

How We Might Live: A Model for Future Neighbourhoods



A report by
POPULAR

March 2025

Coin Street 

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Foreword



Neighbourhoods are more than just places to live – they are the building blocks of strong, inclusive, and thriving societies. This was the guiding principle of the founders of Coin Street, whose work I was profoundly grateful to witness as a member of the Greater London Council at the time of Coin Street’s inception.

This report delves into the transformative impact that neighbourhoods, anchored in and around a social enterprise like Coin Street, can have in shaping economic growth, human flourishing and community wellbeing. By examining Coin Street’s distinct characteristics – its neighbourhood scale, community ownership, independence, and enterprising spirit – this report offers compelling insights into how such models generate lasting social and economic benefits.

The findings are striking. Coin Street has demonstrated how a neighbourhood-first approach can foster housing security, personal growth, social connection, and a deep sense of belonging. It showcases the power of volunteerism and civic engagement in strengthening individual and collective agency. These outcomes are not incidental; they are the result of intentional design, long-term commitment, and an unwavering focus on people.

With a new government in place, this is a pivotal moment to rethink how we shape our communities. Over 20 years ago, when I was in Cabinet as Chief Secretary to the Treasury in the last Labour administration, I used my platform in the heart of government to champion the potential of the voluntary and community sector to “help us rekindle the spark of civic services that fires the building of strong civic communities; to reform the operation of public services and build a bridge between the needs of individuals living in those communities and the capacity of the state to improve their lives”. All those years ago, I was trying to avoid the tragedy of old approaches to regeneration and renewal that had failed to learn from communities, did not involve communities, and did not realise the wisdom, the enthusiasm and the commitment that just needed to be unlocked.

Today, as Co-Chair of the Grenfell Tower Memorial Commission, having also worked as a housing lawyer in that same community almost half a century ago, I see at first hand the tragic consequences of decades of failure of those responsible to listen and learn from local people about their housing needs and concerns. Coin Street represents a radically different attitude to meeting the aspirations of local residents and offers the prospect of something so much better.

At a time when policymakers are seeking solutions to the housing crisis, economic inequality, and declining social cohesion, we can learn today from the approach explored in this report. Coin Street’s journey provides a working model for how local communities can take control of their own destinies, proving that economic success and social purpose are not mutually exclusive, but mutually reinforcing.

This report is a call for action: to learn from Coin Street’s experience and to apply its principles more widely. By doing so, we can create places where people not only live, but truly thrive.

The Rt Hon Lord Paul Boateng CVO



Introduction

How might we best renew our neighbourhoods? How might we best renew our nation?

As the United Kingdom seeks to build new homes, new neighbourhoods and New Towns, how might we also create healthy and empowered communities? As the Government prioritises growth, how might we ensure that economic prosperity also translates to human flourishing for all? As our culture and politics risk becoming ever more polarised, how might we bridge division and temper alienation by reconnecting to a common experience of basic neighbourliness and belonging?

This report responds to these urgent questions by drawing lessons from one neighbourhood's story.

Another way

Coin Street Community Builders is a social enterprise working in Waterloo and North Southwark, in London. Over the last 40 years, Coin Street Community Builders, alongside its associated housing co-ops, enterprises and charities, has pioneered a new model for the development of urban spaces: a neighbourhood powered by social enterprise, created and shaped by the communities that live, work and play there.

From a derelict site 40 years ago, Coin Street is now at the heart of the thriving South Bank with co-operative homes, parks and gardens, shops and design studios, galleries, restaurants, a children and family hub, gym, sports pitches, and a range of activities for the local community.

For 40 years, these 13 acres have demonstrated what neighbourhood communities can achieve when given the opportunity to take control of their own places and run them the way they want. Over four decades of change, ordinary people at Coin Street have found ways to provide affordable and secure housing in the centre of a global financial capital, to develop underused land in ways that create both economic opportunity and vibrant social infrastructure, and to provide a range of valued services for residents at every stage of their lives.

Jess Steele, a driving force at Hastings Commons, describes Coin Street as “a beacon that says ‘we can do this’, rather than ‘they should do something’”.

There have been bumps along the road, of course, and no-one would claim the model is perfect. Nevertheless, Coin Street remains a widely recognised example of community-led regeneration.

This report seeks to understand what makes Coin Street tick, and how this contributes to human flourishing. It is based on a literature review, interviews with half a dozen key informants, participant observation of the neighbourhood, and a community archiving event. This research has enabled us to crystallise ‘the Coin Street model’, reflect on the lessons it offers, and make recommendations accordingly.

The Model

In approaching the “Coin Street model”, we have deliberately tried to avoid focusing too much on its legal and organisational forms¹. Such forms are important, as they encode values and configure power and possibility in different ways. But they are ultimately only tools for collective action. Each community should choose the right tools for its desires, values and circumstances.

Instead, we have sought to describe the model in terms of its:

1. **fundamental features**;
2. the **qualities** these unlock; and
3. the wealth of **human outcomes** that are enabled as a result.

Along the way, we had cause to query whether defining a “model” for Coin Street was appropriate or even possible. Might a simplified, technocratic template raise unrealistic hopes of “copy-and-paste” replicability, or underplay the beating heart of community spirit and the creative messiness of citizen power?

There is no question that people and relationships are at the core of Coin Street’s success. However, one of the clearest findings of our research is that Coin Street’s strengths do not come down simply to having the right purpose, values, framings, attitudes or relationships. Ownership matters. Land and buildings matter. The scale and depth of your ambition matters. And how you pay for it matters.

Features

This report argues that the model is rooted in three fundamental features:

- **Neighbourhood-focused:** The model’s ambition is to inspire human flourishing within a single neighbourhood. The model grows its impact by going deeper rather than wider, remaining at a human scale.
- **Community owned and run:** Coin Street owns the land and assets upon which it builds. These are governed through a mix of accountability to community, covenants and co-operative member democracy. This does not mean full democratic ownership: rather, this feature describes how Coin Street assets are owned and run for the benefit of the community.
- **Enterprising:** The model is entrepreneurial both in terms of the social goods it creates and how it pays for them. It proactively invests in community-building as part of its social provisioning², all of which is primarily funded by income from trading rather than grants.

These are the structural building blocks that distinguish this model both from state and private actors and from many other social ventures or community organisations. As we describe in the sections that follow, each of these building blocks draws on its own history and tradition of theory, policy and practice.

Crucially, we found that combining these three features *compounds their benefits*.

¹ “Coin Street” includes a social enterprise, four primary housing co-ops and one secondary housing co-op, as well as a charity. But Coin Street might also be described as a development trust, a community development trust, a community enterprise, a community business, and so on.

² This phrase, like many others in this report, is borrowed from Jess Steele of Hastings Commons. See her *Self-Renovating Neighbourhoods as an Alternative to the False Choice of Gentrification or Decline* (2022).



Applying community ownership and control to an entire neighbourhood, rather than a single asset such as a pub or community shop, creates multi-purpose, community-led social infrastructure³. Owning assets, meanwhile, provides a stronger base for enterprising activity (e.g., through commercial partnerships or access to finance). And taking a social enterprise approach across a whole neighbourhood allows for more flexibility in cross-subsidising community assets with commercial retail income.

Qualities

The interplay of these three features creates a set of core qualities that emerge from Coin Street – the second layer in our model. Based on our interviews and observations, we believe this interplay enables Coin Street to act in ways that are:

- **Long-term:** Owning income-generating assets enables Coin Street to take a long-term view in its plans and ambitions, in contrast to short-term, often grant-funded or contractual social programmes.

- **Holistic:** Coin Street can make use of its multi-purpose assets to take a holistic approach to social provisioning, creating “cradle-to-grave” programmes of support and activity.
- **Autonomous:** Coin Street can develop its plans and activities in a more self-directed, adaptive, experimental and organic manner because it generates its own income and is not beholden to the constantly moving goalposts of funding regimes and externally imposed metrics⁴.

Again, we find the combination of these three organisational qualities has a multiplier effect, creating the conditions that the Coin Street community needs to flourish. Coin Street’s community-building efforts are a stable presence in residents’ lives, accessible across many different touchpoints, and evolve organically in response to what’s needed.

³ See Macmillan (2020) for discussion of social infrastructure and community-led infrastructure.

⁴ Of course, it could be argued that this risks less effective decision-making.

Outcomes

Of course, it is always difficult to attribute complex human outcomes to a fixed set of factors, and we do not attempt to do so here. However, by synthesising our fieldwork with external research, we have identified three broad categories of human flourishing that are in evidence across Coin Street's neighbourhood – the third layer in our model:

- **Agency:** People have opportunities to shape the things that matter to them, whether it's housing co-op members making decisions about the future of where they live, young people setting up their own projects, or staff feeling the freedom to take risks with new ideas.
- **Community spirit:** Well-considered social infrastructure fosters social connection, housing security creates a sense of belonging, neighbours help each other, and residents step forward to volunteer, either to sit on co-op boards or to deliver community services.
- **Growth:** Residents of all ages, but especially young people, access a wealth of opportunities to build skills and experience in an inspiring environment, while creatives are able to incubate new business ventures in an affordable and supportive community.

These themes overlap and feed into each other: exercising agency can drive personal growth, while community spirit can inspire cooperation and collective power, and so on.

Again, we do not claim that these benefits are felt equally by every Coin Street resident, nor that they are exclusive to Coin Street. Not every Coin Street story will be a wholly happy one. The model faces a range of tensions as it navigates issues around participation, governance, and relationships.

Reliance on voluntary participation creates the challenge of an uneven distribution of responsibility in which a small group of people carry most of the burden. Both training and well-designed participation opportunities are essential to support members to play an active role.

Governance also presents a challenge, as the model must balance the desire for democracy with the complex realities of running a multi-purpose estate. Without appropriate arrangements for democracy, transparency and accountability in place, however, the model will rely heavily on the integrity of its leaders. Community members' relationships with Coin Street also have the potential to change over time from empowered citizens to merely 'happy customers'. The focus of the organisation can then tilt towards transactional service delivery rather than active community-building.

Similarly, while close-knit community ties are often seen as a strength, they can also create cliques, privacy concerns, and conflicts. There is also the risk of institutional blind spots: the model does not automatically ensure fairness, effectiveness, or inclusivity. These values must be intentionally cultivated rather than assumed as inherent to the model.

The model is not magic: but at the same time, it is clear that the everyday messiness of community life takes place within very different structural conditions at Coin Street than in many other neighbourhoods.

Inspiration from the UK and Beyond

There are a number of other projects and developments in the UK and beyond which share a number of the features and qualities of Coin Street.

Some in the UK are associated with the development trust movement:

- **Alt Valley Community Trust:** established in 1988 following the occupation of a school to save it from council closure. This can be understood as an “anchor organisation” in North East Liverpool, which provides libraries, gyms, business start-up support, adult education and training courses across a range of sites.
- **Community Links in Newham, the Westway Development Trust** in West London, the **Headingley Development Trust** in Leeds, as well as other examples in Northern Ireland and Scotland, among others.

Some newer models have taken inspiration from development trusts and even Coin Street itself:

- **East Quay, Watchet:** a new gallery, artist studios, education space, restaurant and accommodation development on the harbourside in Watchet, West Somerset, run by the Onion Collective.
- **Hastings Commons,** which features four different parts to its model: a social enterprise property developer; a Community Land Trust; a community ‘animator’ delivering learning and leisure programmes; and a housing company providing affordable, stable rental accommodation.

Other examples, either ancient or more recent, are grounded in the provision of health and care:

- **Bromley by Bow Centre:** a community charity offering 40 services and activity across a range of sites in East London, centred around a primary care centre.
- **St John’s Foundation in Bath:** an 850-year-old charity which provides almshouse accommodation but also operates as a landlord of commercial space, a funder, a provider of advice and healthy living services, and financial support for families.

Further afield, many international examples also share a blend of the Coin Street characteristics, including those emerging from the co-housing or co-operative housing movement:

- **Porto 15 in Bologna, Italy:** co-housing and an association with a bike workshop and carpentry, delivering over 20 projects.
- **Calico in Brussels, Belgium:** a co-housing project of 34 homes with a community space, birthing centre and end-of-life care home.
- **Mehr Als Wohnen, Zurich, Switzerland:** co-operative housing with 370 apartments, shops, restaurants, workshops and artist’s studios, day care centres, and guesthouses.
- **La Borda, Catalonia, Spain:** co-operative housing with common laundry, living room, solar energy, and guest accommodation.



Some have a more creative inspiration, such as:

- **Makers Valley in Johannesburg, South Africa:** a neighbourhood with creative spaces, retail, galleries, urban farming, education programmes, a food security programme, youth projects and more.
- **Darwin Centre in Bordeaux, France:** former military barracks with a skatepark, retail, urban agriculture, food, concerts, bookshop and around 150 companies and 400 jobs.
- **WOW in Vila Nova de Gaia, Portugal:** a cultural district that combines museums, restaurants, retail and education.

Others are environmentally motivated:

- **Ksar Tafilelt in Ghardaia, Algeria:** founded in 1997, a 22-hectare plot now with 100 houses making up an environmentally responsible neighbourhood with affordable housing, commercial activities and more.

While each of these models has a distinctive heritage, context and structure, and offer impressive inspiration, Coin Street is very rare in its blend of housing, enterprise and services, in its ownership and governance structure, in its ambition across a whole neighbourhood, and in its use of assets and enterprise to fund and finance other parts of the model.

The Story

In 1984, something very unusual happened on a small patch of land in the heart of London. South Bank residents came together with other local organisations to create an action group and community plan to prioritise people, homes and community facilities, as an alternative to commercial plans for Europe's tallest hotel and 1 million square feet of office development (referred to locally as the "Berlin Wall"), which threatened to crowd out the residential population, local shops and services.

After several years of wrangling and fighting, the soon-to-be-abolished Greater London Council eventually sold the site to Coin Street Community Builders for £1 million, accompanied by conditions attached to the sale which ensured the land would benefit the local community. George Nicholson, chair of the GLC Planning Committee at the time, described the sense of euphoria among the local campaigners: "the development we shall now see on this important London site is the people's plan – planning for the people and by the people."⁵

Over the following decades, as the Big Bang of financial deregulation cemented London's role as a global financial capital, new developments transformed the outline of the city, and international finance swept through the surrounding commercial and property landscape, one small neighbourhood had chosen a different model for its future.

This neighbourhood had rejected the false choice between gentrification and terminal decline. Instead, it had built a model for community provisioning – housing, services, social infrastructure – based on shared purpose, shared profits and shared power.

Today, community asset developers from Hastings to Hong Kong flock to Coin Street to learn its secrets. Jess Steele, Chief Executive and Commoner-at-Large at Hastings Commons describes Coin Street as "the precedent, the pioneer and the elder".

The Coin Street family



- **Coin Street Community Builders:** a company limited by guarantee that employs the staff team that runs most of the activities on the site.
- **Coin Street Secondary Housing Co-operative:** a co-operative that owns Coin Street's housing stock of 220 homes.
- **Four primary housing co-operatives:** Mulberry, Palm, Redwood and Iroko, which manage the homes.
- **Coin Street Centre Trust:** a registered charity which oversees the Coin Street Children and Family hub, the nursery and Coin Street's community programmes.

⁵ Keith Jenkins, who was involved in the deal and has served as chair of Coin Street Secondary Housing Co-operative, called it the "largest cheap land deal in London ever".



Coin Street today

Forty years on, it seems scarcely believable that Coin Street was once derelict, neglected land. Bit by bit, Coin Street Community Builders has developed buildings, homes, spaces, infrastructure, businesses, services and support that serve a now flourishing neighbourhood. The scope of the development, outlined below, demonstrates the economic and social value that can be unlocked through community-led regeneration.

1. Commercial and social infrastructure

This includes:

- **Coin Street neighbourhood centre:** a space and venue for hire, providing families, young people, adults and older people in the area with access to community facilities and services. Most of the construction costs were met by Coin Street borrowing against income from commercial activities. The neighbourhood centre houses services for young people and families, conference, meeting and training spaces for business and community hire, a crèche for parents or carers using the centre, and offices for Coin Street staff. A branch of the international restaurant chain Nando's occupies the ground floor.

- **Oxo Tower Wharf:** an award-winning home to designers, restaurants, cafes, bars, 25 workshop and retail units, and exhibition spaces, including Oxo Gallery and Bargehouse.
- **Gabriel's Wharf:** a riverside shopping and dining area with clothing and design boutiques, art collectives, street food, and more.
- **Colombo Centre:** a community gym with low-cost, contract-free membership, with sessions for over-50s and community classes either free or £2 or less. Use of the sports pitches by football and netball leagues cross-subsidises free use by local groups in the early evenings and at the weekend. The Colombo Centre is owned by Coin Street and run by Jubilee Hall Trust.
- **Rambert:** a new headquarters and dance studios developed by Coin Street for the Rambert dance company, which pays annual rent of one pair of ballet shoes. In return, Rambert offers a community dance programme for local toddlers, children, teenagers and over-60s, which cost between £2 and £3 each, a programme with local schools and free tickets for the community.
- **Bernie Spain Gardens and riverside walkway:** between 1984 and 1988, Coin Street organised the demolition of derelict buildings and the completion of the South Bank riverside walkway and a new riverside park, Bernie Spain Gardens. The walkway is enjoyed by visitors and Londoners who live or work in the area, and also used as a venue for events. The gardens offer a quiet place for local residents, workers and millions of visitors. Coin Street manages and maintains the Gardens and the riverside walkway, with costs met by income generated through commercial activities.





The Doon Street Development

Phase 1 of the development, the new base for the Rambert dance studios, was completed in 2014. The following phases will provide an indoor public swimming and leisure centre, homes, retail and restaurant space, an office building, ground floor public uses and a new town square.

The development has faced some opposition from local people and interest groups primarily due to concerns over the height and visual impact of the tower and the private flats in the development. Coin Street revised its plans and planning permission was granted in 2009. In the meantime, the Green Room is a neighbourhood restaurant, bar and garden created by Coin Street Community Builders in collaboration with the National Theatre, as a temporary space to eventually be developed in the final phase of the Doon Street project.

2. Co-operative housing

This includes:

- **Mulberry Housing Co-operative:** the first Coin Street housing co-operative, completed in 1988. Properties were let to local people in housing need nominated by Lambeth and Southwark Council and, after a period of training, the residents took control and became an independent fully mutual co-operative in the early 1990s.
- **Redwood Housing Co-operative:** 78 flats at Oxo Tower Wharf built by Coin Street Secondary Housing Co-op in 1995, which leases them to Redwood. Half of Redwood's vacancies are let to people whose names are put forward by Southwark and Lambeth Councils from housing lists, and the other half are let to people in housing need who have applied directly.
- **Palm Housing Co-operative:** built in 1994, 10 family houses with gardens, 5 two-bedroom flats and 10 one-bedroom flats with a proportion of wheelchair user accommodation and some flats designed specifically for active older people.
- **Iroko Housing Co-operative:** completed in 2001 with 59 homes, designed around a communal garden. The development was possible only because the costs were supported by Coin Street's wider commercial interests – an effective subsidy of several million pounds⁶.

⁶ Bibby (undated).

3. Community programmes and services

These include:

- **Children and family hub**, including early years education and support programmes. Coin Street Nursery offers education for over 75 children, with over 52 attending on a daily basis. The nursery is set in a large open-plan space on the first floor of the Coin Street neighbourhood centre. The nursery is rated 'Good' by Ofsted. Parent and family support programmes provide practical workshops and advice sessions tailored to local needs. These include speech and language drop-in clinics, parenting and healthy eating support, free fresh fruit and vegetable access, literacy development, and family gardening workshops. 'Stay and Play' sessions are also available for children under five, including specialised activities for those with additional needs.
- **Out of school provision**, including one of the few remaining youth clubs operating in the area, a homework and tutoring club for 10 – 18-year-olds, and youth camps.
- **Health and wellbeing sessions and facilities**, including mental health clinics and access to Guy's and St Thomas' Hospital midwifery and other specialist teams.
- **Supporting families** to navigate complex challenges that include domestic violence, parental mental health, family breakdown, housing and debt problems, through one-to-one support as well as access to specialists such as counsellors and health professionals, legal advisors, and employment support.
- **Support to refugee families**, giving them access to kitchen and play space.
- **Access to training and employment opportunities**, business and social enterprise support.
- **Community groups**, singing, gardening and coffee mornings, art groups and more.

Coin Street also plays a significant role in the wider South Bank Community, as an influential partner in the South Bank Employers' Group and South Bank Forum, for instance.



Life at Coin Street

During this research, as well as interviewing Coin Street staff, board members and critical friends, we spent time on site, rubbing shoulders with the people of Coin Street: sitting in on meetings of the Young Leaders group, chatting with shopkeepers at late night openings in Oxo Tower Wharf, looking on as residents debated a proposed merger of their housing co-ops, and hosting a community archiving event where residents shared old photos from Coin Street's history.

In this section, we paint a picture of the positive outcomes we witnessed, as well as the conditions that we believe enabled them. All of the usual caveats apply: this is not an evaluation report, but an exploration of 'what makes Coin Street tick'.

Agency

The chairs of the housing co-ops have all spoken. It's an important meeting: one chair is even skipping a Millwall match. For 40 minutes, residents have heard why the proposed merger of their co-ops will "create a more secure future". Now, they debate with each other - who will set rents? How will budgets be combined? How will volunteer boards manage growing legal responsibilities? "There will be external experts involved," says one resident, "although I think we're pretty expert!"

We define "agency" here as the ability to actively shape the things that matter to you, either individually or collectively. It takes different forms, from formal co-production to informal collaboration and initiative-taking, but it goes beyond just 'having your say'.



It can also make a tangible difference to human flourishing. For example, research by New Local⁷ has found that increased community power (defined as community decision-making, public collaboration with communities, and community capacity) can improve individual health and wellbeing, strengthen community wellbeing and resilience, enhance democratic participation and boost trust, build community cohesion, embed prevention and early intervention in public services, and generate financial savings.

At Coin Street, residents can formally engage in decision-making through democratic participation in their housing co-operatives, or by serving on the boards and committees of Coin Street's various bodies and charities. As one resident told us, "Coin Street gives local people direct access to key discussions." There are also informal platforms for community members to put forward ideas for changes and initiatives, with some examples of residents trialling social ventures that later received external funding.

"The coolest part of living in a co-op is the freedom it brings. Everyone gets a chance to take on leadership roles, join in decision-making, and share their unique skills with the community."

As well as providing channels for individual participation, Coin Street's governance structures foster collective agency, gathering a wealth of volunteer skills and expertise in support of its mission. Indeed, from the earliest days of its campaign, Coin Street has been an alliance of residents and sympathetic experts, strengthening the community's hand as it responds to challenges and takes advantage of opportunities.

Coin Street's Young Leaders platform is another example of how its model enables and cultivates agency. Through the platform, young people can be more than 'service recipients', and instead play an active role in shaping their neighbourhood.⁸

"A few other young people and I worked together over spring and summer to prepare and run a T-shirt stall. We enjoyed working towards creating opportunities for the community and officially started the Coin Street Youth Forum."

What accounts for this? The formal democratic mechanisms of the housing co-operatives contribute to a sense that residents are not just passive recipients of services (as might be seen to be the case in social housing), but active participants in shaping their places and spaces.⁹

Beyond this, research suggests that plentiful and inclusive social infrastructure in which people can meet, connect and interact can increase capacity for collective action¹⁰. In addition, Coin Street's secure and affordable housing means that there are many long-term residents¹¹. Research suggests that, while the relationship is nuanced, longevity of tenure can increase familiarity and trust, enabling collective action¹².

Together, these create enabling conditions for individual and collective agency.

⁷ New Local (2021).

⁸ In a similar vein, Hastings Commons regularly turns its youth club space over to young people to run their own events.

⁹ Here, it must be noted that Coin Street Community Builders, which takes most of the strategic decisions on the estate, is not a democratic body. This is explored more in the next section. For critiques of Coin Street's limitations as a channel for community agency, see Jennings (2018), Baeten (2000), Bibby (undated).

¹⁰ Klinenberg (2018), Tomaney et al (2023), Wilson et al (2020).

¹¹ Many young people on the estate are third-generation residents, making them "leaders of the future" in more than an abstract sense: they are literally the future leaders of Coin Street.

¹² Blokland et al (2023).

Of course, agency is a two-way street: participatory models depend on people to actually turn up and participate¹³. Indeed, we encountered some concern among Coin Street staff and residents that more needs to be done to encourage people from out behind their front doors. Like all community asset developers, Coin Street must navigate the tension between meeting people's needs for services and engaging them as contributors and collaborators: what New Citizen Project describes as the difference between "consumer" and "citizen" relationships¹⁴.

Community spirit

By 'community spirit', we mean social connection, a feeling of belonging, and a willingness to help others within the community, either informally or formally.

Many studies have shown that these factors are important determinants of wellbeing¹⁵. In addition, an individual or community's store of social connections, sometimes called "social capital", can influence access to economic and other opportunities¹⁶.

Unsurprisingly perhaps, many residents and creative entrepreneurs count themselves lucky to have affordable and secure tenancies in the heart of central London. We came across many stories of connection and belonging at Coin Street, with people often saying that it "feels like home".

"There is a real sense of community, and everything is local... From standing outside talking to people who are admiring our Christmas lights, to those who comment on our front garden. You know the community, the people that live in the area, and people from other co-ops."

This sense of community and belonging was also felt by many of the creative entrepreneurs who lease workshops and retail units at Coin Street.

"My journey as a textile designer has been incredible, filled with creativity, inspiration, and a wonderful community of designers and makers... Being part of the Oxo Tower Wharf community has been a significant highlight. The quality of designers here is outstanding and it's an honour to be among them."

Community spirit at Coin Street is more than a shared feeling, however: many local people (residents and non-residents) also volunteer their time and skills, such as providing youth services or 'gentle gardening' activities. We came across stories of people who had arrived at Coin Street facing significant personal challenges, received help and support, and then went on to volunteer to help others.

¹³ Neither should we paint a rose-tinted view of collective decision-making: at its best, a positive group dynamic emerges that transcends the sum of its parts, but it can also be beset by conflict and cliques.

¹⁴ New Citizen Project (2015), Jon Alexander (2022).

¹⁵ Haim-Litevsky et al (2023).

¹⁶ Putnam (2000), Demos (2025), Chetty et al (2023).



“One of the best things about living in a co-op is the sense of being like-minded. We’re not just neighbours; we’re friends who look out for each other. Whether it’s lending a hand, sharing a meal, or just being there for each other.”

We were particularly struck by stories of young people who, having ‘graduated’ from Coin Street’s youth services, almost immediately offered to volunteer to help the next generation.

“Just recently, a young person who used to be part of our holiday camps when he was younger ran up to me and asked how he could volunteer for future camps. That makes me proud.”

Why is this the case? At Coin Street, we believe that social infrastructure plays a pivotal role. By this, we mean the places and spaces where people mix, mingle and interact, rather than ‘services’ such as housing or transport¹⁷. Social infrastructure, including leisure spaces, is where people engage in what sociologist Emma Jackson describes as the “practices of belonging and becoming” that support conviviality and the building of community¹⁸.

Coin Street is a mixed-use development that includes community assets such as the neighbourhood centre and Bernie Spain Gardens, alongside a range of shops, cafes and restaurants, not to mention its proximity to major cultural institutions like Tate Modern, the National Theatre and the Southbank Centre. Together, this provides plenty of opportunity for residents to make new social connections with people from different backgrounds.

¹⁷ Klinenberg (2018), Gregory (2018).

¹⁸ Jackson (2020).

In some ways, this is no different to any other thriving high street or small town. The critical difference, however, is Coin Street's proactive and enterprising approach to community building¹⁹. It not only builds 'stuff', but also actively encourages and enables residents to take part in (often subsidised) activities and constantly evolves what's on offer. This increases the chance of residents developing informal relationships with each other, which has been shown to be an important factor in social cohesion²⁰.

Indeed, residents of all ages stressed just how much joy there is to be had right on their doorsteps: whether it's parties, outings, gardening, events or get-togethers.

Growth

Coin Street provides residents with opportunities to learn skills and gain experiences that help them with personal growth, including in terms of education and employment. It also provides entrepreneurs with opportunities to develop and grow creative business ideas. As one resident put it in a workshop, being part of Coin Street "makes your life bigger".

Creative entrepreneurs benefit from affordable retail space in a prime location, while residents have started their own businesses (e.g., a reflexology practice) after trialling them at the Colombo Centre. Coin Street has also partnered with a commercial tenant to run a "brand academy" for other local businesses.

"As a designer, I admire the work Coin Street has done to provide accessible spaces to local creatives and independent makers."

Young people also shared stories of how Coin Street has helped them to access work experience opportunities that later helped with university applications.

"I learnt and enhanced many skills, such as public speaking, organisation, collaborating with others and time management, to name a few. Being a part of the Coin Street Youth forum encouraged me to take these skills and use them at places like London Youth or paid work experience with the Old Vic. All these opportunities have helped me to gain the experience I needed to always push myself to try new things."

At the same time, youth sports programmes delivered through the Colombo Centre have helped young people to develop all-round personal skills.

"Sitting in on interviews with our coaches and young athletes, I saw the deeper impact of our sports programs. It wasn't just about mastering techniques; young people were learning discipline, self-empowerment, respect, and kindness—skills that equip them for successful futures."

¹⁹ Hence the deliberate choice of the name "Coin Street Community Builders".

²⁰ Bertotti et al (2012).



Coin Street's ability to support personal growth appears to be rooted in its holistic approach to community development. It provides direct opportunities for learning, employment and entrepreneurship, but also creates conditions for the indirect development of individual social capital that has been shown to enable personal, educational and career growth²¹.

These conditions in turn derive mainly from Coin Street's investment in social infrastructure and community-building activities, which help residents, young people, and entrepreneurs build connections, access opportunities and develop confidence in their abilities.

²¹ Putnam (2000), Granovetter (1973).

Features and Qualities of the Coin Street Model

In this section, we take a closer look at the key building blocks of the Coin Street model that enable agency, community spirit and growth. These comprise three fundamental features of how Coin Street is structured, all of which tap into wider traditions of policy and practice, as well as three organisational qualities that Coin Street enjoys as a result.

Features

Neighbourhood focus

Social change and reform can happen at many levels and in many arenas: the nation, the region, the town, the workplace, the home. In recent years, however, there has been increasing research and policy attention on the neighbourhood as a locus of social change²², culminating in the recent launch of the Government's £1.5 billion *Plan for Neighbourhoods*, which will invest in 75 areas over the next decade²³. There is also growing evidence of the effectiveness of neighbourhood-level working, with bodies such as the Independent Commission on Neighbourhoods and the National Network for Neighbourhood Improvement (3ni) advocating for neighbourhood-based approaches.

Local authorities are increasingly embracing the potential of neighbourhood-level and "place-based" working: taking specific hyperlocal needs as a starting point, and building multi-agency "neighbourhood teams" around them²⁴. Indeed, Local Trust has shown how resident-led, neighbourhood-based interventions in deprived areas can be effective in lowering crime and anti-social behaviour, improving the neighbourhood environment, leading to fewer empty homes and

stronger local social relationships²⁵. There are also early indications that climate programmes may be more effective if they have a neighbourhood element²⁶. The rapid growth and increasing ambition of the Business Improvement District (BID) movement in recent years showcases another approach to neighbourhood place-making.

Such hyperlocal organising can help to bridge the gap between government and communities, especially in the context of devolution.

"Local authorities can struggle to know neighbourhoods well enough to be able to spot opportunities or be responsive," says Coin Street Community Builders Group Director Iain Tuckett. At the neighbourhood level, he says, it's easier to find a shared agenda and bring people together.

The model's hyperlocal focus also affects how residents experience and identify with their neighbourhood. With no ambitions to expand its geographical footprint, Coin Street Community Builders is able to keep operating at a human scale: what community organisers call an "inch-wide, mile-deep" approach. In workshops, residents told us that they valued the way Coin Street has remained "connected to the local community and has not grown too big and out of touch"²⁷.

²² Brooks (2018).

²³ DHCLG (2025).

²⁴ Local Trust (2022).

²⁵ Local Trust (2023).

²⁶ Lamb and Vale (2024).

²⁷ Indeed, it is enshrined in Coin Street Community Builders' articles of association that all board members must live in the surrounding area.



Community owned and run

How, then, can neighbourhoods ensure they have the resources they need to shape their futures and build healthy communities?

“Assets really matter,” says David Hopkins, Director of Community at Coin Street. “Ownership really matters. That’s really what power is, in many ways.”

Coin Street is part of a growing trend towards community asset ownership and control. Community ownership has gained recognition over the last decade and more as a valuable model that delivers both economic and social value²⁸. This is a movement which stretches across the political spectrum, from the rural south west of England to northern cities and Scottish highlands and islands. There are over 6,300 community-owned assets in the UK today, including pubs, football clubs, music venues, wind turbines and solar farms, with 29% of them coming into community ownership in the last 10 years, often through forms of democratic finance like community shares²⁹.

Owning assets has been shown to strengthen social enterprises, community businesses³⁰, charities and community organisations³¹, providing a financial buffer in lean times and improving access to finance.

“We’ve increased the value of the land at Coin Street,” explains Iain Tuckett. “We have a track record of borrowing now – the first loan is the hardest!”

Beyond these financial benefits, our conversations with Coin Street residents and staff suggest that community asset ownership creates a sense of stability, independence and an ability to plan for the long-term. For some, it’s even a source of local pride.

²⁸ Plunkett Foundation (2023).

²⁹ Co-ops UK (2023).

³⁰ Institute for Community Studies (2022).

³¹ Social Investment Business (2024).

It should be noted that, while Coin Street Community Builders owns and develops the Coin Street site on a not-for-profit basis for the benefit of the community, it is not itself directly owned by the community via a democratic membership organisation³². Its board of directors, while local, is not elected by residents.

In practice, different community asset developers take different approaches to the question of member democracy, and adopt different governance models as a result. In many cases, they combine different legal forms within one site, each performing different functions. As Steve Wyler, former chief executive of Locality, explains, “self-determination takes different forms in different places”.

Enterprising

Coin Street describes itself as a “neighbourhood powered by social enterprise”. As such, it is part of a long history of community organisations that have sought to own assets and then trade for social purpose, reinvesting the profits into shared facilities³³.

Coin Street Community Builders generates income from commercial activity, all of which can be reinvested into further development – including community development.

“It’s about having assets and having a business model that gives you good, reliable income streams,” says David Hopkins. “Those two things in combination are really powerful, because that’s what creates the longevity and space to do organic work with communities.”

There are around 131,000 social enterprises in the UK – that is, businesses that reinvest trading profits in social or environmental activities – contributing over £78 billion to the economy and creating 2.3 million jobs, generally with more diverse workforces than for-profit competitors³⁴. The current government has acknowledged that “social enterprises are more likely to generate diverse and thriving local economies, creating jobs and economic growth”³⁵.

Creating wealth and keeping it in the community requires strong commercial skills and a proactive and entrepreneurial mindset.

“Coin Street is a good example of how to use entrepreneurially-generated income to do things which benefit a place,” says Steve Wyler. In practice, this means constantly tinkering to find the right blend of income and impact, making use of Coin Street’s diverse portfolio of commercial units to create the kind of neighbourhood that residents, visitors and retailers want.

³² Residents own their housing co-operatives, but Coin Street Community Builders, the overarching body that runs the estate, is not formally democratic. As such, describing Coin Street as “community owned” may be a stretch too far for colleagues in the co-operative and economic democracy movement. We use the term cautiously to capture the key point that Coin Street has its own assets and is neither a state nor private/for-profit actor, and in line with the wider definition of community ownership used in both academic research (e.g. Aiken et al, 2008, ICS, 2022) and previous Government policy e.g. the Community Ownership Fund.

³³ This history is engagingly chronicled in the 2017 book *In Our Hands: A History of Community Business* by Steve Wyler, former chief executive of the Development Trust Association (later Locality), who was also kind enough to speak to us for this research.

³⁴ Social Enterprise UK (2023).

³⁵ National Public Procurement Statement (2024).



This may mean reserving potentially lucrative building space for community or cultural use, or offering creative startups below-market rents. But larger commercial tenants make important contributions beyond paying rent. Popular chains like Nando's, which has a branch on the ground floor of the neighbourhood centre, serve as important social infrastructure for local people. Larger tenants sometimes provide training and work opportunities to the local community, while well-known tenants like the Harvey Nichols OXO Tower Restaurant, Brasserie and Bar in Oxo Tower Wharf bring visitors to the area, stimulating further economic activity.

Crucially, Coin Street's enterprising nature also extends to its proactive community development: it does not simply build housing and social infrastructure and then sit back and hope for the best, but rather invests in staff who take a hands-on approach to building community, fostering connection and meeting needs.

Qualities

We have found through this work that the three features described above in turn support three critical qualities which Coin Street exhibits as an organisation.

Long-term

Coin Street's income-generating assets allow it to plan for the long-term and build trust and relationships over time, in contrast to short-term, grant-funded or contractual social programmes. This means that residents enjoy the basic security of knowing that Coin Street is here to stay, making it more likely that they will put their own energies into it as well.

As Natalie Bell, Head of Youth and Community Programmes at Coin Street, explains, Coin Street "has space for life journeys - it's not going anywhere, it's not a two or three-year 'intervention'".

This distinguishes Coin Street from time-bound place-based projects that deliver positive benefits while in operation, but which have uncertain long-term impact after the funding dries up³⁶.

Building trusted relationships in communities takes time. Reviewing 30 years of neighbourhood interventions, Julian Dobson of the Centre for Social and Economic Research concluded that “long-term, patient investment in locally-led regeneration” is required³⁷. Approaches such as Local Trust’s Big Local programme, in which communities received open-ended funding over a period of 10–15 years, “demonstrat[ed] the value of long-term, slow-burn investment in locally-led regeneration”.

This happens naturally at Coin Street, thanks to its underlying features. In addition, the long-term approach taken by the organisation is matched by the long-term housing security of the residents. This creates a sense of enduring responsibility: housing co-op members debating a possible merger talk about getting things right for the “third generation of Coin Street” (ie., the grandchildren of the original members), while other residents speak of Coin Street’s inspiring heritage as “a story passed down”.

Holistic

The multi-purpose, neighbourhood scope of Coin Street’s community assets and social infrastructure means it can take a holistic approach to providing activities and services for residents and other members of the local community.

Whereas many community assets or organisations focus on one or two types of activity (e.g., sport, or the arts), Coin Street offers housing, a nursery, a children and family hub, youth services, employment opportunities, and activities for all ages, giving it the ability to meet people’s needs at different life stages.

This means that community members encounter Coin Street across a range of touchpoints, weaving it into the social fabric of their lives and creating a closer connection than might be the case with a single-use asset like a gym or youth club.

Part of this also comes down to the attitude and skills of Coin Street staff, who proactively get to know residents and connect them to activities and opportunities. One staff member who previously worked for a local charity has remarked on the difference between working with ‘clients’ referred to them in their old job, and having to go out and actively get to know people as part of their new Coin Street role.

Autonomous

Coin Street enjoys a relatively high degree of independence because of its asset base and revenue streams, freeing it up to adapt, try new things and evolve organically.

³⁶ For example, see Municipal Enquiry (2023) on Participatory City’s “Everyone, Everyday” five-year programme in Barking and Dagenham.

³⁷ Dobson (2024).

This includes the freedom to make bold and atypical decisions, such as easing prime London real estate to Rambert, a world-leading dance company, in exchange for a pair of ballet shoes and free community dance classes.

Coin Street's autonomy is not isolationist: it is a dynamic and engaged civic partner, actively participating in the South Bank Employers' Group (of which it is a founding member), the South Bank and Waterloo Neighbours Forum and other local networks. While collaborative, however, its strong long-term asset base and relative independence means that Coin Street can have grown-up conversations with other local institutions from a position of strength.

This autonomy also allows Coin Street to take a more adaptive and improvisational approach to social provisioning, rather than being locked into external targets and delivery metrics.

"Communities are messy and human, and they don't conform to programme objectives," says David Hopkins. "We want to retain a lot of that organic approach, because that's really the human element."

This freedom would be the envy of many charitable or grant-dependent community development initiatives, who face the pressure of managing relationships with funders³⁸, while remaining accountable to the grassroots.

Finally, Coin Street is adaptable in its governance structures, which have evolved over the years to meet new challenges. As mentioned above, for example, three of the four housing co-ops are currently exploring a merger in order to better meet the increasing regulatory responsibilities that come with being a housing provider.

³⁸ It should be noted that Coin Street does not rely solely on trading income: it accesses grant funding where priorities align with funders, and has received public money in the form of capital investment from the Single Regeneration Budget (along with many private development companies).



Reflections

The Coin Street story proves that ordinary communities can be trusted as dynamic civic partners in the design and delivery of ambitious, long-term neighbourhood transformation³⁹. It demonstrates the scale and depth of what communities are capable of when they collaborate around a shared purpose. As Group Director Iain Tuckett said back in 1988, “there is another way”.

But to evaluate the benefits of the Coin Street model we must consider the counterfactual. Could something different – or even *better* – have happened at Coin Street instead?

Alternative futures

On one hand, the alternative at Coin Street and elsewhere was – and is – to do nothing. Iain Tuckett describes the area in the 70s and early 80s as “alien, concrete, windswept, bleak”⁴⁰, which remains the reality today for some areas of urban land across Europe and beyond, neglected and undeveloped years after war, de-industrialisation or some other cause of decline.

On the other hand, the last few decades have seen countless large-scale regeneration programmes across the UK and internationally, led by a sometimes uneasy partnership between capital, commercial imperatives and an enabling state. The DLR extension in 1991 and the Jubilee Line Extension, which opened in 1999, were partly funded by the Canary Wharf developers and partly by government, for example⁴¹. Salford Quays in Greater Manchester was financed through a blend of central and local government, European Union and developer capital.

There are countless other examples in London, the UK and further afield, where international capital is the driving force, and often also the principal beneficiary. Unlike the plan at Coin Street, the *People’s Plan* for the Royal Docks in the early 80s ultimately failed, and the area was developed into London City Airport. This has since changed hands many times, with Dermot Desmond purchasing the airport from the developer Mowlem for £14.5 million in 1995, selling to GIP in 2006 for around £750 million, who in turn sold to Canadian pension funds in 2016 for £2 billion.

In some instances, local communities have played a more integral role in regeneration and investment. But this is often a temporary stage in development, with local residents and community groups later crowded or priced out: the victims of their own success in transforming the prospects of an area. This can be seen in other parts of Lambeth and Southwark in London, such as Elephant and Castle, in Brixton or Borough market, at Tacheles⁴² in Berlin, or Detroit in the US⁴³.

In this context, the community-led neighbourhood transformation embodied by Coin Street does indeed offer another way. As Jess Steele of Hastings Commons explains, it’s patiently “darning the fabric” of buildings, relationships and communities as “an alternative to the slash-and-burn ‘renewal’ that has happened to so many places.” The model provides a departure from development-as-usual, and offers a long-term, community-led, counterbalance to raw commercial development.

³⁹ Policymakers often obsess over whether people trust the government. It’s less common to ask whether the government trusts the people.

⁴⁰ Architecture Today (2025).

⁴¹ ResPublica (2012).

⁴² Citymonitor (2023).

⁴³ Metro Times (2023).



Culture and structure

Coin Street came from a campaign: a spark of energy when a community came under threat, and responded. Other projects, like Hastings Commons or East Marsh United, have sprung from slow-boiling frustration with decades of loss and dereliction: moments when ordinary people look at each other and say, “we’re going to have to do something about this”.

These sparks of citizen creativity and action are everywhere, if you look. How can these sparks be kindled and fed so that they become a steady, slow-burning flame?

Coin Street hints at some of the answers. Committed, caring and creative people, yes. But also: housing security. Ownership. Social infrastructure. Profits made and shared. Neighbourhoods powered by social enterprise.

That’s why this is not simply a story about community power. It is also a story about the *structural conditions* under which community power can thrive over the long-term: not just five years, not just ten years, but for 40 years.

Coin Street’s origin story is crucial. The transfer of assets to the community under appropriate conditions have enabled something to grow that has changed the landscape forever. If public land is sold to the highest bidder, then *short-term* financial gains are maximised – a tempting deal for a local or mayoral authority. But maximising *long-term* economic, environmental and social value requires greater imagination.

By grasping these material and structural concerns, policymakers and communities alike can work together to renew and build the healthy and empowered neighbourhoods of the future.

Recommendations

What pointers does the Coin Street experience give us? What should local and national government, funders and communities do to enable long-term neighbourhood renewal?

While growth is a primary mission for our new government, this also needs to be *local, sustainable and inclusive* growth across every community in the UK. National renewal will not happen without neighbourhood renewal. So government decision-makers need to look at what has worked in the past, and what can work again.

Under the last Labour administration, policymakers engaged with the ideas and practice of development trusts, 'community anchors', and asset-based community development. More recently, however, this interest has fallen away. Conservative-led administrations focused rather narrowly on more single-purpose, smaller scale community businesses, such as shops and pubs.

Yet now there is renewed interest in the idea of social infrastructure, local economic development, and a neighbourhood lens. Perhaps it is time for the new Labour Government to return to the idea of multi-purpose, asset-backed, community-owned, neighbourhood-scale social enterprise approaches? ⁴⁴ This will require public policies that enable shared power, shared purpose and shared profit.

Power

The specific history and political context that gave birth to the Coin Street model cannot be replicated ⁴⁵. Nevertheless, local and combined authorities today can still play a similar role to that of the GLC in empowering local communities to take great control over their futures. This requires local and regional governments to open up to the possibility that *letting go* can create the freedom that enables economic and human flourishing.

There are welcome changes to community rights and resources in the English Devolution Bill. However, for devolution to be truly effective, it must go beyond transferring authority to local government—it should also empower communities themselves. **The Devolution Bill should include a formal right for communities to shape public services, ensuring that local people have a meaningful say in how services are designed and delivered.** Without these provisions, devolution risks being a top-down process rather than a genuine shift of power to the people it is meant to serve.

Government should **strengthen the rules around the disposal of public assets** to prevent short-term fire sales as public finances come under pressure once more. Local authorities have a strategic role to manage assets for the long-term and the public interest rather than for short-term narrow rewards. **The Public Services (Social Value) Act should be extended to cover management and disposal of assets** to ensure that taxpayer-owned land benefits local communities long into the future.

⁴⁴ Although we are certainly not calling for a new term or buzzword!

⁴⁵ The looming abolition of the GLC and the political dynamics between its leadership and the national government at the time perhaps played a significant part in the sale of the land to the local community.

The new National Planning Policy Framework (NPPF) 2024 introduces several key changes aimed at increasing housing supply, supporting economic growth, and streamlining planning processes. While a commitment to building more homes is welcome, **local government must ensure that an accelerated planning process does not reduce public consultation in favour of private developers. Local government must also mitigate against the risk that increased population density will put unmanageable pressure on local services thereby decreasing quality of life.** Giving local communities greater power over decisions and funding helps create more prosperous, resilient, and engaged communities where policies are shaped by the people they impact most.

Profits

Coin Street has shown that community-led regeneration can be profitable in the long-term, with profits reinvested back into communities. However, government, funders and financiers must collaborate to help ensure that an appropriate mix of funding and finance is available to unlock that potential and set community asset developers on the route to profitability. First, in terms of **feasibility funding**, which was critical to the development of Coin Street⁴⁶. Second, larger-scale, patient, **risk-taking finance** that can replicate the role of the loan provided by the GLC to Coin Street back in the 1980s. The evidence⁴⁷ suggests that the current institutions of social and impact investment and the use of dormant assets are not set up to provide the kind of large-ticket, risky, long-term investment that is required by community projects. By addressing the gap in large-scale, long-term investment, would provide community with financial resilience they need to thrive. The sort of finance required will not come from conventional, profit-motivated investors. Social investors must fill the gap.

Purpose

The Coin Street model for economic and human development is poorly understood compared to regeneration-as-usual. For community leaders and activists, working against the odds can be hard. **Raising the awareness of the alternative models for community development with politicians, policy-makers and funders would lead to a better understanding of the purpose and benefits. Resources and commitment are needed to spread the story of these alternative models, so we continue to improve the way we approach community development.**

This includes making room for practitioners to engage in healthy debates over ways to blend democratic accountability, community leadership and commercial imperatives within resident-led neighbourhood transformations. **There should also be support and training available for community leaders and activists to develop ideas and navigate bureaucracy.**

⁴⁶ Transition Culture (2009).

⁴⁷ Social Enterprise UK (2022).

About the Authors

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Methodology

Fieldwork for this report was conducted from November 2024 to January 2025. This included stakeholder interviews with four senior management or board members from Coin Street Community Builders, two external experts from the development trust movement, one representative from a local partnership organisation and one resident from a housing co-operative. Researchers also attended several events and meetings at Coin Street, including a Christmas shopping evening event for creative entrepreneurs in Oxo Tower Wharf, a meeting of the Young Leaders group and an open consultation meeting for the proposed merger of three of Coin Street's primary co-ops. With the Young Leaders group, the researchers facilitated a one-hour focus group discussion with 12 participants, mainly secondary school-aged young people from the local area, alongside

young people who have graduated from Young Leaders and are now employed/volunteering with Coin Street, and two Coin Street youth workers. In addition, researchers hosted a community archive event in which 14 residents, community members and staff explored archive photographs, shared their own photographs and discussed their experiences of life at Coin Street. Informed consent was sought from all participants. Fieldwork interviews and facilitated events were audio-recorded (where permission was given), and then analysed by the team.

As well as primary fieldwork, we reviewed existing data held by Coin Street (where permissions were in place to do so), including annual reports and data from service evaluations. We reviewed the full collection of Coin Street Stories, 38 written first-hand accounts of life at Coin Street from a range of residents and community members that were collected as part of the 40th anniversary celebrations in 2024-2025. Desk research included literature reviews of relevant academic and grey literature, and selection and analysis of relevant international case studies.

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