



**ROAD**  
housing

**We are meeting  
on stolen land**

always was,  
always will be,  
Aboriginal land

# This Workshop

- Presents the RAD housing model
- 90 minutes long, mostly us talking, some interactive bits
- Opportunity for questions

# Can we make this space better?

Let's do what we need to get  
comfy and meet each other's  
accessibility needs.

# Let's get introduced

- Name
- Pronouns
- An aspect of housing that you care about

**Retrofit** and **Decommodify** housing  
**Collectively**, and in **Solidarity**

# What is this for?

---

- RAD Housing is one possible approach to collectivising housing
- Suited to a group of people with a range of income levels and available capital to work together.
- It's a transitional model based on current conditions, ideally everyone should just be housed.

> **Retrofit**

Decommodify

Collectively

Solidarity



# Retrofitting suburban housing

Suburbia is far from perfect, but we already built it

- We are in a climate crisis
- Australia's existing buildings emitted 1804 million tonnes of CO<sub>2</sub>, and consumed massive amounts of energy and water when built.
- Construction industry is 37% of global emissions
- Timing on decarbonisation is critical
- New builds can lead to gentrification and displacement
- Retrofitting provides lots of meaningful work with less highly specialised skills

# CLIMATE HOUSING, BUT DIFFERENT TO THIS...

---

## Eco-cohousing

- Brougham St Cohousing

## Rural self-sufficiency

- Permaculture “tree change”

## Sustainable apartments

- Urban coop
- Nightingale
- Assemble

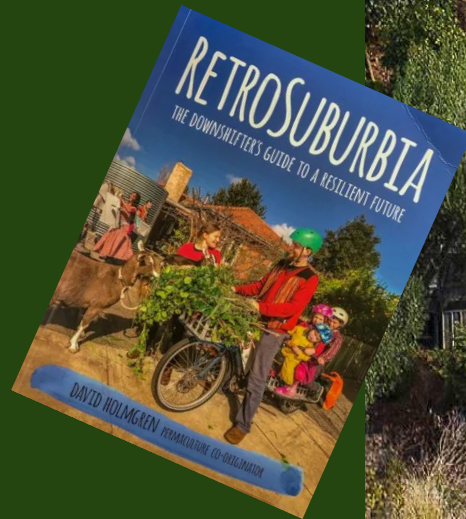
## Legislative change

- Building code improvements
- Funding green building

# ADAPTING TO COMING CLIMATE REALITY

---

- Food gardens
- Water storage
- Root cellar
- Compost toilet
- Greywater
- Root cellar
- Renewable power



# **STEP 1: A Second Smaller Building**

As eco studio apartments



## **STEP 2: Main house retrofit**

- Sustainability features
- Increased density
- Tweaks for better communal life and work



Retrofit

> **Decommodify**

Collectively

Solidarity

# Decommodify housing ownership

Housing should be for everyone

- We are in a housing crisis
- The “great Australian dream” has powered one of the most overcooked housing markets on the planet
- Housing as a speculative financial commodity drives inequality and gives power to banks and developers

# AFFORDABLE HOUSING, BUT DIFFERENT TO THIS...

---

## Public housing

We need to defend the state's direct provision of affordable housing

## Community Land Trusts

Similar to our final stage but requires philanthropy

## Community Housing

NFP housing providers, including community-led housing (e.g. Aboriginal Housing Victoria) and means tested rental co-operatives (e.g. CEHL)

## Lobbying government

- Rental price fix
- Stronger tenant protections
- Restriction on short-term holiday rentals
- Increasing public and community housing



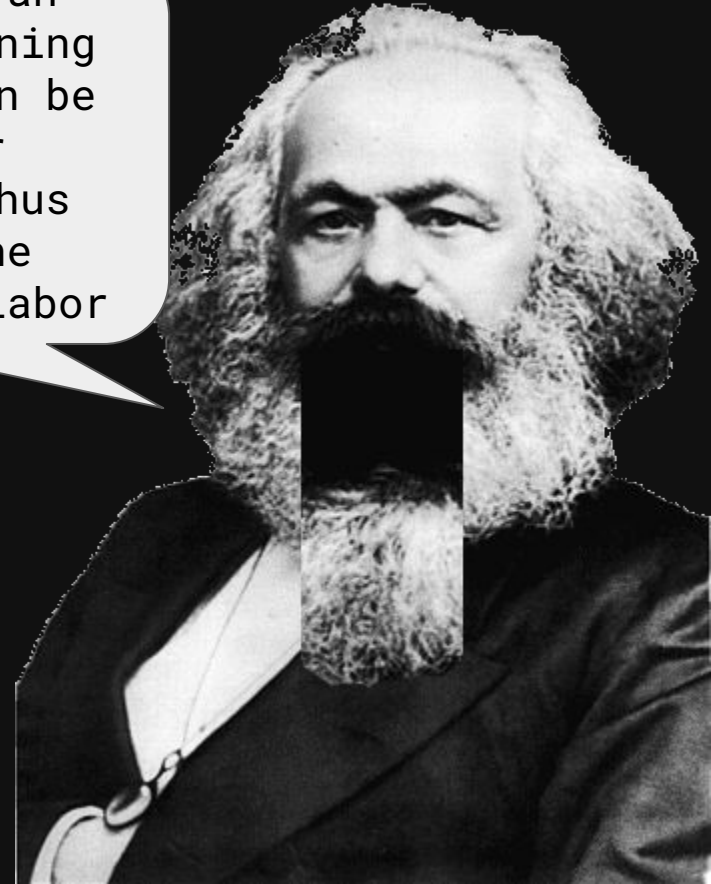
# MOVING HOUSING OUT OF PRIVATE HANDS

---

This isn't new

- eg 60% of residents of Vienna live in public housing
- CLTs, coops and communes have been doing this in Australia for decades

A “commodity” has an exchange value, meaning that a commodity can be traded for other commodities, and thus give its owner the benefit of others' labor



# Transition to Stewardship

**A legal/financial model to get out of the market**

- Suits a group with a mix of capital and income, leveraging the privilege of those who have some money
- Assumes that people initially want some housing security within the existing financial system
- Slowly shifts housing security to secure and affordable access to collectively stewarded housing

# **THREE STREAMS, OVERLAPPING**

---

**Bank Mortgage Stream**

**Transitional Equity Stream**

**Community Stewardship Stream**

*Payment structure gets proportionally  
more values-aligned*

# BANK MORTGAGE STREAM

## We have to pay off the mortgage

- Regular payments are a proportion of the mortgage & costs
- No proceeding to other streams until costs drop below affordability threshold

## Earn **Transitional Equity** for every dollar of principal

- Eg, in year one earn about 1 dollar in 5 as transitional equity
- After our regular payments, any extra dollar earns \$1 of transitional equity

# WHAT IS TRANSITIONAL EQUITY?

**It's a safety net while we are not fully community owned**

- Use it to pay your housing costs during financial hardship
- Use it to rent elsewhere if we don't have a room free

**It's an exit strategy, making it less scary to get involved**

- A way to cash out (if it turns out not to suit you) and keep most of what you put in
- Continue building savings while participating in the scheme
- Backed by real assets (property values and cash)

# **WHAT TRANSITIONAL EQUITY ISN'T**

---

## **It's not an investment or speculation in housing**

- It doesn't rise with inflation
- It doesn't rise with property values
- It does fall with property value reduction
- It doesn't earn interest - having money doesn't make more money
- Possessing it doesn't make your housing free

## **It's TRANSITIONAL, eventually giving way to community**

- It has negative interest (eg, 2%), slowly giving value to the collective
- Once the mortgages are paid off, the collective will start buying it off you
- Not a multi-generational store of wealth (ideally not inheritable)

# TRANSITIONAL EQUITY STREAM

## **The bank is sorted, we have some breathing space**

- Regular payments are a proportion of the mortgage & costs
- No proceeding to other streams until costs drop below affordability threshold

## **Reduce debts, move towards stewardship**

- Pay remaining debts, continue expansion if necessary, and buy-back transitional equity

# COMMUNITY STEWARDSHIP STREAM

## We can now be radically affordable

- Life changing housing affordability, say 15% of income
- Good support for retirement, illness, etc

## No owners or bank to prevent housing justice

- Participate in evolving approach to Land Back
- Small surplus to support other housing projects (or continue to grow then subdivide)



# BLENDING THE STREAMS

Easing ourselves into the idea that security doesn't come from personal ownership

Stream	BM Stream	TE Stream	CS Stream
Value	\$500,000	\$200,000	\$300,000
Stream %	50%	20%	30%
Formula	Share of mortgage	30% of income	15% of income
Eg: \$60k income	\$2,000	\$1,500	\$750
Proportion	\$1,000	\$300	\$225
Blended Total	\$1,525		

# ONCE MORTGAGE IS PAID OFF

We focus on buying back the Transitional Equity

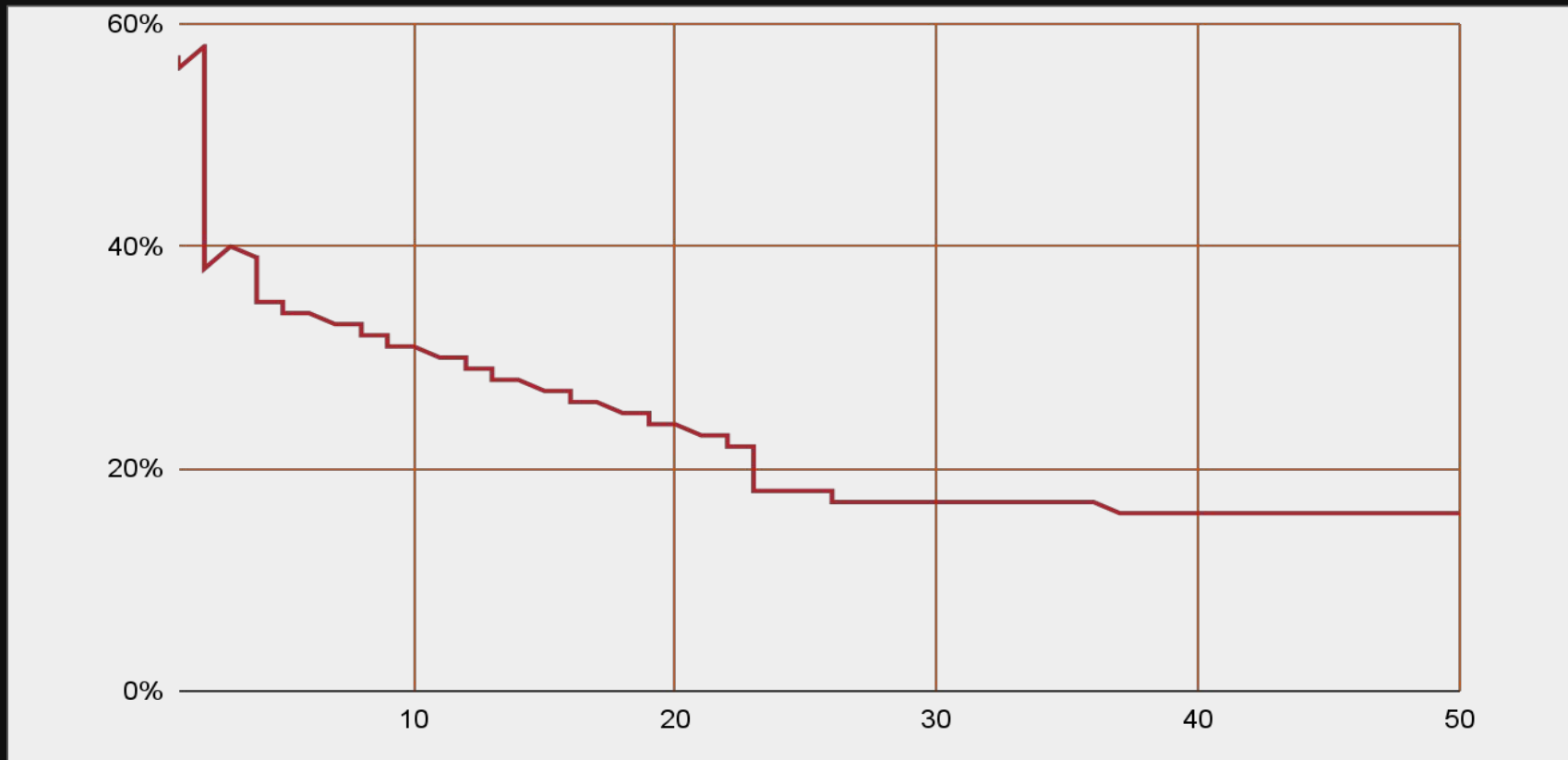
Stream	BM Stream	TE Stream	CS Stream
Value	\$0	\$400,000	\$600,000
Stream %	0%	40%	60%
Formula	Share of mortgage	30% of income	15% of income
Eg: \$60k income	N/A	\$1,500	\$750
Proportion	\$0	\$600	\$450
Blended Total	\$1,050		

# FINALLY, IN COMMUNITY HANDS

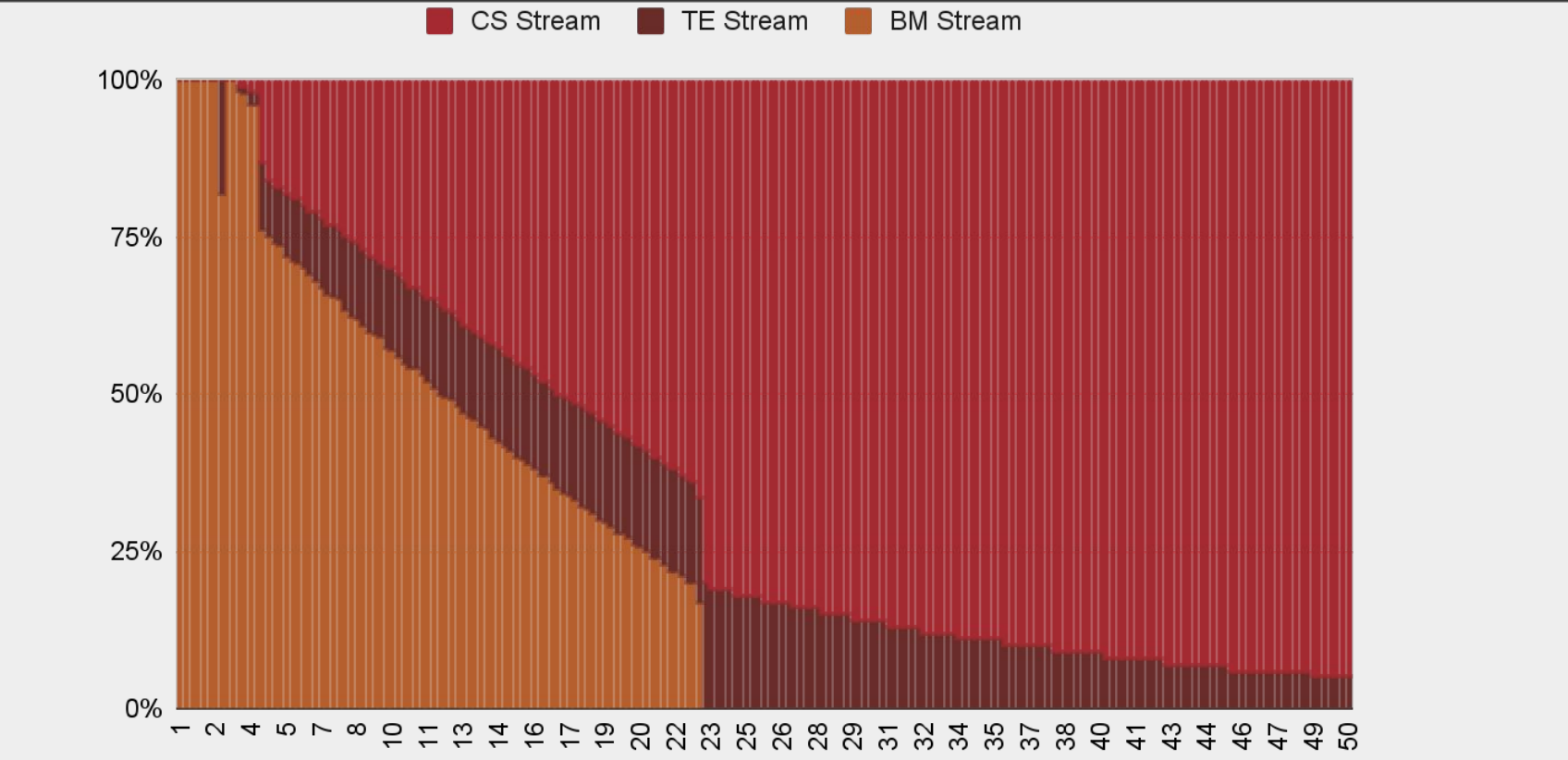
Stream	BM Stream	TE Stream	CS Stream
Value	\$0	\$0	<b>\$1,000,000</b>
Stream %	0%	0%	100%
Formula	Share of mortgage	30% of income	15% of income
Eg: \$60k income	N/A	\$1,500	\$750
Proportion	\$0	\$0	\$755
Blended Total	<b>\$750</b>		

# %INCOME OVER TIME

---



# RATIO OF STREAMS



Retrofit

Decommodify

> **Collectively**

Solidarity

# Living collectively

Unlocks cost savings, as well as potential co-living benefits

- Lowering consumption
- Reducing waste
- Combating isolation



**Requires *relational effort***

- Collaborating across differences
- Participating in decision-making
- Navigating conflicts well

# COLLABORATIVE LIVING, BUT DIFFERENT TO THIS...

---

**Groups building relationships that allow them to co-create a specific project vision**

← Intentional communities

← ..... Co-housing & Cooperatives ..... →

Building groups →

**Projects pre-envisioning shared infrastructure for a group of future residents**



## Co-Created Project

A context-specific implementation of RAD Housing goals  
(as a practice in *commoning* rather than as  
a fixed vision of a specific living situation)

### Shared RAD Goals

Collectivise resources and live  
together in secure, resilient, and  
affordable housing

### Relational Effort

Decision-making participation  
Navigating conflict well  
Creating distributed networks of care  
etc..

## Emergent Group

Emerges as people show-up to build the relationships  
and processes needed to support the project's goals

## Project - Group Balance

---

Sustainable stewardship  
of a commons requires  
participation in the  
emergent collective  
*actions of commoning*

# COMMONING



Credit: Bryan Mathers

Sustainable stewardship  
of commons requires  
participation in the  
emergent collective  
actions of commoning

Participating in commoning can be an uncertain and uncomfortable experience. It can be tempting to freeze a moment-in-time or rigidly pursue a singular future vision, which aborts the commoning process. To remain open to continual commoning, it is crucial to actively engage with the changing power-dynamics and range of perspectives that are co-creating a given space.

<https://commonslibrary.org/practising-commoning/>

# **SWARMING ON A FIRST HOUSE**

---



Our first house doesn't have to be a "forever home" for any of us.

**During  
Retrofit**

**4–5 residents**

Residents able to participate in RETROFITTING the house, even if not necessarily living in it once finished

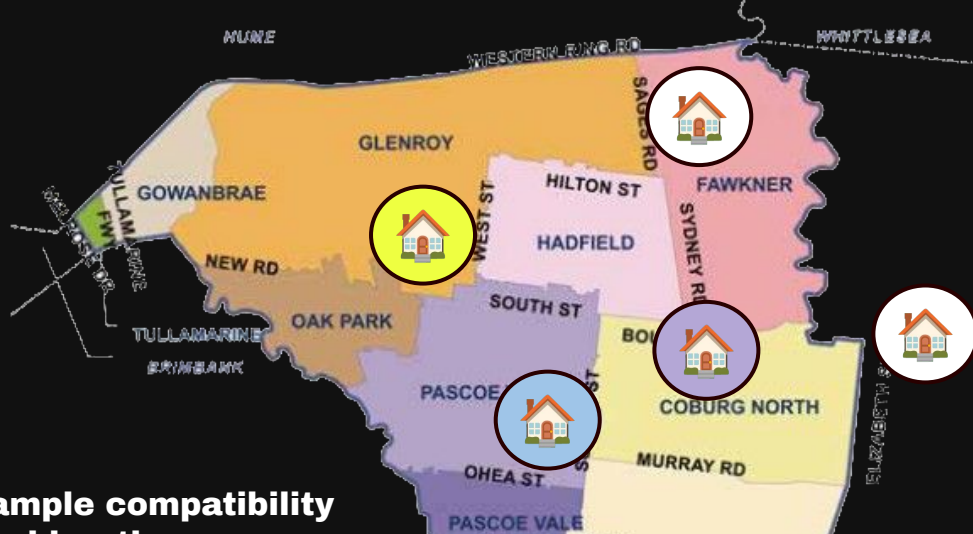
**Established  
property**

**6–8 residents**

Residents wanting to participate in MAINTAINING the property (gardens, etc), while other residents focus on retrofitting the next house

# MULTI-HOUSE COLLECTIVES

Established house residents form around co-living compatibilities



## Example compatibility considerations



**8 residents** Property is wheelchair accessible and residents focus on growing vegetables for a local food resilience network



**5 residents** Residents focus on balancing solo and collective practices by prioritising personal spaces and hosting regular gatherings



**8 residents (including kids)** Residents practice integrating Indigenous knowledges into their focus on living in a multi-generational community



**6 residents (plus pets)** Residents collectively organise the day-to-day care provided by a local support-worker-cooperative

# Participating in living collectively

*Who participates in what decisions, when, & why?*

*How do we practice navigating generative conflict together?*

*What are our accountability processes?*

*What agreements are needed; with whom; for what purposes?*

Stream	Land management	Buildings	Use of spaces	Financial responsibilities
Bank Mortgage priorities	Decisions about acquiring land	Decisions about what dwellings to build/retrofit	Decisions at the appropriate level (e.g., site, house, room)	Decisions impacting how to collectively meet the mortgage payments and accrual of transitional equity by individual contributors
Transitional Equity priorities	Decisions about improving land use value and/or impact the land value for equity holders	Decisions that impact the value of buildings for equity holders	Decisions at the appropriate level (e.g., site, house, room)	Decisions about transfer of equity to Collective Stewardship
Collective Stewardship priorities	Decisions about when and how to improve land quality for collective benefit (quality of soil and water, support for wildlife, etc.) and how best to honour Indigenous leadership and participate in Land Back processes	Decisions about adding, maintaining, and improving buildings for collective benefit (e.g., retrofitting, adding secondary dwellings, etc.)	Decisions at the appropriate level (e.g., site, house, room)	Decisions about how to ensure participants contributions are affordable

Retrofit

Decommodify

Collectively

> **Solidarity**

# In Solidarity

“Transformative solidarity is based on the commitment to... changing not just structures, but ourselves.”

*L.Hunt-Hendrix & A.Taylor 2024, Solidarity*

Transformative solidarity does not simply emerge from common interests

It requires:

A deep, enduring **commitment to justice**

Acknowledging our **partial perspectives**

Acting with **courage, curiosity, and humility**

Doing the relational work of connecting **across differences**

Recognising that **our liberation is dependent on liberation for all**

## Acting in solidarity...

# ... with the First Nation peoples on whose land we live

### Example actions

Forming Aboriginal Cultural Heritage Land Management Agreements to specify ongoing, routine activities that protect and manage each site

Enshrining commitments to participate in full land-back processes in the binding rules of our legal entity

Practice being is *communities of inquiry* that meaningfully engage with Indigenous knowledge systems

“If you have come to help me you are wasting your time.  
If you have come because your liberation is bound  
up with mine, then let us work together.”

*A phrase attributed to Lilla Watson, that was collectively articulated within a 1970s Aboriginal rights group*





## Acting in solidarity...

# ... with refugees and people disproportionately at risk of displacement due to the climate crisis

### Example actions

Cap our emissions at levels proposed by nations on the front line of climate change rather than those agreed by COP

Designing for the emergency housing we increasingly need for displaced people seeking refuge



“...the effects of climate change can interact with other drivers of displacement or can disproportionately impact certain groups.”

<https://www.racs.org.au/news/climate-refugees>

“...this is not a crisis of numbers; it is a crisis of solidarity...”

We can afford to help, and we know what we need to do to handle large movements of refugees and migrants” [UN report on Refugees and Migrants](#)



Acting in solidarity...

## ... with people experiencing housing stress



### Example actions

Showing up to defend against government evictions of public housing residents

Prioritise wheelchair accessibility during retrofit designs

Agree in advance how a group intends to participate in debtors strikes and other organised resistance



Acting in solidarity...

## ...with workers seeking to build transformative power through self-determined labour

Collaborate with a unionised building cooperative on the housing retrofits



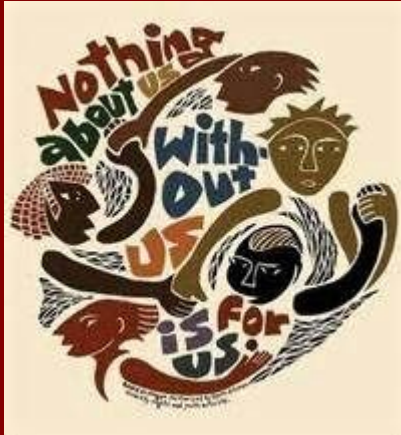
Source our energy infrastructure and supply from unionised cooperatives



“Solidarity does not magically emerge as a result of our interdependence – it depends on our ability to describe what bonds us, who we are, what has value, and how we should live together”

*L.Hunt-Hendrix & A.Taylor 2024, Solidarity p.xxvii*

**Prioritising  
solidarity is a  
crucial element  
of RAD housing**



**If we lived in a just world where –**

***First Nations sovereignty was  
honoured;***

***A just global and urgent response to  
climate change;***

***Housing was available to all;***

***and, where self-determined labour  
was directed for people not profit***

**– then RAD housing wouldn't be  
needed in the first place!**

**Retrofit** and **Decommodify** housing  
**Collectively**, and in **Solidarity**

More information

<https://radhousing.org/>

Feedback welcome

[crew@radhousing.org](mailto:crew@radhousing.org)