement about time and purpose.

ID's commitment is to keep these consequences visible and to ensure that capital, design and implementation continue serving the settlement's intended human direction.

Objectives and Commitments

- Create a functioning settlement in which purpose, belonging, participation and connection are supported by the structure of daily life.
- Use the development process to strengthen the neighboring town and create permanent local productive capacity.
- Direct purchasing toward existing local capability before creating unnecessary new enterprises.
- Establish new enterprises where meaningful gaps remain and favor locally rooted ownership.
- Raise quality, safety and technical standards through training, production and knowledge transfer.
- Reduce unnecessary transport, energy use, waste and economic leakage through real system relationships.
- Develop within defined modules and expand only when demonstrated capacity and need justify it.
- Protect strategic land, infrastructure and productive systems from short-term extraction.
- Create a funding structure that preserves patience, sequence and the ability to choose aligned partners.
- Document decisions, outcomes, failures and adaptations with intellectual honesty.
- Prepare residents and future generations to maintain, govern and improve the place.
- Share the resulting method so it can be studied, challenged and adapted elsewhere.

Conclusion

The Human Settlement Project begins with a direct recognition: destructive habits are often reinforced by the places and systems through which ordinary life must operate. Asking individuals to overcome those systems through continuous restraint is insufficient.

A change in trajectory requires a change in lived conditions. By reorganizing the relationships among place, work, production, learning, ownership, nature and community, Investor Developments seeks to make a more connected, capable and purposeful life practical.

The buildings are necessary, but they are not the final achievement. The deeper result will be visible if construction produces skilled people and enduring businesses; if children inherit knowledge and responsibility; if quality continues after the project team leaves; if fewer resources are consumed through the ordinary pattern of life; if the neighboring town becomes more capable; if residents experience greater agency, belonging and meaning; and if others can study the evidence and adapt the process to their own places.



This is the great reordering: development redirected from the production of isolated assets toward the formation of human and local capacity. The settlement is the first demonstration. Its purpose is to make another future visible.

Research Foundations and References

The Human Settlement draws upon research and thought across multiple disciplines. The following sources provide relevant global context and identify several bodies of research and inquiry that inform the questions explored in this document.

They are not presented as authorities for the Human Settlement model, nor does their inclusion imply agreement with every conclusion they contain. They provide evidence, observations and conceptual frameworks against which the project's assumptions can be examined, challenged and refined.

Global Context and Research

- **United Nations Department of Economic and Social Affairs** — *World Urbanization Prospects 2025*.
- **United Nations Environment Programme and International Resource Panel** — *Global Resources Outlook 2024*.
- **World Health Organization Commission on Social Connection** — *From Loneliness to Social Connection 2025*.
- **International Energy Agency** — research and data concerning buildings, construction and energy.
- **United Nations Human Settlements Programme** — research concerning housing, urban form, mobility and inclusive human settlements.
- **Food and Agriculture Organization of the United Nations** — research concerning food systems, food loss, resilience and territorial development.

Selected Foundational Works

- **Christopher Alexander** — *A Pattern Language* and *The Nature of Order*. Human-centered patterns of place, relationships among everyday activities, and the emergence of coherent environments through adaptive rather than predetermined processes.
- **Jane Jacobs** — *The Death and Life of Great American Cities*. Mixed daily life, local economic activity, informal social relationships and the unintended consequences of separating interconnected urban functions.
- **William H. Whyte** — *The Social Life of Small Urban Spaces*. Direct observation of how people actually use places, providing an important precedent for building, observing, measuring and adapting rather than assuming that people will behave as designers intend.
- **Richard J. Jackson, Howard Frumkin and Lawrence D. Frank** — *Urban Sprawl and Public Health*. Research into the relationships among land use, transportation, physical environments and human health, demonstrating how specialized development decisions can become conditions experienced through everyday life.
- **Amartya Sen** — *Development as Freedom*. An understanding of development that extends beyond material or economic output to the substantive opportunities and capabilities available to people.

- **Edward L. Deci and Richard M. Ryan** — *Self-Determination Theory*. Research into autonomy, competence and relatedness as important conditions of human motivation and well-being, providing a useful empirical framework for examining agency, capability and connection.

These references provide context and intellectual grounding rather than proof of the project's eventual outcomes. The Human Settlement should remain open to evidence that supports, challenges or changes its assumptions. Its claims must ultimately rest on what can be observed and measured through the project itself.

Build. Observe. Measure. Learn. Adapt. Share.

