



DOCUMENT X

DOCUMENT X OUTLINES CASH'S
VISION AND LONG TERM PLANS AS A
COLLECTIVE. WE HOPE THIS DOCUMENT
WILL MAKE IT CLEAR TO DIFFERENT
STAKEHOLDERS WHAT CASH IS ABOUT
AND HOW PROSPECTIVE MEMBERS
COULD GET INVOLVED

ACKNOWLEDGEMENTS

CASH only operates because of the incredible active members that give their time to the different projects that operate under its umbrella. We could not have made it this far without the dedication, time, aspiration and generosity of the members that make up the collective.

We also want to take this opportunity to thank all the different people that have participated and shared their time and resources to make CASH a reality.

The work of CASH is also supported/funded by the following organisations:

- **Deptford Challenge Trust**
- **Community Led Housing Hub**
- **Sanford Housing Co-operative**
- **Nettleton Road Housing Co-operative**
- **Three Boroughs Housing Co-operative**

Layout And Colour-Code Key

Diagrams to come signalled as *****DIAGRAM*****

CASH General Information



Explanatory Information



'See more stuff'



WHAT IS CASH?

Community assets for society and housing is a member led, co-operatively run, not-for-profit organisation working to secure housing, working and social spaces by keeping them in the ownership of the local community. CASH is a Community Land Trust (CLT) that brings together co-operatives in South East London, and has links to groups across London, the UK, and the rest of the world. CASH was founded by housing co-operative members, other local residents and community activists. CASH has active members and supporters and is open to everyone.

We believe that together we can change the world if we act collectively. We believe there are better ways of doing things. We know that as ordinary people, we are capable of running things for ourselves. We're not naive, idealistic, dreamers; we are building on existing projects, using the skills and expertise we've gathered over the years. We've come together to create a positive solution to some of the problems we see around us.

***Please see page 21 for further links and information*

CASH and our projects are open to everyone - but we understand that it is not enough to just say this. We are working to recognise the diversity of the members of our communities and their needs. Together we are hoping to rethink existing and make new cooperatives. Please see our Diversity & Inclusivity section below.

WHO IS CASH?

Co-operatives

Co-operatives are member-run organisations based on the values of self-help, social and self-responsibility, democracy, equality, justice and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility. Through a commitment to evaluation and education, coalition-building and making change, co-operatives have also contributed to economic, sexuality, race, gender and climate justice.

A housing co-operative is a group of people who manage and run the housing in which they live. Each person is a member of the housing cooperative and has an equal say in decision-making. All members are expected to take an active role in managing the accommodation and the level of rent the tenants pay reflects the cost of managing the housing. Housing co-ops, by nature, offer a supportive community and a different way of living that is safe and secure. Housing co-operatives are usually created as Co-operative and Community Benefit Societies (formerly Industrial and Provident Societies) and are registered with the Financial Services Authority (FSA).

A worker co-operative is a business or organisation democratically owned and run by its workers putting the community, not the profit, at the centre of what it does. Most often the workers own the business, sharing the income based on how much work they each do. The workers also control the boards of directors, each having an equal vote on the management and running of the business.

Co-operative principles:

- Open and voluntary membership
- Democratic members' control
- Members' economic participation
- Autonomy and independence
- Education, training and information
- Co-operation among cooperatives
- Concern for community

COMMUNITY LAND TRUSTS

Community land trusts are set up and run by ordinary people to develop and manage homes as well as other assets. CLTs act as long-term stewards of housing, ensuring that it remains genuinely affordable, based on what people actually earn in their area, not just for now but for every future occupier.

There are 263 legally incorporated Community Land Trusts in England and Wales, and including new groups forming the number is over 300

935 CLT homes have been built to date

More than 16,000 community led homes in the pipeline

Over 17,000 people are members of CLTs

WHY? Development

Communities don't truly get to have a say in what way their areas are being changed. "Regeneration" that promises to be people-centred often ignores local people. Consultations on new housing schemes, public spaces or services do not engage in a positive conversation about the needs of the community, reaching very few people. The majority of new developments are carried out by private companies, whose main interest is in maximising their own profits. The construction industry creates a false division between "professionals" and "lay people" when in reality the ability to make decisions about regeneration doesn't depend on higher education and anyone can learn how to build stuff.

WHY? Housing

There is an ongoing housing crisis with less and less affordable housing. People are being pushed out of their neighbourhoods and subjected to precarious, unstable and unhealthy living conditions. Housing developments are large scale and are designed without the residents' real input which largely makes them soulless and dull. Renters are stripped off their rights to personalise their living environments.

Prearity (also precariousness) is a precarious existence, lacking in predictability, job security, material or psychological welfare. [wikipedia definition]

WHY? Public and community places

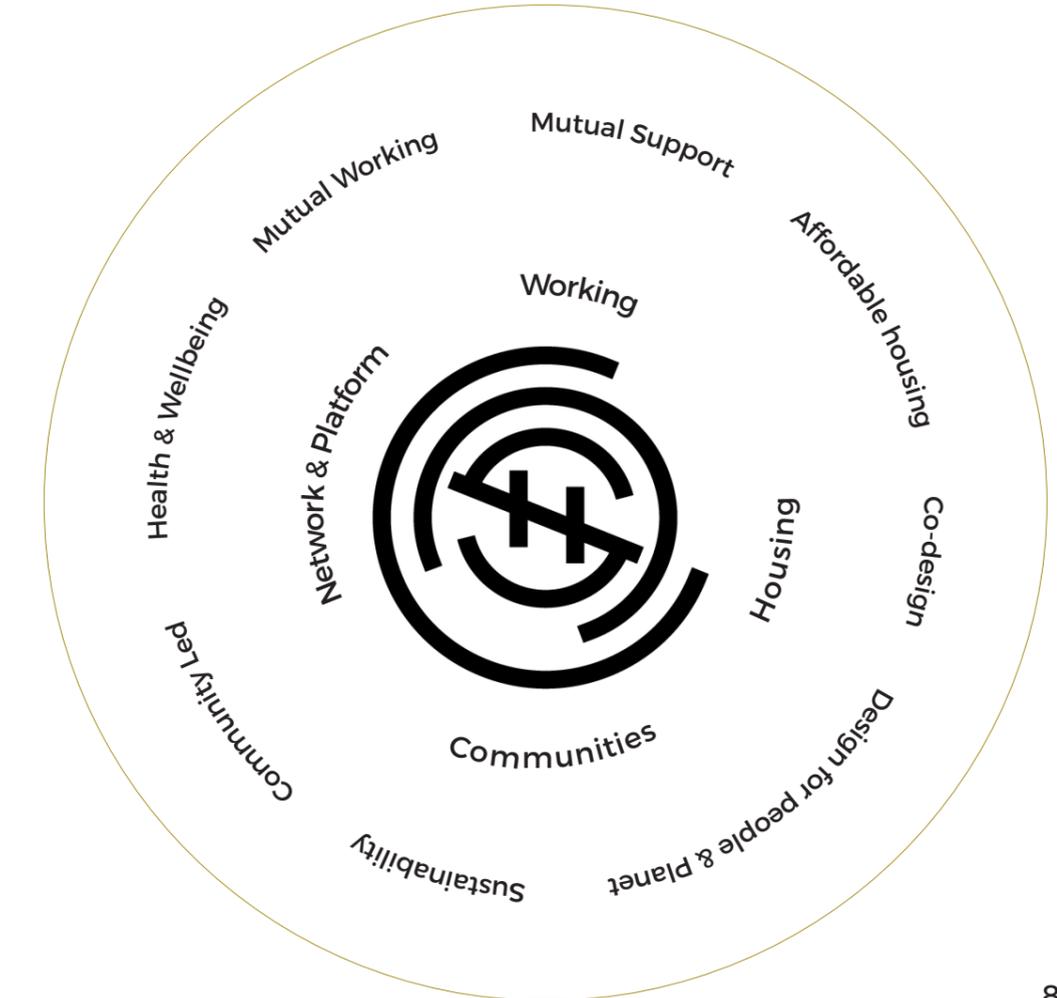
We've lost a lot of community spaces, with councils forced to sell/ selling off community centres and other public buildings. Working

WHY? Working

A small number of people have control over the businesses that shape our lives. Rents are so high that many people are forced to work multiple jobs. Workplaces are often hierarchical environments, which strip away any creative input and create a feeling of powerlessness. Work is insecure and most people are set to fiercely compete with others instead of cooperating. Corporations lobby for less regulation and employers try to bend/ bypass the rules, and get their own way.

WHY? Living

Our societies are unequal, divided and set against each other. Loneliness is a growing problem in cities, and especially in scale of London. People dwell in their own bubbles, not talking to others who are unlike them, often not even knowing their neighbours. Racism and sexism remains a widespread feature of everyday life for many people in Britain and is still embedded in its institutions.



THE COMMUNITY LED HOUSING MODEL

As the first step of community-led development and in response to the housing crisis we are first focusing on creating housing in South East London. There is a great local need and interest for decent, safe, affordable co-operative housing. People want to be more involved in managing their own homes and want to live in a community.

CASH does not wish to replace council housing or other types of social housing but to offer another option in the current housing crisis for more people, including those who might not have previously considered it. Through outreach and development, we vow to be inclusive in our approach as we believe diversity will allow us to build better housing models. We will think about who these projects house, and how they will incorporate a diverse cross-section of the communities in which they are situated. The aim is to build a community-led housing model that is available to everyone.

CASH want more housing that:

- Is high quality
- Is truly affordable, for rent
- Provides security from property speculators and rogue landlords, in the long term
- Fosters empowerment and reducing loneliness
- Is made of healthy, sustainable buildings
- Is owned and managed by the members who live there

THE CASH MODEL

Our model is based on listening and delivering mutually beneficial developments for local communities and authorities. Although our vision is to empower people to take control of their own lives within their communities we realise it's a long way to get there. Therefore we established different paths we might take and through these reflect with our partners and other stakeholders on future developments delivered by CASH.

We envision CASH as a platform and network that enables community-led development. As a CLT CASH will hold the land it acquires in a trust, which separates its value from the building located on it, and leases or rents it to tenants in the long term. Thereby the value of the land is locked in and the community is protected from displacement. Depending on circumstances, the co-operative members will immediately or gradually own the project whether that be housing or working or else. CASH as a collectively-owned large entity will have the ability to pool resources and strengthen the voice of individuals.

In other cases, CASH might not directly get hold of the land but facilitate the expansion of cooperatives or support people with knowledge, skills, and information.

CASH members are building upon the knowledge and experience of Lewisham's existing housing co-operatives to explore different ways to create new community-led housing. Understanding the history of housing co-ops in London that was started nearly 50 years ago is important as we plan future projects. Some co-ops were built on unused council-owned land, that was offered to them for free or at a discounted rate. Others emerged from squatted empty properties managed by the communities. In the 1990's councils sold these underdeveloped properties to the co-ops occupying them at a discounted price, much less than if they had sold them to private buyers.

What this shows us is that truly affordable, cooperative-style housing has only been possible where either land or buildings have been subsidised by a local council. Borough councils are funded by the central government with our, taxpayers, money. That means that 'council-owned land and property actually belongs to us all. It is with this understanding that we are approaching our local council, Lewisham, to ask how they will support the work CASH intends to achieve. CASH is open to negotiating conditions that will be beneficial to all the stakeholders in the wider community. We are investigating opportunities in South-East London and establishing project-specific groups.

****DIAGRAM-Funding****

****DIAGRAM-What Kind Of Housing****

OUR VISION

- To become a platform through which local people can get involved in urban development from concept to materialisation
- As Local Authorities struggle to meet affordable housing deadlines and growing demand for housing developments, alternative solutions like Housing Co-ops could be in place to support housing demands. We aim to work with Built Environment professionals to develop housing that is truly affordable and in the control and ownership of community members forever.
- Facilitate members, supporters and others to come together and learn through sharing skills, knowledge, information and working collectively
- Protect and improve places of value such as housing, public and green spaces, and community buildings by working with local people, land owners, councils and other stakeholders
- Support the creation of new organisations and groups that have cooperative values (e.g. Housing and worker co-operatives)
- Support the co-operative movement through its struggles for social and environmental justice.

vision statement

HOW DOES CASH OPERATE?

CASH is owned and controlled by all the active members. Our general meetings are open to all members, and take place regularly (since June 2018). Decisions are made by all of us together and we work towards getting rid of hierarchy and empowerment.

CASH is organised in a way that members can work together in teams.

Communication team: Reaching out to communities as well as building internal communication infrastructure to streamline processes by bringing people closer together, and faster. Establishing and maintaining strategic relationships with local communities and a wider movement.

Development team: Moulding radical and feasible architectural solutions. The group leads on site assessment and researching co-housing and other novel approaches to community living. In the future, the team will oversee the delivery of each project.

Finance team: Nurturing responsibility and care in modelling possible futures as well as managing current CASH operations. Empowering members to embrace financial reality and make the most of it. Making complex accessible. Researching funding streams and overseeing CASH accounts

Governance team: Harnessing decision-making that originally emerged in CASH. Structuring sociocratic governance principles of CASH-native consent-based model. Devising and implementing policies & procedures with aspiration for unbiased workings within CASH. Ensuring CASH's actions are fair and transparent.

Membership team: The people who receive your membership application! Inviting potential and welcoming new members to general meetings. Organically growing CASH's membership by connecting with people interested in responses to housing crisis more broadly. Ensuring open and responsible application review process. Always improving on onboarding to encourage meaningful membership engagement.

The membership team also incorporates the **Outreach team** which develops on strategies on how we engage with our community.

With each project we plan out we must think:

- Who is this speaking to?
- Are we maximising our efforts to reach a broad range of people?
- Are we incorporating different representatives from the community?
- When we think of ideas, who is present to accept or challenge them?
- How have these ideas been formed?

We have set up some innovative ways of working, including:

A form of consensus decision-making called 'Sociocracy': A way of making decisions through a structured discussion, encouraging collaborative proposal-shaping and approving by consent rather than simple majority voting.

CASH Cloud: an online hub consisting of drive and communication system that is open source and managed independently to a highest standard of privacy and transparency. The app ecosystem has been evolving since the start of CASH, reflecting the needs of the members.

Knowledge co-production and skills-sharing

CASH wants to support people sharing skills and knowledge about co-operatives and community led projects. We are also conducting research and outreach activities for co-operative housing in Lewisham and our allocations policy will be informed by this research.

For people new to co-operatives and community led projects it will:

- Show what cooperative values and ideas look like in practice.
- Provide an opportunity to find out about co-op organisation from people who have been involved in co-ops for many years.
- Gain the skills needed to set up or be part of managing community led housing, community led groups, coops.

For people in existing groups and co-operatives it will help:

- Us to be more connected to other co-ops in the area
- To share our resources and assets more effectively

- increase the confidence and willingness of co-ops to do something positive with their assets
- to learn from each other, to improve how we work within our own co-op
- to support other co-ops
- give us an opportunity to reflect on our experiences and learn from people new to co-ops
- increase the diversity of our co-ops

In Spring 2020 we have created on-going outreach and research process. Our outreach is a multi-way process through which information-sharing about cooperatives can happen at the same time as rethinking what cooperatives can be.

This research isn't about academia but about creating situations in which we can collectively understand how cooperatives are currently seen within our communities and what they can become, i.e. tools for securing housing, working and social spaces for our communities in the long term. With CASH everyone can become a researcher who would like to.

Our research methodology focuses on social change that promotes democracy and challenges inequality, it puts forward a cyclical process of research, action and reflection whereby relations of power change to be more equal.

DIVERSITY & INCLUSIVITY

We acknowledge that CASH as a group is not yet ethnically diverse. We understand that racial/ethnic diversity will allow us to build better housing models that truly speak to the different groups that exist within our communities. We are developing better relationships with community representatives, which will help us build a housing model that is open, inclusive, and responds to the needs of different communities. We will achieve this by communicating effectively Community Land Trust values and by actively:

Challenging the existing CLT practice:

Creating a housing model that can be used by existing and future CLTs / Housing coops that incorporate inclusivity of race/genders/disabilities/cultures/religions etc, a place for all! This involves who is with us right from the beginning and how we determine who is housed, and not based solely on existing relationships.

This is not to say pre-existing relationships should disqualify someone, but making sure that efforts are applied to reaching out to community representatives, organisations, and possibly different built environment stakeholders when housing positions are opened. And that throughout the process all biased reasoning is left out. This will also be applied to Worker Co-ops, were applicants that do not have pre-existing relationships/meet full qualifications of the role are considered and given opportunities.

Our community outreach has developed substantially since we launched CASH. We have held several events (exhibitions/workshops etc) in the community, participated in the London Festival of Architecture, reached out and connected with built environment professionals, used CASH Cart throughout the pandemic to actively listen to what our community has been going through and by circulating knowledge of CLTs.

We also plan to:

- Communicate information in the multiple languages that exist within our communities.
- Having regular conversations and workshops on diversity & Inclusivity within our group and host workshops for other groups, and weaving this framework into the fabric of every project we attempt.
- Creating inclusive public spaces that actively engage with different people in the community, and where we can host workshops and events in these spaces based on skill sharing, health, and wellbeing to empower people.
- Reach out to existing housing coops that are more diverse, learning from their strategies of community integration, and collaborate on projects with them based on community cohesion.
- Give opportunities and a voice to local young people, starting in South East London, that are interested in the Built Environment, by providing the chance to work with CASH to gain experience on a project that is affecting their area.

- Reaching out to teachers in South East London to gain support in youth outreach. Give presentations in classrooms and conduct workshops, and have site visits to existing housing coops in South East London.
- Write Quarterly reports on our progressions, publish reports on the website and other platforms. These reports will be themed but based on CLTs, we will think with; Are these reports accessible to everyone? Are these reports enticing for different age groups to want to read and engage in?
- We also want to challenge architecture training by incorporating more knowledge of CLTs and Housing Coops into the architecture syllabus by collaborating with academics, local authorities, and education figures.

Commitment To Sustainability

Re-use don't demolish!

CASH will seek to reuse and upgrade materials and buildings as a priority, avoiding demolition. We consider a truly sustainable solution to urban "crisis" the retrofitting and refurbishment of existing buildings, in terms of economy of money, resources, CO2 emissions, time among others.

Low-tech is the new high-tech!

Using natural or low processed materials in our buildings will have environmental and social benefits to our local area. Unlike the manufactured materials which enclose very high embodied CO2, we will prefer materials that are of no or of the very low process that are not detrimentally intrusive to the environment and at the same time create healthy and affordable houses to live in. With the introduction of concrete and other manufactured material after the second world war as a solution to urbanisation, providing fast accommodation to the crowds flocking the cities, there has been a misconception created around the natural, simple materials. They were considered poor, and being unreliable, despite them surviving for hundreds and thousands of years. Only in recent years, there is a realisation that we live and work in toxic environments that make us ill, and due to the use of processed materials, food, etc we have lost our connection with the natural. Thus, there is a shift towards natural materials and the rediscovery of their beneficial properties in respect to thermal behavior, environmentally low impact, health, accessibility in their affordability, and socially inclusive as no specialisation is needed and are not dangerous to use. How actually hi-tech is the low-tech!

Commitment to selfreflection

We recognise that we are aiming for a lot, and we find it important to reflect on what is realistic at what stage in order to protect ourselves from burning out. We also reflect on the challenges and difficulties of co-operative living and working entails. We know an awful lot about how hard it can be for people from different backgrounds to work together in a way that everyone's opinion gets considered equally. We know that next to a family, several jobs and the struggle to make ends meet at the end of the month it's hard to join a group. We aren't claiming that there might not be some inequalities between our members or that we have abolished hierarchy, but we are for sure working towards this! We hope to be a group that is open about our challenges just as much as our strengths. Let's do this together!

SEE MORE STUFF

Shelter research:
tinyurl.com/ybdqwomw

The right to housing:
tinyurl.com/y8l9vyn3

The right to the city:
tinyurl.com/ybhvg489

Work:
autonomy.work

Precarity:
tinyurl.com/yaaybyvx
tinyurl.com/h5n466u
tinyurl.com/yda5cndk

Neoliberalism:
tinyurl.com/yakhgabc

Gentrification:
southwarknotes.wordpress.com
35percent.org
tinyurl.com/yc6hn4s6
tinyurl.com/yc3eqbv

tinyurl.com/y9wf9w5q

Planning:
tinyurl.com/yd4pejsp

Solidarity economy:
solidarityeconomy.coop

Race and the built environment:
tinyurl.com/ycwqe7ar
tinyurl.com/yaltqszs

Racism at work:
tinyurl.com/y7wl9vry

Racism and gentrification:
tinyurl.com/y96wt9lm

Gender inequality:
tinyurl.com/ycgkr6ey

Fragmented communities: tinyurl.com/y8g2a62k

Loneliness:
tinyurl.com/yayeytxk

Fragmented communities: tinyurl.com/y8g2a62k

Loneliness:
tinyurl.com/yayeytxk