**Self-renovating neighbourhoods1**

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**Abstract**The old regeneration is dead, or should be. New regeneration will be driven by local people as agents of neighbourhood change, connected through solidarity networks, with the state and markets as enablers. It will focus on the fine grain of the lived neighbourhood, abjuring all silos and proactively weaving new fabrics of ownership and responsibility for the built and social environment. Inspired by stories of ‘accidental’ renewal arising from the clear self-interest of groups of local people, this paper introduces the self-renovating neighbourhood. It defines regeneration as the unleashing of trapped resources to nurture transformational local change, and makes a call to action to unlock people, land and buildings, and common bond equity capital to rebuild Britain from the ground up.

# REGENERATION IS DEAD, LONG LIVE REGENERATION

What was wrong with the old version? So many things … It was top-down, run by grasshopper professionals, done to local communities not by them. It usually started from ‘Where’s the money and how do we get it?’ rather than ‘What’s the opportunity and how do we make it happen?’ Too often, local people, including local businesses, were treated with contempt, ‘consulted’ but not motivated as agents of change. It was predisposed to destruction with a focus on ‘clearing the decks’, both physically and socially. It was characterised by obsessive silos — divisions by ‘theme’ (departmental interest), ownership and tenure, and by the chasm between physical and social professionals.

There was a widespread failure to understand or value ‘the genius of place’ or the holistic nature of people’s real lives. Indeed, people were caricatured as blocks of statistical need, requiring dilution or displacement. Other blind spots were time and scale. Human timescales relate to immediate issues and to the life cycle needs of where people grow up, raise families, live out their twilight years. Always constrained by electoral timescales or developer imperatives, regeneration missed the importance of now and of the 100-year horizon. In terms of geographical scale, approaches tended to vacillate from very small (New Deal for Communities) to very large (Regional Development Agencies), with a constant centripetal force seeking the managerial convenience of local authority boundaries. Programmes were always designed or tweaked to work for the commissioner rather than support the flexibilities needed on the ground.

Despite increasing use of the language of civic engagement, the ”routines appear to be misaligned with citizens who seek a sense of agency”.2 Located in the ‘space of possibilities’ between the vertical hierarchical ‘system’ and the horizontal peer ‘lifeworld’, it nevertheless seemed to insist that citizens ”detach themselves from their natural soil and roots” in order to engage.3 Heavily-resourced *capacity building* taught people to work within the culture of the powerful, when what is needed instead is *consciousness raising* to help people find their own agency.

The greatest failure of the old regeneration also offers the greatest opportunity for the birth of the new: regeneration was financially compromised. Dependent on two teats — government funny money (area-based initiatives) and developers’ funny money (Section 106) — that have both withered and dried up, there is no longer a choice about thinking differently.

Mass production of stuff became possible through specialisation, standardisation and centralisation. Public services have been industrialised in the same way. Yet citizenship is not a thing to be churned out. Human and social services introduce serious diseconomies when they are scaled up. What seems pragmatic for commissioners and profitable for providers can be disastrous for genuine outcomes. Scale pollutes caring work (the main kind of work in a post-industrial economy), because it creates distance, loses trust, and misses out on the resourcefulness of co-production.

Over time blunt but honest output measurement metrics (local authority dwellings demolished, kilometres of road built) were replaced by the often empty rhetoric of empowerment. Even sophisticated SROI (social return on investment) measurements are only as good as the indicators and proxies they choose. Whether counting beans or typing up Post-it notes, what matters is the underlying values. There have been many highly-skilled people with great integrity working in the regeneration field, and they have done their best. Now, with the ‘regeneration industry’ shot to bits, there is the opportunity really to do things differently.

# ‘ACCIDENTAL’ TRANSFORMATION

Hidden among all this activity in the regen industry, has been a series of inspirational but unexpected transformations. Not driven by policy or official intervention, instead they are the expression of the clear self-interest of groups of local people.

**Upper Brockley**

By the 1940s, most of the fine mid-Victorian houses of Upper Brockley had been sub-divided into multiple occupation. In the 1950s and 1960s, these provided accommodation for the recently arrived African-Caribbean population. An easy narrative states that, from the mid-1960s, artists associated with nearby Goldsmiths College started to move into the large and at the time neglected houses on Manor Avenue, beginning the process of ‘gentrification’ which continues today.4

But there is a different story glimpsed in the oral histories gathered for ‘Longest journey: A History of Black Lewisham’,5 which describes how the West Indian presence in Brockley grew from 1948 when five of the *Empire Windrush* passengers gave Wickham Road as their address, through the 1950s and early 1960s, when social clubs for black youngsters began to spring up in the basements, and Madam Hector opened her salon displaying hairdos popular with black women of the time.

Initially, there were mainly single men and only a few families. Even as women and children arrived, the houses were largely bare, and there was a strong feeling of temporary accommodation with a cooker on the landing, a cold-water sink and shared bathrooms.

As in many poor communities, systems of saving had developed in each of the Caribbean territories. In Jamaica, this was called ‘pardner’; in Grenada it was ‘sou sou’. A group of people agreed to save together, and each member would ‘throw a hand’ by putting in the agreed weekly sum. It was decided how many weeks the saving would run for and when each member would get ‘the draw’. This enabled members of the Caribbean community to make large purchases at a time when the banks would not accept them as creditworthy.

Basil Morgan’s family came to the UK in 1954, his father a carpenter, his mother a dressmaker. The Morgans and four or five other local families came to know each other very well, bonding through similar experiences back home, coming from the same extended family or having lived in the same district. When Basil was old enough, it was his job to collect the money from the families — an important responsibility for a young boy — and he came to be well known by the growing local Caribbean community. New arrivals to the area from the West Indies sought out established families like the Morgans, who became a kind of unofficial reception committee.

Given the limited choice and poor quality of housing available to black people, it is no surprise that some determined newcomers set their sights on purchasing homes. They faced difficulties with sitting tenants and were often exploited by lenders charging 25–30 per cent interest rates but, despite relatively low income and sending money back home, a number of new settlers were able to buy houses, often making use of the old pardner system to raise the deposit.

As the black population began to grow, many families took this mutuality further, working together on each house to bring it back from the brink of dereliction. Their collective hard work and shared resources rescued that little neighbourhood, and those that stayed into the 1990s and beyond saw some of the highest property price rises in London.

**Crossfield Estate, Deptford**6

The brick blocks of Crossfield Estate in Deptford Creekside were built by the London County Council in the late 1930s and remained under GLC management until April 1971, when they were handed over to Lewisham Council. The GLC Housing Department was famous for its grand schemes, but notorious on matters of day-to-day housing management, and conditions in the blocks were appalling. One woman said, “I have lived on this estate for 22 years, I have spent 21 of them trying to get out”. Crossfield referrals to Social Services for material poverty were four times the local average.

Lewisham Council were planning to turn the nearby Church Street into a major dual carriageway. Crossfield tenants, some living within feet of the proposed road had not been consulted or even told about the plans. When local community worker Ann Gallagher called a tenants’ meeting in January 1973, the reaction was instant. Of about 200 people who participated in the campaign, around 170 were women. Their long-brewed anger at conditions was expressed in mobilising support for the demolition of the whole estate. They produced a brochure describing the effects of the road and their everyday experience of blocked drains, rats, damp and fungus on the walls. They took direct disruptive action, with a demonstration closing Church Street to traffic during Friday evening rush hour in the middle of a rail strike.

While other councillors had walked out of early meetings, the group found weighty support in Ron Pepper, Chair of the Planning Committee, and two young councillors. Despite concern that demolition was a waste of housing stock, these councillors supported tenants in their campaign, as well as visiting many in their homes to take up individual cases. Within two months of the first meeting the Housing Committee agreed to rehouse all the tenants on the estate: a triumph of local activism, but the story does not end there.

A group called Student Co-operative Dwellings (SCD) had negotiated with the council for sites in the area and eventually built the Sanford Street Co-op. They approached Ron Pepper with a proposal to give Crossfield over to SCD. This fell by the wayside, but it gave Pepper the idea of using Crossfield to house single professional people. Head of a secondary school in Peckham, Pepper was acutely aware of the teacher shortage in schools crowded with the children of the early 1960s baby bulge. Places on the estate were offered to the Inner London Education Authority, Goldsmiths College and Thames Polytechnic. The plan scraped through the Housing Committee, and a new community grew up in the blocks: a constantly shifting population of students, artists, musicians, teachers and social workers.

Here public and voluntary sector workers lived with the same facilities and often worse conditions than their pupils or clients. Students had the opportunity to integrate far more than they do in most areas. The estate brought a new middle-class segment to Deptford, with none of the gentrification or widespread displacement of working class communities that was to feature in the rest of docklands. It also gave unprecedented momentum to the development of a radical community arts and music scene. Dire Straits, Squeeze and the Flying Pickets made it beyond Deptford, but there was also ”a proliferation of tiny groups, growing and splitting like amoeba, producing discs from garage studios sounding like they’ve been cut in a biscuit tin”.7

With only minimum improvements, the blocks were far from normal standards of accommodation. This new population had generally low wages, but they tended to be creative, resourceful and, importantly, to believe in collective action. A typical Crossfield social event would involve sorting out mould, knocking through walls, laying lino and tacking up curtains. They were building a community while they tidied up, and both Deptford and the estate benefited hugely from the social capital as well as the environmental improvements. In contrast with other local estates, when Crossfields was awarded an Estate Action programme, tenants voted against installing security doors and entryphone systems, preferring the open balconies and prioritising improvements to the shared facilities.

There are other examples: artist-led cultural quarters that transform area reputations; music studios that provide hubs of employment, entertainment and a strong sense of family; family squatting groups that took over whole streets of condemned housing and paid rent into the pot to DIY some more life into them; seaside towns that drag themselves out of the bottle and into the guide books; self-build groups that get an amazing buzz from being in physical control of their housing destiny. They usually begin with affordability of space and with people who have the strength of will or peculiar circumstance to avoid the dead hand that keeps most people from participating directly in neighbourhood change. But there are too few of these stories; they are often snuffed out by economics and politics, both micro and macro; and it is very rare that the value uplift they create is captured and reinvested.

What can these stories teach us? How might they inspire a new regeneration approach? First, they confirm that all interventions are unpredictable, so we can only go forward with strong values — courage, integrity and openness. Secondly, they highlight the importance of collective self-interest and sociability as a motivator. Valuing the place is the glue that binds strangers and keeps the network porous to newcomers. They also remind us that we need to find ways to lock in affordability for the long term, as with development trusts that use assets and enterprise to cross-subsidise their social impact, community land trusts where the freehold remains in community ownership, or housing rules that protect and promote stable diversity.

# A NEW SET OF RULES

One ‘old’ definition of regeneration was ”the retro-fitting of sustainability into neighbourhoods that have missed out on appropriate maintenance investment”.8 While this captures some important points, it feels essentially passive and mechanistic, reinforcing the idea of regeneration as a process done by specialists. My definition for the new regeneration is ”the unleashing of trapped resources to nurture transformational local change”.

‘On the one hand we are called to play the Good Samaritan on life’s roadside, but that will only be an initial act. One day we must come to see that the whole Jericho Road must be transformed so that men and women will not be constantly beaten and robbed as they make their journey on life’s history.’9

It is resourceful, collective local action that will transform the Jericho Road. To be resourceful, we have to start with the actual not the abstract — the genius of place, what we have got right now (including the layers of history close to the surface). Start with strengths and assets not needs and a deficit model. Don’t wait around for a government road-building programme, or spend years on fabulous masterplans, but start right now with whatever we can do in the meanwhile. We need to integrate planning and action so that we are making the future as we plan it and vice versa.

The work at neighbourhood level will be driven by groups of people collaborating practically and equitably for mutual gain, outside classic partnerships (‘the suppression of mutual loathing in the pursuit of cash’). It will tap into the great grassroots virtues of thrift, impatience and sociability that were so ignored in previous regeneration, and work along the grain of real motivation, the ‘desire lines’10 carved out by love, anger, fear and hope. Fluent in all the languages of time, from meanwhile to long-term horizons, it will take inspiration from the past to address contemporary issues. While rooted in the genius of place — paying attention to a form and level of detail rarely noticed by professionals, always starting with assets and promoting renewal without destruction — the new regeneration is open to flexible and multi-focal geographies from fine-grain to global.

Both regeneration and public services more generally need to move on from Henry Ford to Taiichi Ohno, from scale to flow. Ohno saw that the longer the part is in the system, the higher the total cost.11 Greater economy comes from flow rather than scale, and that is before you consider the experience from the perspective of the ‘part’ — in this case a citizen. We need to keep the time citizens must spend ‘in the system’ to a minimum and instead go with the flow of citizen-led solutions for ‘the last mile’ of local regeneration.

# RESOURCES

None of this is meaningful if we do not have the resources to achieve it, but an entrepreneur is someone who sets out to do something without (yet) controlling the resources to achieve it.

For the author, it is an article of faith that we do have the resources but we need to unleash them. People, spaces, investment and opportunities are already in place, but are currently locked down by inflexible systems, structural inequalities, risk aversion, dependency culture and perennial power games. Most importantly, we have been looking at the whole issue upside down. Policy has aimed to define the problem, throw money at it and measure the change. Instead, policy should invest in relationships, ideas, leadership and sustainable pipeline finance in order that people themselves can make change on their own turf, in their own time, on their own terms.

## PEOPLE

The best creative outreach programmes have repeatedly shown that people are not apathetic or uncaring. They are not reached properly — the guiding motto in the Get Set for Citizenship programme was ‘their apathy is the failure of your outreach’. They are not listened to properly — the Community Organisers programme11 uses RE:generate’s Root Solution Listening Matters approach to listen deeply, without agenda or prejudgement, to what people love, what makes them angry, sad, fearful or frustrated, and to their dreams of how things could be. It is these emotions — otherwise known as self-interest — that ignite the impulse to act. They are not encouraged and sustained properly — ‘engagement’ asks citizens to leave their lifeworld and enter the system; well-intentioned ‘supporters’ listen for issues and then take action on the community’s behalf; rising community stars are quickly dismissed as ‘usual suspects’.

There is a particular kind of lock-down for a uniquely important group of people. The benefits system builds economic and social brick walls around poor neighbourhoods, trapping into inaction the very people who could do most to make neighbourhood change. The state spends over £100bn a year on working-age benefits that keep people in the gutter, just above the safety net, but with no ladders or bridges. At a time when jobs are so scarce we need solutions that create new jobs out of ‘the things that need doing’. Neighbourhood regeneration is full of short-term, part-time and sessional opportunities — what I call ‘the phantom economy’. The Community Allowance14 would allow community groups to pay local people to do work that strengthens their neighbourhoods without losing their benefit status. It is well known that social mobility depends on networks and that isolation is one of unemployment’s most dangerous impacts. The Community Allowance offers a triple win — it is good for individuals and their families, giving them small but crucial additional income, a strong sense of self-worth, and new opportunities to break out of the trap; it is good for the neighbourhoods, as the long to-do lists begin to get addressed and the wealth of energy, local knowledge, brains, brawn and passion are unleashed; and it is good for the state because it moves people away from burdensome dependence, creating growth at the grassroots in the places that need it most.

People is plural. If there is one unit that groups into more than the sum of its parts, it is human beings. Margaret Mead’s great warning not to underestimate the power of small groups in changing the world remains an inspiration, while Richard Sennett has recently explored the power of collaboration and the skills needed for ‘hard co-operation’. Given fast-changing populations, one of the most important collaborative jobs is that of the ‘welcoming committee’.

Working alongside and among local residents, there will always be space for *organisers* who can listen and ignite the impulse to act; *specialists* who have watched and thought about the way things work; *pollinators* who visit between places, carrying stories from one place to the next; and for *solidarity networks* of bifocal organisations who know the fine grain of their own place, but can also look around to understand and support others elsewhere. We will need the ‘regeneration imagination’, a feature of the very best regeneration specialists. Like Collingwood’s ‘historical imagination’, it is able to discern the plausible through prior knowledge, even when the plausible has never been tried. ”The points between which the historical imagination spins its web… must be achieved by critical thinking.”15

## LAND AND BUILDINGS

Regeneration has often been criticised for focusing too much on ‘bricks and mortar’, but there are some good reasons to do so. The problem was not the interest in built assets and land use as such, but its human emptiness — these architectural visions were unpeopled, or unrealistically peopled.

It is widely agreed that shared positive values are important to successful neighbourhoods, yet nothing is invested in supporting or promoting them. It is an indication of the crudity of markets that existing places with shared values are very valuable (eg Blackheath), places that manage to create shared values become very valuable (eg Hoxton) but often lose the original base in the process, but the only values that most developers promote are individualism and materialism. Where new neighbourhoods are built by and for people — as with co-housing and self-build — they often become successful communities and the envy of others. The social infrastructure of new places should be laid down with the roads and the drains and just as carefully scrutinised for effectiveness and longevity.

Locality members have a long history of community asset development, driven by the desire to weigh anchor, to create permanence, to build wealth in local communities and keep it there, making use of spaces now and locking in affordability and social benefit for the future. Physical assets can be ballast to the balance sheet, helping to capitalise the community sector to give it better survival prospects. But it is not all about long-term. Meanwhile use16 is the ultimate in unlocking community capital right now. Just because something is temporary does not mean it is not powerful — think lightning or blossom or a festival.

Some of the best stories are of places where significant hidden value was released through determined local action, as with Coin Street Community Builders17 and Westway Development Trust.18 This gap between current perceived value and future potential value is the inspiration behind the Seaside Towns Economic Partnership.19

Local regeneration must include the nurturing and renewal of the physical fabric from single sites and totemic assets to small plots and whole neighbourhoods, as well as public services, amenities and facilities. The Community Rights to bid, to build, to challenge and to plan granted by the Localism Act may provide an effective tool; they will certainly raise expectations that all have a role to play in managing the physical and social landscape, and nothing is off limits.

The virtual landscape is also rich with potential for communities. ”The internet is more than a technical means to an end … It is the birthplace and living space of a communication society and therefore the key to the transformation of an era.”20 Data and digital assets play the same double role as buildings: they serve a purpose now, and they create value for the future (though, as with Facebook, their fortunes can rise and fall fast and far). For regeneration, there are four main types of digital asset.

— *Connector apps*, whether generic like Twitter and Facebook or specific like hyperlocal websites and special interest nings, can help build and mobilise networks.

— *Knowledge hubs* provide information-rich cupboards on an enormous range of subjects. Those specifically focused on place data, such as http://[www.theplacestation.org.uk](http://www.theplacestation.org.uk), use maps to organise data sourced from ‘above’ (owners and authorities) and ‘below’ (communities and users).

— *Supply/demand sites* bring together people who want things from each other, whether trading, sharing or joint-purchasing stuff or services, or arranging meet-ups.

— Last but certainly not least is the *infrastructure* of the digital world: phones, tablets and computer hardware, software and operating systems, hyperfast broadband, large-scale wireless routers, and even augmented reality.

Tech-savvy communities are exploring the potential social value of digital assets from every possible angle.

## MONEY

There is an old treasure chest in Warwick with five locks (Figure 1). The idea was that five different people held the key to each of the locks so they could only open it if they all collaborated — a great metaphor for financial accountability. Modern and far wider versions, where input as well as output is a shared responsibility, are to be found in crowd-sourcing and community shares. Raising investment directly from local people shows true buy-in, as with the recent achievement of FC United who hit their target of £1.6m raised in shares.21 All types of community investment — whether shares or sweat equity —can be incentivised through matching funds such as Community First,22 based on Jim Diers’ work in Seattle.23

There are important new roles for the large investors — government, lottery, trust funds, philanthropists and corporate/private finance. All should seek to be engaged investors, focused on the triple bottom line of financial, social and environmental results. There are three other factors to consider: devolve decisions about spend by giving vouchers to grant recipients for support services or through long-term funding approaches such as Big Local, which prioritise engagement, sharing and local responsibility; incentivise innovation, using funded challenges such as those run by NESTA in recent years24 or the Portas pilots;25 and target the gap between current perceived value and future potential value through investment readiness support and by pumping in ‘soft’ investment (patient capital) to create conditions in which ‘hard’ investors will follow.

There is much talk about Social Impact Bonds (SIBs) and, more recently, Neighbourhood Bonds (NBs). It is worth highlighting the options. In a SIB, the commissioner says to the investor: ‘If you can reduce the cost of a problem by £10m we’ll give you £8m.’ The investor says to the deliverer: ‘I will pay you £6m and I expect you to reduce the cost of the problem by £10m.’ If it works the investor gets £2m and the state saves £10m. If it does not, the state continues to pay the £10m cost of offending, the investor loses £6m and the deliverer gets fired. Respublica has considered the potential for NBs to raise funds for neighbourhood planning. Developers pay pre-planning and other fees to the local authority, who put it into a fund along with locally raised investment. A quarter of the bond is spent on neighbourhood planning, and the rest is invested through an intermediary in a sure-fire social housing deal with a promise of six per cent return over five years, which is used to pay back the local investors. The SIB uses savings to the public purse to pay investment yield; the NB raises more than it needs in order to create a yield. Neither of these options aims to capture and reinvest the local value uplift generated by organised communities that work together to make a difference. In theory tax-increment financing captures uplift, but its focus on business rates gives it an exclusive focus on the non-domestic rather than the neighbourhood totality.

Money in regeneration is not just about investment finance and asset values. It is also about generating wealth through trade and keeping it swilling around the local economy by plugging the leaks to enhance the multiplier effect (LM3).26 Trading together, through local currencies, time-banking and mutual marketplaces, helps to keep it local. Community enterprises are ‘fabulous beasts’,27 incredibly diverse in terms of business sector. They take a range of legal forms, but mutualising is becoming increasingly popular, as it shares the effort and the rewards of production, service and consumption, from John Lewis to the People’s Pier Company via Just Change tea. Enterprising communities are responding rapidly to the opportunities of renewable energy, which can underpin the viability of land assets, as in Scotland, where half a million acres are in community ownership. In south-west England, Just Power is providing a renewable energy service to the local community sector where the profits are shared. Across the north of England, CoRE supports communities to invest in renewable solutions and takes an equity stake in the resulting enterprises.28

# HOW CAN POLICY ENCOURAGE SELF-RENOVATING NEIGHBOURHOODS?

**The state as enabler**

Politicians, policy-makers and leaders must commit to a creative, optimistic vision of a new regeneration in the face of monumental challenges.The state-as-enabler has four roles: set the vision and prove the concepts; protect weaker players; tackle barriers; and support cross-community learning.

In developing vision, government should aim to crowd-source the thinking, opening up beyond Whitehall and the think-tanks. NESTA’s neighbourhood challenge programme has recently highlighted the role that support agents should play in creating the necessary conditions for citizen-led innovation. They advise: ‘Don’t use money to tackle local needs, fill gaps in provision or redesign/re-engineer the place — instead use it to unlock potential, build relationships, uncover local ideas and grow leadership within communities.’29 This is the commendable drive behind the Community Organisers, Community First and Big Local programmes and such focus has to be protected from distortion by those who would seek to count and report outputs in ‘business plans’, as if such numbers represented the change we need to see. While decisions on priorities are rightly devolved, decisions on location (and, to a lesser extent, delivery methods) remain centralised. Once the concept is proved, it must be available everywhere, so that any and all citizens have the potential to work collectively to transform their own locality. The Community Rights approach is a move in this direction.

A key role for a progressive state is the protection of weaker players, not simply through redistribution of wealth, but by bringing the potential for change as close to people as possible to reduce the gap that privilege creates. The suggestions below for unlocking resources create easy and widespread access to inspiration, funds and the power to make change. The state — both elected politicians and non-partisan officials — will always have a role as mediator and ombudsman, to reach consensus or ensure fairness. Sometimes, especially post-BSkyB, it needs to outsource that role to ‘honest brokers’ and independent judges.

All governments love the idea of ‘barrier-busting’; those with limited resources are particularly keen to consider ‘what’s in the way’. But it is rare that a barrier can simply be removed and all will be well. Business rates are a barrier to meanwhile use — that does not mean they can be abolished. The compulsory purchase legislation is a barrier to unlocking assets in problematic ownership, but it is important protection for individual home-owners who find themselves in the way of the powerful. In each case, the specific objective has to be considered, and this will more often lead to a purposeful tweak rather than a ‘bonfire of red tape’.

The state-as-enabler should support peer-to-peer solidarity, and invest in learning, not by academics and evaluators, but by the people who actually need each other. It should encourage and support networks of bifocal organisations to provide the mutual nourishment that spreads learning and helps prevent burn-out.

**Unlock people**

The vision is one in which local people are the agents of change which they make by their own actions, which nurtures what they love and tackles the things that drive them mad. Government is already supporting the training of thousands of community organisers who listen and move people into action. This could grow into hundreds of thousands with a permanent approach like that of Americorps, part of the long-term social infrastructure.

People on welfare are kept away from the real work they could be doing by a system creaking with anachronism. Government is already introducing the Universal Credit, which will mitigate some of the worst flaws. The Community Allowance would add a positive, locally driven, job-creating solution that transforms welfare spend from a millstone to a stepping stone.

**Unlock land and buildings**

In theory, ownership and tenure are not limiting factors — the question should be whether the asset is pulling its weight for the neighbourhood good. There are, however, a host of positive reasons for asset transfer from the public sector to communities,30 not least that selective ownership transfer to mission-driven organisations can lock in affordability, diversity and local services. The Community Right to Bid will enable local groups to list the assets, whether public or privately owned, that they would hate to lose, and bid for them before they sell on the open market. This should add to rather than replace community asset transfer which recognises the social value created by the community use to enable a discount on market value.

Where problematic ownership has trapped an important building in limbo, only the state as enabler can resolve the situation. A fast-track compulsory purchase arrangement is needed for cases of proven abandonment or irresponsible ownership.

Even in boom times there are ‘pauses in the property process’; in a harsh climate, these stretch into an unacceptable waste of resource. One of the more rewarding resource squeezes is to embed the concept of meanwhile, so that every building or scrap of land is quickly put to use for community benefit, and the only losers are the hoardings companies and the security firms.

**Unlock money**

The New Deal for Communities experience showed that one of the worst approaches is to dangle £50m into a small, poor neighbourhood. Investing in communities requires real-time, risk-based approaches offering small-scale/slow-release enabling funds. A neighbourhood investment pipeline needs to be created with two types of finance — jump-start and flow funds — that self-renovating mutuals can draw from as they need it to fund the transformations that they are making.

— *Where does it come from?* The state-as-enabler should create this infrastructure and prime it with Big Society Capital, but the funds that flow into the pipeline could come from a wide mix of players, from government departments and the lottery to commercial developers and community investors.

— *What kind of money is it* — grant, debt or equity? The author believes that it should be seen as common-bond equity capital. Equity aims to build value; it invests in the gap between what the place is and what it could be; it prioritises the future yield of social, environmental and economic value over short-term outputs.

— *How does it reach people where they are?* This is the big question of ‘the last mile’ where economies of scale have always broken down. A neighbourhood investment system is needed that is as close to people as water and electricity. It must be available locally: the corner shop, town hall, community centre, medical clinic, dentist, pub — all could offer access to the neighbourhood bond, both for input (of investment) and outflow (of funds).

These self-renovating projects would leverage an enormous amount of skilled and semi-skilled labour, real sweat equity. The Meanwhile Project has shown that the value is not just the clearing out and painting and ripping up rotten carpets by active participants, it is the multiplier in the local economy from explicitly local contracting and purchasing.31 Meanwhilers have shown themselves excellent at ‘blagging favours’ — a trait that is both a measure of and channel for community spirit. Self-renovation takes forward the active, practical aspect of meanwhile activity and translates it into a more permanent investment.

The small, flexible pot of jump-start grant finance is critical, but it is just the start. As the potential impact begins to become clearer, the mutual should be able to access just-in-time ‘flow funds’ from the Neighbourhood Pipeline as equity investment. The uplift created by community-based, mutual self-renovation has the potential to be monetised and become part of the Neighbourhood Pipeline portfolio of investment opportunities.

# CAUSE FOR HOPE

If I have learned just one thing from the last two decades of watching regen, it would be that culture eats strategy for breakfast. Power is held through cultural norms. Policy is made by the powerful and done-to everyone else. Compartmentalised and scaled up rather than holistic and networked. Top-down, large-scale, centre-periphery, inland-out, authority first-citizen last: all this is in our cultural DNA, but it must be resisted.

And if there is one reason to be cheerful it is that old cultures of paternalist regeneration are under the fiercest attack imaginable. In that fire is a phoenix…

**Notes and References**

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**Figure 1:** Treasure chest at Warwick Town Council premises in Jury Street

