

5 June 2024

The Brassica Collective

Starting a Journey Together

Moving from one-on-one conversations
to a cohesive plan for a sustainable and
affordable multi-house collective





We are meeting on stolen land

always was, always will be, Aboriginal land



This workshop



- A (RAD) strategy for turning multiple existing suburban houses into denser, climate ready, and affordable housing
- A legal/financial model that supports collective approaches to the above strategy (Transition to Stewardship)
- A specific multi-house collective (the Brassica Collective)
- A concrete first step (Seedling House)
- A decision-making process for getting started (Participatory Governance)





Let's get introduced



Can we make this space better?

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



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Why?

Why do we think we can do housing better than the market?
Better in what way?

02

What?

What would the proposed “Brassica Collective” actually be?

03

How?

How does all this work? Housing costs money right?

04

Who?

Who participates and in what way? Do you want to opt in?





Why?

01

RAD COLIVING IN SUBURBIA



The Climate Crisis

Mitigation and Adaptation

Climate housing, but different to this...



Eco-cohousing

Brougham St Cohousing

Rural self-sufficiency

Permaculture tree-change

Sustainable apartments

Urban coop
Nightingale
Assemble

Lobbying government

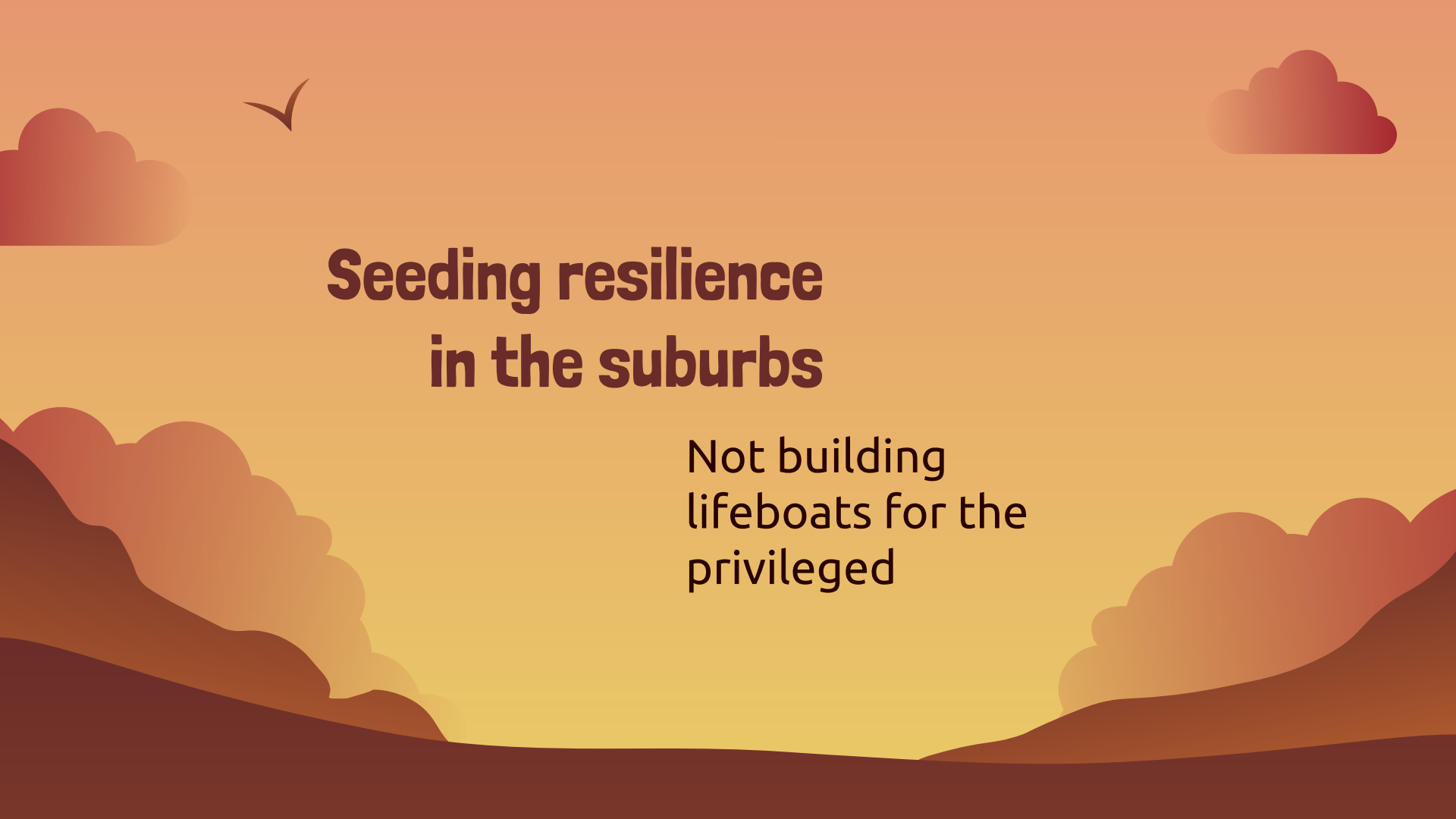
Building code improvements
Funding green building



Retrofitting



- Australia's existing buildings emitted 1804 million tonnes of CO₂, 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

The background is a stylized landscape with a warm color palette of oranges, yellows, and browns. It features rolling hills at the bottom, stylized clouds in the middle ground, and a single bird in flight in the upper left. The overall aesthetic is minimalist and modern.

Seeding resilience in the suburbs

Not building
lifeboats for the
privileged



The Housing Crisis

Australia's approach to housing is some
of the most fucked in the world

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

De-commodification

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



De-commodification

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.





RAD Retrofit And Decommodify




Coliving & Multi-house Collectivism

Modest private spaces
Collective shared resources



Balancing Individual autonomy with Collectivism

It's not easy, but better than burning through our carbon to construct a private realm for everyone.





Spectrum line





What?

02 A MULTI-HOUSE COLLECTIVE



The background is a stylized landscape with a warm color palette of oranges, yellows, and reds. In the upper left, there are two small, fluffy clouds. In the upper right, a large, soft, circular shape resembling a sun or moon is partially visible. The foreground features a series of rolling hills and a wavy line that suggests water or a path. The overall aesthetic is minimalist and modern.

Physical

Let's talk about the "bricks and mortar"

Approx Six Sites

Cycling distance apart

Distance between each house balanced with cost

Inner north

Affordable parts of Merri-bek and Darebin

Skirting high density

Balancing access to transport and culture with avoiding being built out

Potential for specialisation

Starting with a standard suburban home but leaving the door open to special properties

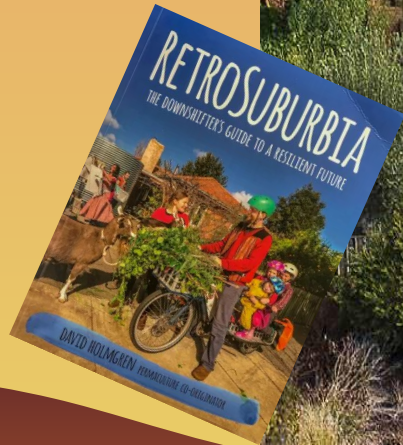




**Six houses,
alike in
dignity**

Infrastructure for resilient permaculture living

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



A "second smaller house"

As eco studio apartments



BEFORE



AFTER



THE WHOLE CABBAGE

Increasing density with larger main house

Renovate or buy, but renovate gives opportunity to tweak spaces to better support coliving.

The background is a stylized landscape with a warm orange and yellow color palette. In the upper left, there are two small, dark red clouds. In the upper right, there is a large, light orange cloud. The bottom of the image features a series of dark red, wavy lines representing hills or water. The overall style is minimalist and modern.

Behavioural

What sort of intentional community are
we creating?

A single collective structure



One “owning” legal entity

Large enough for resilience, small enough for governance

Ability to move between houses

Less about a single “forever” home, more about housing across life changes

Multi-level governance

Decisions affect whole collective, a site, or an individual space

We do the work

We handle the messy human work of conflict and relating - to allow us to collectivise



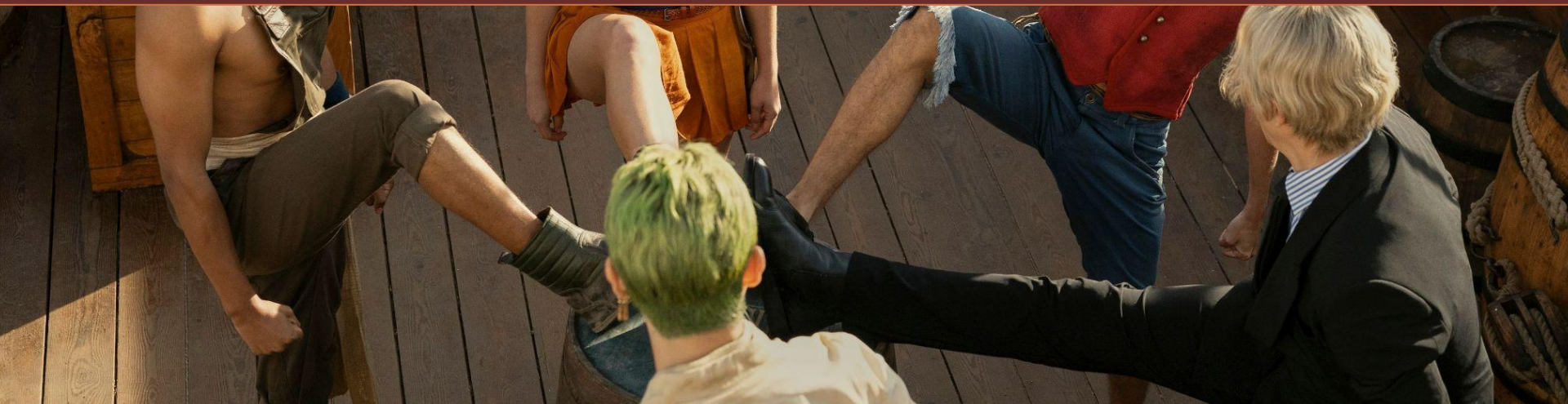
What makes the Brassica Collective unique? (we're not just RAD)

We can have our own specific values and goals.
Maybe one day there will be different RAD
collectives valuing different things.





Small group discussion





How?

03

A TRANSITIONAL MODEL





Transition to Stewardship model

Getting to community stewardship via
current capitalist systems

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

- Focus on housing at a manageable cost. Eg 30% of income, or market rental

Further reduce debts, move towards community 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

Not a private lifeboat, includes support for wider society

- Small surplus to support other housing projects (or continue to grow then subdivide)





Seedling House

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

Seedling House

~\$250k

Up front costs

Assuming \$1M house.

✓ 4–5 residents

Who lives there?

Early residents are pioneering voyagers, not necessarily final residents of finished house

sweat & solidarity

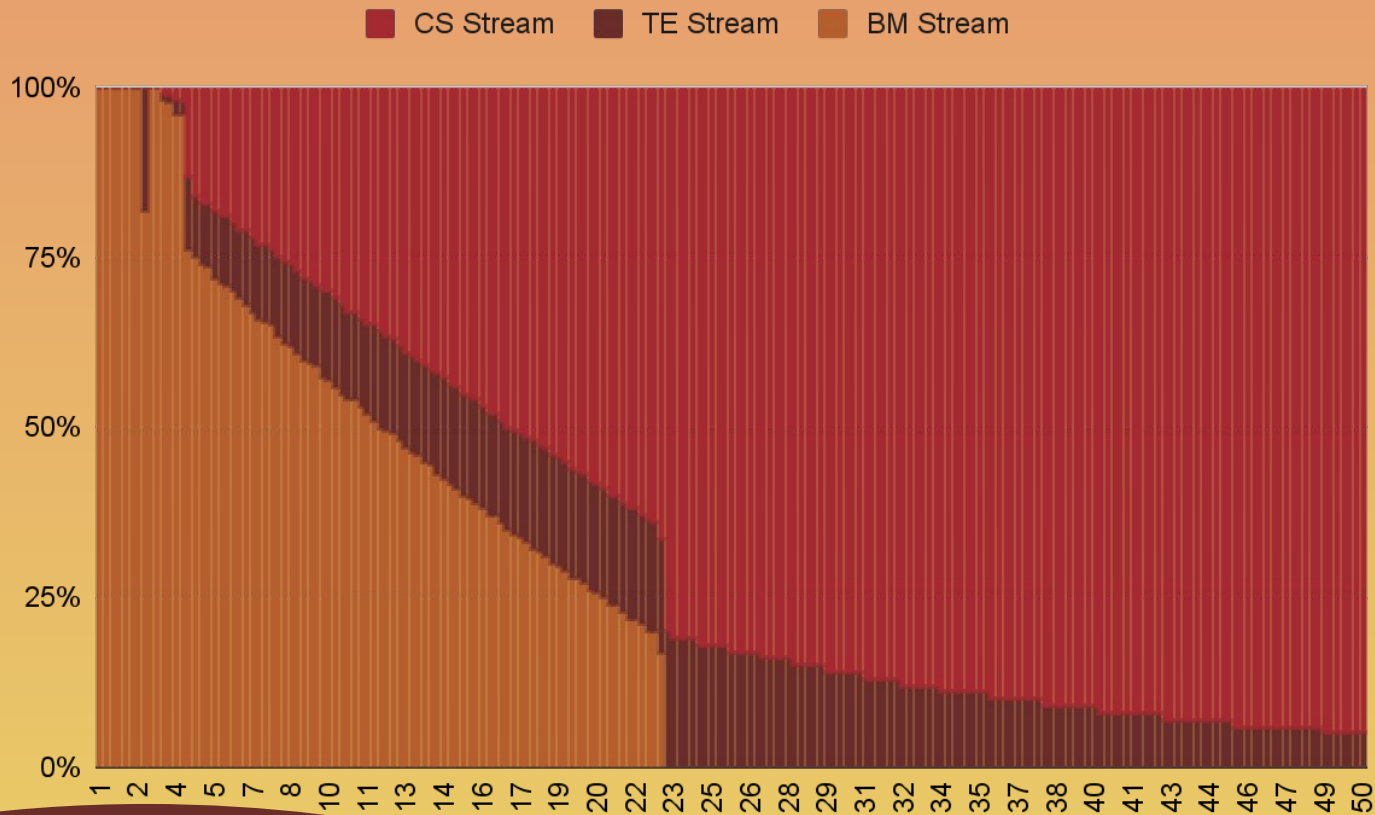
Part owner build / part solidarity economy

We focus first on the Brussel Sprouts, then on to the main house retrofit

% income over time



Ratio of streams



Who?

04 A VOYAGE YOU CAN JOIN

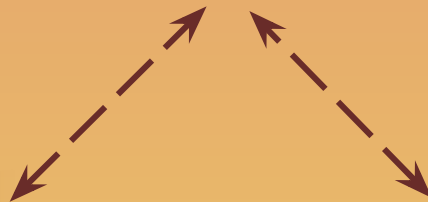


Previously discussed

Forming groups for multi-house collectivising?

Project

One or more multi-house collectives?



Group

Potential pre-defined group(s)
based on high-trust relationships?

Process

Group-defined governance
processes?



Proposal

Collectively stewarding a RAD housing project



Project

Brassica Multi-House Collective
a RAD housing project

Group

Emerging collection of people
cultivating high-trust relationships as
they participate in the commoning of a
RAD housing project

Process

Collectively designing participatory
governance practices for stewarding
a RAD housing project

Getting started

Participatory Governance

Who opts in to participate in which
decisions when, why, and how?

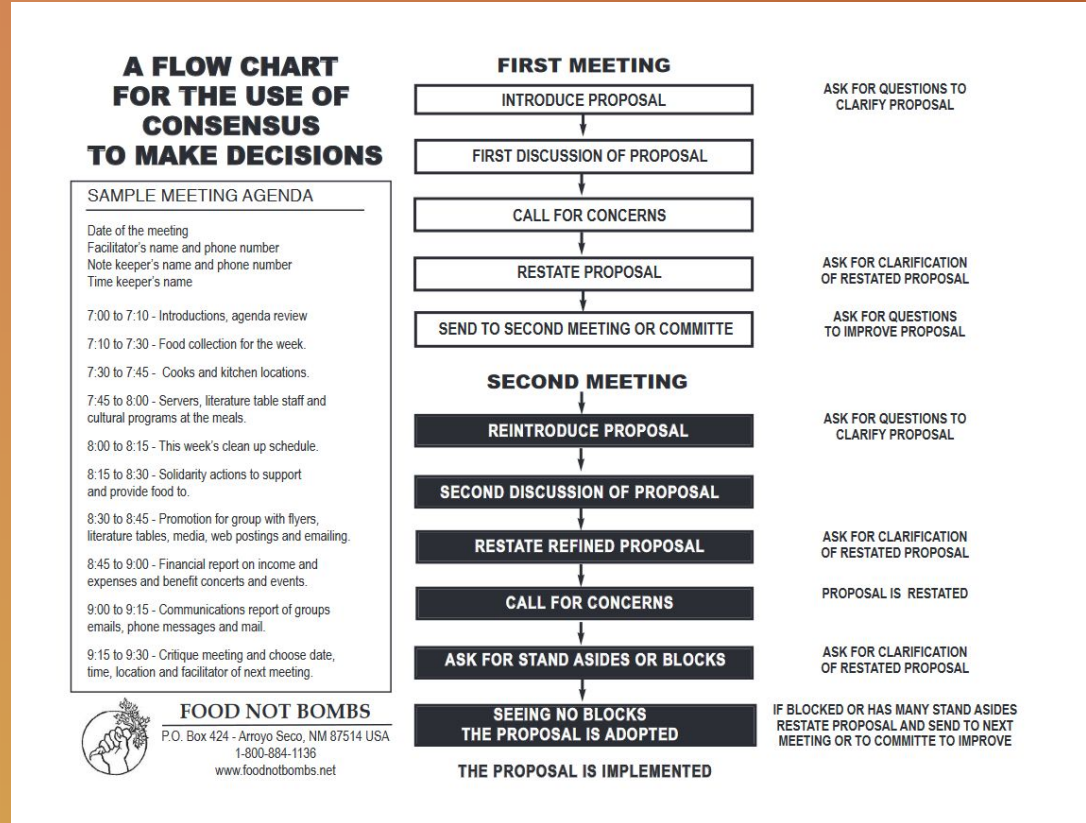
Great processes, but different to this...

Formal Consensus

One of the **consensus decision** processes, involving collaborating on proposals, identifying unsatisfied concerns, and modifying proposals to generate a pre-defined form of consensus
Example context: Food Not Bombs

Sociocracy

One of the **consent-based** decision processes, allowing semi-autonomous circles to each take responsible for achieving elements of a shared goal.
Example context: Urban Coop



Forms of participation



Voyagers

Ongoing commitment to participate in cultivating high-trust relationships and contributing to specific decisions about process-design proposals and project implementation

Crew

Opt-in short-term commitments to participate in designing and facilitating governance process and/or managing specific stages of the housing project

Supporters

Opt-in to ad-hoc opportunities to support specific aspects of project implementation



Examples of Crew Types



Governance Crews

Crews focused on tasks such as planning, design, and facilitation
e.g, the 'RAD Crew'

Implementation Crews

Crews focused on implementing specific stages of the project
e.g. the 'Seedling Crew'

Optimisation Crews

Crews focused on maintaining & improving established processes
e.g., the 'Cabbage Patch Crew'

Example Crews



RAD Crew

- Refine T2S Model (get legal/financial advice etc.,)
- Design and facilitate asynchronous and in-person decision-making processes

Seedling Crew

- Refine property-selection criteria and acquire 1st seedling site
- Project manage a 'Brussel Sprouts' build and/or retrofit



Voyager Expectations



- Regularly participate in facilitated assemblies (~ 6 week rhythm)
 - Discuss proposed decisions
 - Crew reports / form next round of Crew
 - Relationship-building exercises
- Engage in asynchronous decision-making (when prompted by Crew online, Loomio-style)



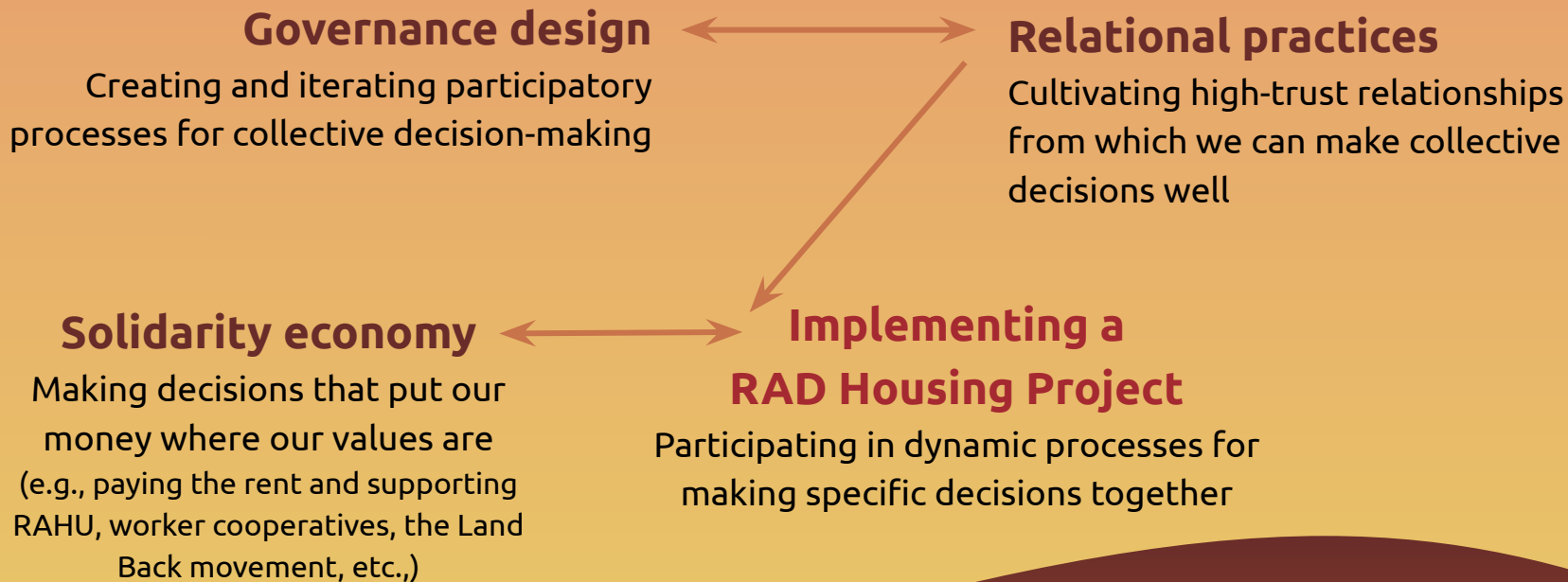
Supporter Expectations



- Explicitly opt-out of decision-making processes for now (can still opt-in later if/when that is of interest)
- Engage with specific support requests from Crew; opting-in or out depending on capacity at the time.

Concepts to explore in more detail later

Participatory governance in context



Concepts to explore in more detail later

Theories of change

We believe that the early stages of a RAD housing project offers a leverage point for well-resourced folk to contribute to **prefiguring better futures** by providing opportunities to:

- **Leverage our privileges** (e.g., by redirecting our default momentum to prioritise individual financial security into creating stable housing for collective well-being)
- **Practice commoning** (e.g., by embracing unexpected outcomes of our participatory processes as they emerge from the collective efforts of those who show up)
- **Act in solidarity with more radical movements for change** (e.g., by supporting broader efforts to decommodify our basic needs, decolonise our ways of relating, and dismantle oppressive systems locally and globally)

Reflection Time



Feelings about RAD projects existing in society in general?

Feelings about being personally involved in the Brassica project?

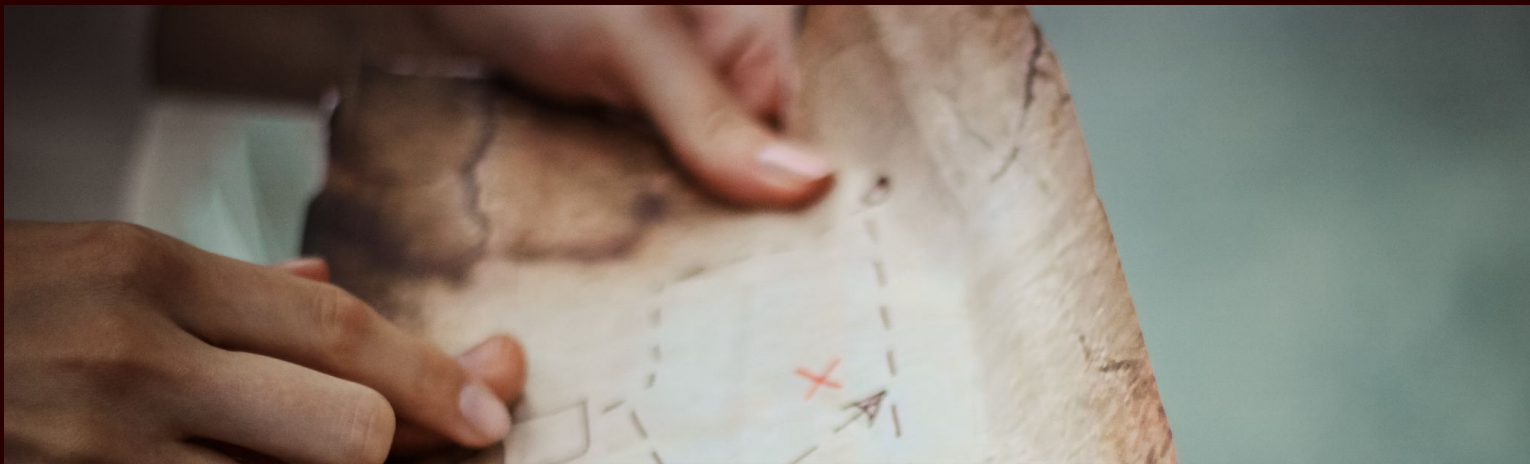
Next Steps



- Questions, clarifications, & commitments to initial forms of participation
 - RAD Crew to meet ~19th June and every 2 weeks from then
 - Voyagers to assemble mid-July and every 6 weeks from then (with asynchronous participation on Loomio in between)
 - Seedling Crew to form and decide meeting rhythms at next Voyager assembly
- * (Additional opportunities to become a Voyager and/or join existing Crews at each assembly)



Join my crew!



Questions, clarifications, commitments?

