

## APPENDIX Brief History Of Redevelopment Negotiations

- 1959 Planning application submitted by private developers to build a 24 storey block on the site between Tolmers Square and Euston Rd. (eventually shelved)
- 1960 Another planning application submitted for a similar scheme. (also shelved)
- 1961 LCC start considering including the area in a comprehensive development area.
- 1962 Stock Conversion and Investment Trust started buying up property in the Tolmers Sq. area. At this time land was worth only £50,000 per acre.
- 1963 Planning blight sets in: An owner occupier is advised by the Council's (St. Pancras) architects department 'not to make any expensive decorating or repairs — just normal upkeep' as demolition is imminent. (Owner occupier's diary)
- 1968 Camden Council issued a compulsory purchase order on some of the property in the area. Owing to 'financial aspects' none of this property belonged to Stock Conversion.
- 1970 The Minister of Housing and Local government turned down the compulsory purchase order principally because of the excessive cost of the land, at that time considered to be in the region of £300,000 per acre. The minister was not prepared to pay more than £200,000 per acre. The increase in land values was of course largely the result of Stock Conversion's activities. Smaller speculators and landowners, realising what was happening, revalued their property upwards, so contributing to the general inflationary situation in land prices.
- 1971 Stock Conversion proposed a deal to the Council for a joint redevelopment scheme.

### THE LEVY DEAL

'The company was to retain one acre of the site on which it was to build 250,000 square feet gross of office space and 120,000 square feet of industrial space; the remainder of the site was to be turned over to the Council to build housing. As part of the bargain the Council would support an application for an office development permit — despite a plot ratio of 8 : 1 — and obtain compulsory purchase orders on any part of the site not owned either by Stock Conversion or the Council.' (CIS Report). In addition to subsidised housing land, the Council was to be given a share in the

commercial profits. However, the end result was that Stock Conversion stood to make £20 million profit, whereas Camden's subsidy was £3½ million.

Camden's officers were asked to commence negotiations with Stock Conversion.

1973  
Jan.

The Council considered that the Levy deal was 'the only way in which the Council will obtain the planning objective of comprehensive development providing a satisfactory housing content....and at the same time, ensure that the land can be acquired at a cost acceptable to the Department of the Environment' (*Council Minutes 10 January 1973*). The Council therefore approved the heads of agreement, and started issuing compulsory purchase orders.

July.

Claudius Properties proposed a deal to Camden Council. They offered to do exactly the same as Levy except that being a non-profit making company, all the profits from the scheme would be ploughed back into the community.  
—(The Tolmers Cinema was demolished)

Aug.

The Tolmers Village Association was formed by local people to represent their interests.

Sept.

The Council's Committee Planning and Resources Committee (now in charge of Tolmers Square development) recommended that the Council should go ahead with the Levy Deal. They rejected the Claudius proposal on the grounds that the 'Secretary of State would be most unlikely to confirm a compulsory purchase order to enable the Council to carry out the proposals.'

Stock Conversion were by this time the major landowners with a total of 4.96 acres, and the Claudius proposal was dependent on the compulsory purchase of their property. Land was now costing between £600,000 and £1,000,000 per acre.

The 'Stop The Levy Deal Campaign' was launched by several Camden tenants' groups to persuade the Council to change its mind on the grounds that:

'CAMDEN will sacrifice the chance of housing twice as many people with the money from Tolmers Square.

CAMDEN will sacrifice the chance of proving that the profits of commercial development can be kept for the community.

CAMDEN will sacrifice the chance of proving that the power of the big developers can be challenged. (*Stop The Levy Deal Leaflet*). 8,000 signatures were obtained.

Oct.

The full council turned down both deals pending investigation of other alternatives.

Nov.

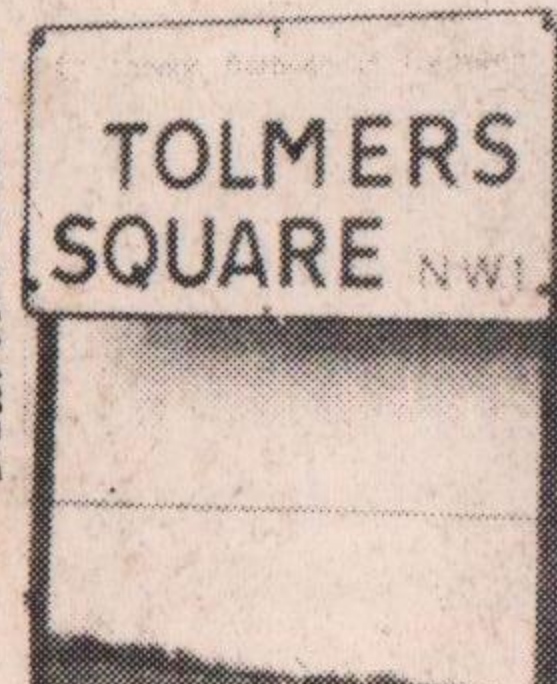
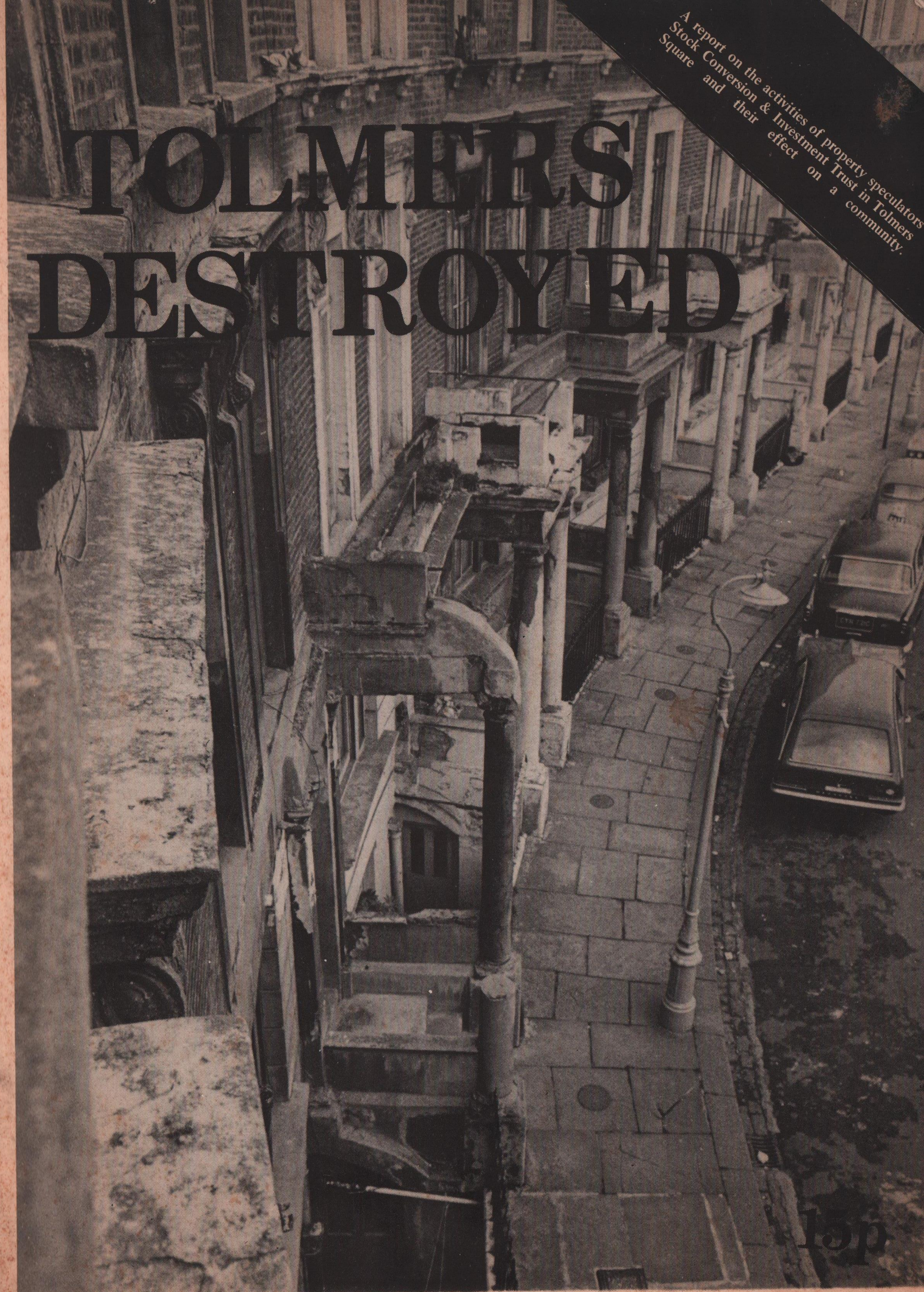
Occupied house in Hampstead Road collapses.

1974  
April

Compulsory purchase orders are issued but again not on any of the property owned by Stock Conversion. Instead, the Council asks their officers to prepare a report on the 'implications of acquisition by compulsory powers of further housing and other properties in the area.'  
(*Council Minutes — 24 April 1974*).

# TOLMERS DESTROYED

A report on the activities of property speculators Stock Conversion & Investment Trust in Tolmers Square and their effect on a community.





# Contents

|   |         |
|---|---------|
| INTRODUCTION  | Page 2  |
| BUYING PROPERTY   | Page 3  |
| NEGLECT & DECAY   | Page 4  |
| a) Removing the people                                    | Page 5  |
| b) Leaving Property Empty                                 | Page 7  |
| c) An Occupied House Collapses.....                       | Page 11 |
| d) Destruction Of Tolmers Cinema.....                     | Page 12 |
| e) Demoralisation   | Page 14 |
| CONCLUSION  | Page 15 |
| APPENDIX - A Brief History of Redevelopment Negotiations. |         |

# Introduction

This report shows what a large property developer has done to a small area in the centre of London. Its purpose is:

1. To stimulate immediate action in Tolmers Square.
2. To persuade Councils, Governments and ordinary people to take action to prevent anything similar happening again.

The financial operations of property companies have been exposed in other publications. Here we concentrate on the effect of one property company - Stock Conversion and Investment Trust on a community.

What follows is not only a moral condemnation of those people who run Stock Conversion and their associated companies. It is also an incrimination of a system which allows these people to operate in the way they do.

The Tolmers Square development area lies due west of Euston Station. It consists of decaying Georgian terraces, shops, workshops, warehouses, Indian restaurants, cafes and pubs. In this report we are primarily concerned with the property owned by Stock Conversion and Investment Trust, as shown on the next page.

# Buying Property

Stock Conversion have been buying property in the Tolmers Square area since 1962, using several subsidiary companies as agents, to allay suspicion. They have now amassed approximately 5 acres. What follows are extracts from notes kept by one owner occupier at No. . Tolmers Square.

"15 March 1968 Received first letter from an agent saying clients interested in acquiring No. . Tolmers Square."  
"I made one phone call to Agent...to say that I cannot do anything until my husband returns from abroad."

"2 April 1968 Second letter from Agent asking if I have made a decision." (letter ignored)

"16 May 1968 Third letter from Agent asking if I am now ready to discuss sale." (letter ignored)

"25 February 1969 Agent phoned to ask if any decision forthcoming as clients were going to have a big meeting in the Haymarket office (obvious now that it is J. Levy)"

"28 February 1969 I rang Agent who confirmed that J. Levy is their client - they expect to start a development on the triangle of Euston Rd./Hampstead Rd./North Gower St, which includes Tolmers Square, in 2 years time."

"12 March 1969 First offer received from Agent - £3,000. (Ignored)"

"27 March 1969 Letter received from Agent asking for a reply to above offer - clients prepared to increase offer. (Ignored)"

"15 May 1969 Further letter from Agent asking what are my terms?"

21 May 1969 I finally wrote to Agent saying not interested as offer does not represent market value of house and not sufficient to buy a comparable house. Told them to come back when plans accepted by competent Authority."

"20 June 1969 Agent replied to above saying clients prepared to allow me to remain in the house (at a rental) for a couple of years. What price would I accept? (Ignored)

November 1970 Land costs now estimated at £375,000 per acre. At this figure land on which my house stands is worth £10,000.

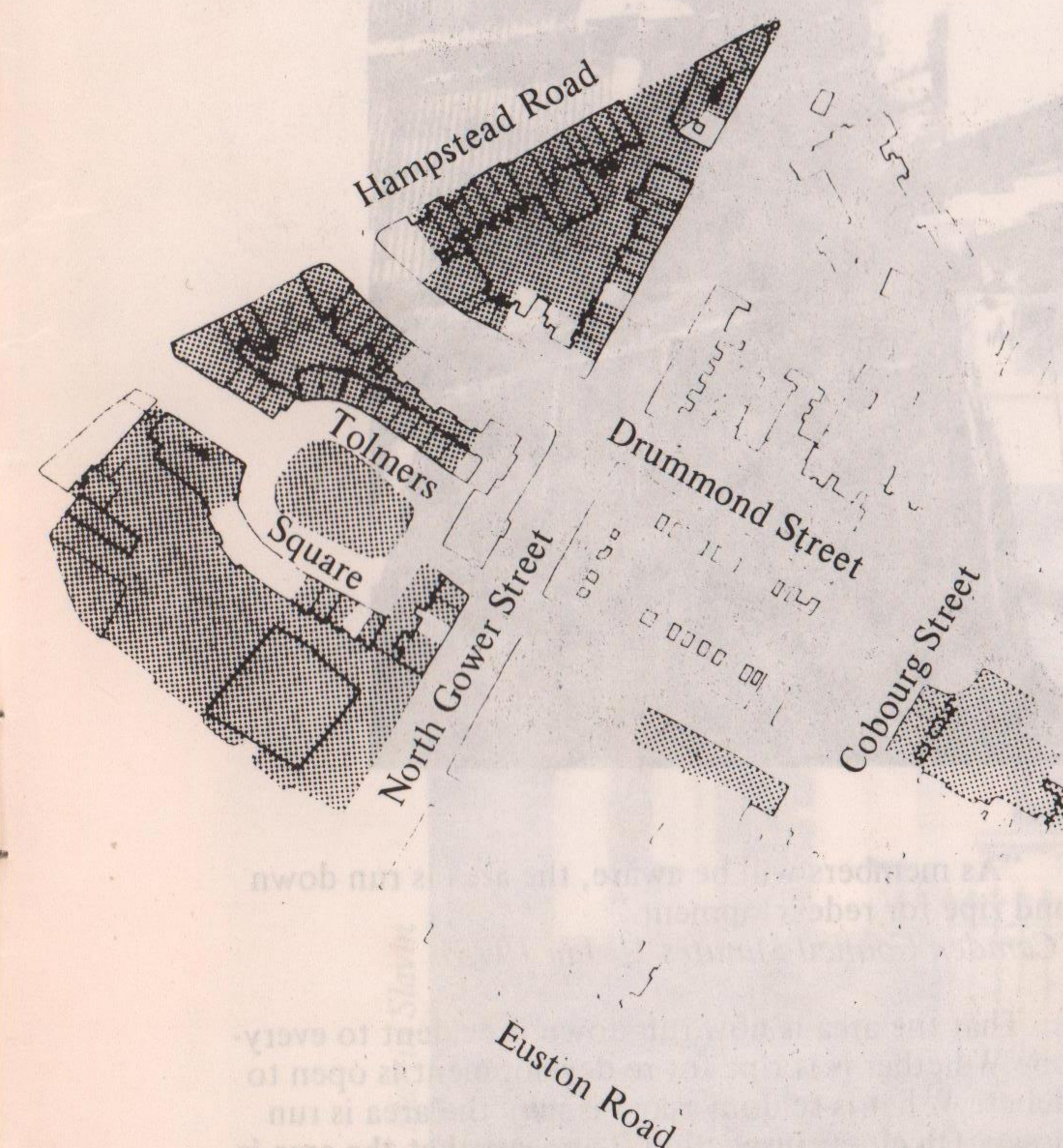
"3 December 1970 Agent rang to say clients now prepared to offer more than previously (£3,000) - would pay in excess of £5,000 if vacant possession given. I told them my position is same as 2 years ago and am not interested.  
This approach coincided with an article in local press that Housing Minister told Camden to look elsewhere for cheaper land."

"17 August 1973 Agent wrote to say clients now very interested to purchase my house and wish to discuss price. (Letter ignored)."

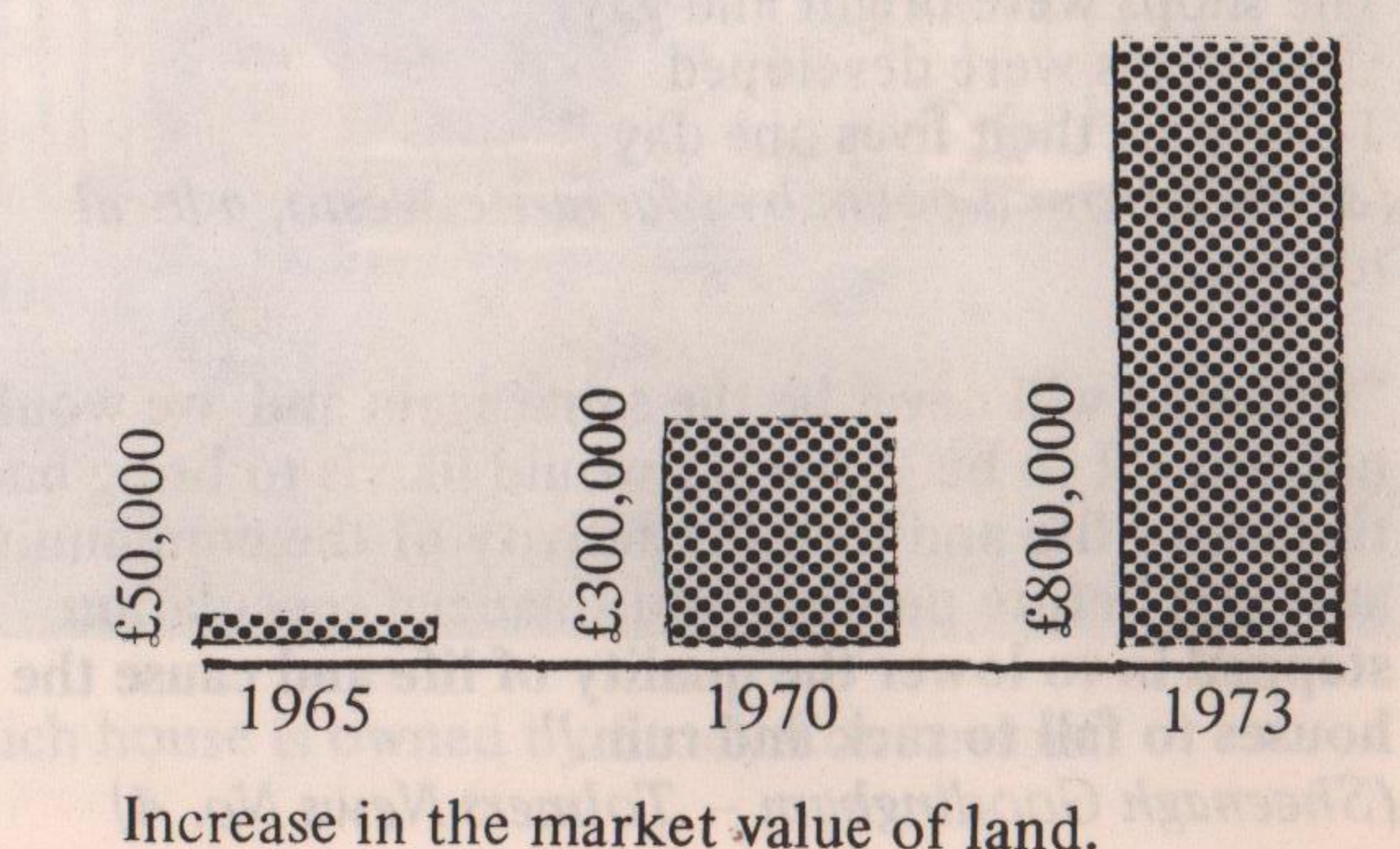
"30 January 1973 Draft CPO notice received..."

These extracts show the methods used by Stock Conversion to purchase the land. There is nothing illegal about it, but it depends for its success on the owners being unaware of the plans for the area, and thus the true value of the land.

The above owners were not to be bullied. Not for financial reasons, but simply because they do not want to move - they like it in Tolmers Square. Other owners were not so smart and gave in after persistent approaches from agents. They invariably sold for sums far below the true market value. Five houses in Tolmers Square were sold for £3,500 each in 1969. Even then the land value alone of each house was £10,000. Now it is approaching £30,000.



Map showing property owned by Stock Conversion & Investment Trust.  
(No responsibility is taken for errors).



Aerofilms 1969

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# Neglect and Decay



The backs of North Gower Street Houses taken from a Hampstead Road roof.

Martin Slavin

"The neighbours warm and friendly,  
The shops were bright and gay,  
Until plans were developed  
To change their lives one day."  
(extract from a poem by Margerite Westo, a local resident)

"Our area will never be the same again and we would not want it to be. What we would like is to bring back the varied life and bustling activity of the community as it was before political and financial speculation stepped in to lower the quality of life and cause the houses to fall to rack and ruin."  
(Sheenagh Goodingham - Tolmers News No. 4)

"As members will be aware, the area is run down and ripe for redevelopment."  
(Camden Council Minutes 10 Jan 1973).

That the area is now run down is evident to everyone. Whether it is ripe for re-development is open to debate. What is seldom asked is why the area is run down. On closer inspection it appears that the area is run down mainly as a result of the activities of Stock Conversion who seem to have a deliberate policy of creating neglect and decay.

## First Remove the People

No obvious cases of winking have come to light. Fortunately all the remaining tenants are on controlled and unfurnished tenancies.

Stock Conversion's methods are more subtle; they simply do the minimum of repairs, and do those badly, until the tenants are so fed up that they can't wait to get out.

### CASE 1.

Ms. E lives on the top floor. For 3 years her roof leaked so badly that she had to have a dustbin in her room to collect the water. She constantly complained and every few months Levy's builders came around and re-plastered the ceiling; a completely pointless exercise since it came down again the next time it rained. In fact, what was needed was a new gutter, and when the TVA complained about the situation, a new gutter was fitted within a few weeks.

### CASE 2

Mr and Ms. C have lived in North Gower Street for 35 years. They have two rooms on the first floor. They have no bath. They have cracks in the front wall through which you can see daylight. There is damp on the kitchen ceiling. Ms. C used to keep flowers on the balcony but has given it up as she is frightened to walk on the balcony in case it collapses. They have complained to Levy's but the builders say they cannot spend more than £5 or "the boss would kill me."

### CASE 3

Ms. D one day found that her front door bell was no longer working, so she phoned Levy's who sent a man with a van up from South London. The old bell was rusty and obsolete, yet the electrician twisted the wires together and got it to work. He said he was unable to put in a new bell as it would cost more than £5. Needless to say, the bell broke down again a few days later.

This £5 ceiling for repairs has been mentioned by several other people, and shows an extraordinary mentality on the part of a property company whose net tangible assets in 1973 were over £62 million, and whose total profits for 1972/73 were over £5 million.

Not a penny is spent on painting or maintaining the exteriors.

The balconies in Tolmers Square are a symbolic example.

These balconies are structurally very strong with steel bars protruding from the front wall of the house. But if they are not painted, the weather penetrates the plaster facing which then cracks and drops off, so giving the balcony the appearance of imminent collapse.

If left in this state for long, the weather erodes the brick pillars until they become unsafe. But at this point instead of replastering and painting, Levy's builders merely knock down the balcony altogether, leaving an ugly scar. There is little objection from the residents, as by this time they are terrified that every time they walk in and out of their front door it is going to collapse, and are easily persuaded (wrongly) that the balconies are structurally unsound.

The first balcony was taken down in 1969, and now only 8 of the original 15 are left standing.



Martin Slavin

TWO HOUSES IN TOLMERS SQUARE: Guess which house is owned by Stock Conversion?

Georgian house empty in North Gower Street

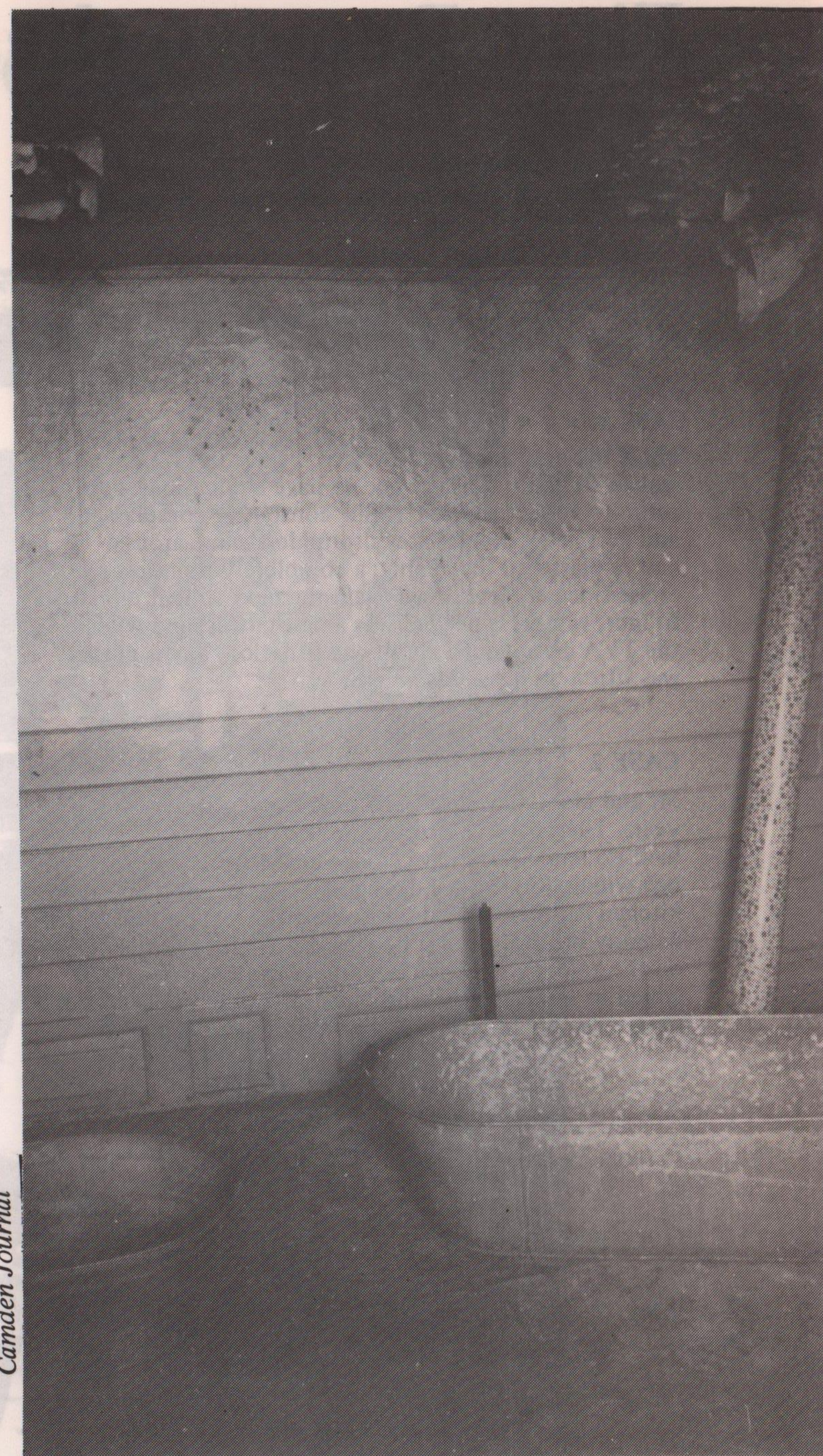


## CASE 4

Mr. and Ms. A live in Hampstead Road with their two children and Ms. A's mother. They are Greek and cannot speak English. They live on the first and second floors for which they pay £20 per month. The third floor has been empty since 1960 and is presently occupied by an assortment of buckets and baths to collect the water which comes through the roof and subsequently to their flat. The basement and ground floors have been empty since 1948 and are frequented only by rats. A musty smell emanates from these floors and pervades the whole house. Many of the walls are damp and peeling, and in the toilet it is only several thicknesses of lino which prevents one from falling through the rotten floor. There is no bath.

"Someone came round from Stock Conversion three months ago, but they said they were not interested in doing repairs because the buildings would be coming down. They didn't say it like that, they used big posh words that we're not used to," explained Ms. A's son-in-law, who was acting as interpreter.

According to a local newspaper report (*Camden Journal* 7/6/1974), a spokesman from I. E. & J. Levy said "Nobody from here has examined the house at all." He suggested that the men who called on the family were "probably bogus and from one of these local associations which set themselves up as do-gooders." "If you are talking about the top floor, the family doesn't have the top floor as part of their tenancy, so it is no concern to them," he added.



buckets and baths to prevent the rain water in the top room.

(Editor's survey, May 1974)

## Leaving Property Empty

As soon as any property is vacated, either because the occupants move away or die, it is boarded up and left empty.

At present Stock Conversion own 67 houses. Of these, 14 are completely empty, or occupied by squatters, 31 are partially empty.

Altogether, 242 habitable rooms are empty, which represents 39% of their housing stock.

They also own approximately 98,000 sq. ft. of commercial space, of which 28,000 sq. ft. is empty; comprising 8 shops, 1 bank, workshops, storage and offices.

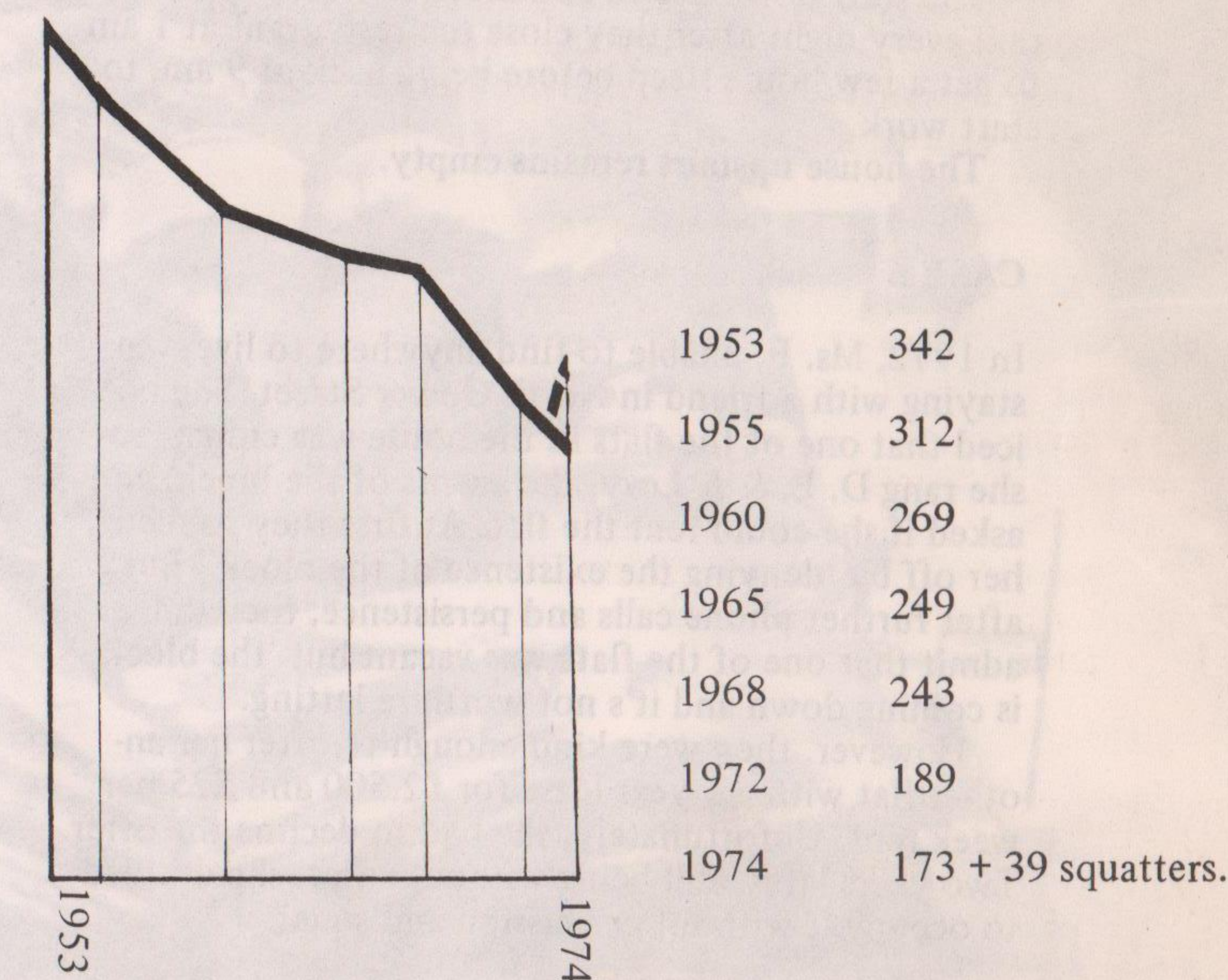
Over 2/3 of an acre of their land is vacant or being used for temporary car parking.

Some houses in the area have been empty for over 8 years. This is totally absurd when in 1971 the number of 'officially' homeless in Greater London was more than 13,000.

(*Shelter Paper* 4 1972)

### POPULATION DECLINE

These figures taken from the electoral roll show the decline in population in properties now owned by Stock Conversion.



Georgian house empty in North Gower Street

Martin Slavin

Camden Journal

Barry Shaw



## CASE 5

The E is an Indian restaurant in Hampstead Road run by Nepalese people. They obtained a lease from D.E. & J. Levy for the ground floor and basement. As the rest of the house was vacant, the staff of the restaurant moved upstairs, and spent a considerable amount of money in doing it up. When Levy's found out, they asked them to leave immediately. The manager tried to persuade Levy's to rent the upper floors, but without success. He was told that because the roof was in bad condition (although it did not leak), and because the house did not have an inside toilet (like many of the houses in the area, the bathroom and toilet are in the back yard), it was not possible.

The staff now have to commute to Finchley by taxi every night after they close the restaurant at 1 am to get a few hours sleep before being back at 9 am, to start work.

The house upstairs remains empty.

## CASE 6

In 1972, Ms. F, unable to find anywhere to live, was staying with a friend in North Gower Street. She noticed that one of the flats in the house was empty, so she rang D. E. & J. Levy, the agents of the block, and asked if she could rent the flat. At first they fobbed her off by 'denying the existence of the block.' But after further phone calls and persistence, they did admit that one of the flats was vacant but 'the block is coming down and it's not worth re-letting.'

However, they were kind enough to offer her another flat with a 3 year lease for £2,500 and £25 per week rent. Unfortunately, she had to decline the offer. Two years later, still being without a flat, she decided to occupy it without permission and squat.



No. 12 BEFORE



No. 12 AFTER

## ENTER THE SQUATTERS

With so many houses empty, it was inevitable that squatters would move in eventually, despite Stock Conversion's efforts at making the houses totally uninhabitable.

The first Stock Conversion house was occupied in September 1973, when 8 people moved into No. 12 Tolmers Square. The House had been empty for 18 months. The ground floor and basement were bricked up, the roof was leaking, windows were smashed and the toilets dismantled. Water and gas had been dug up in the road, and all the water pipes in the house had been ripped out. Electrical wiring and fittings had also been taken. The house had been used by dossers and cats and was piled high with rubbish and cats' shit.

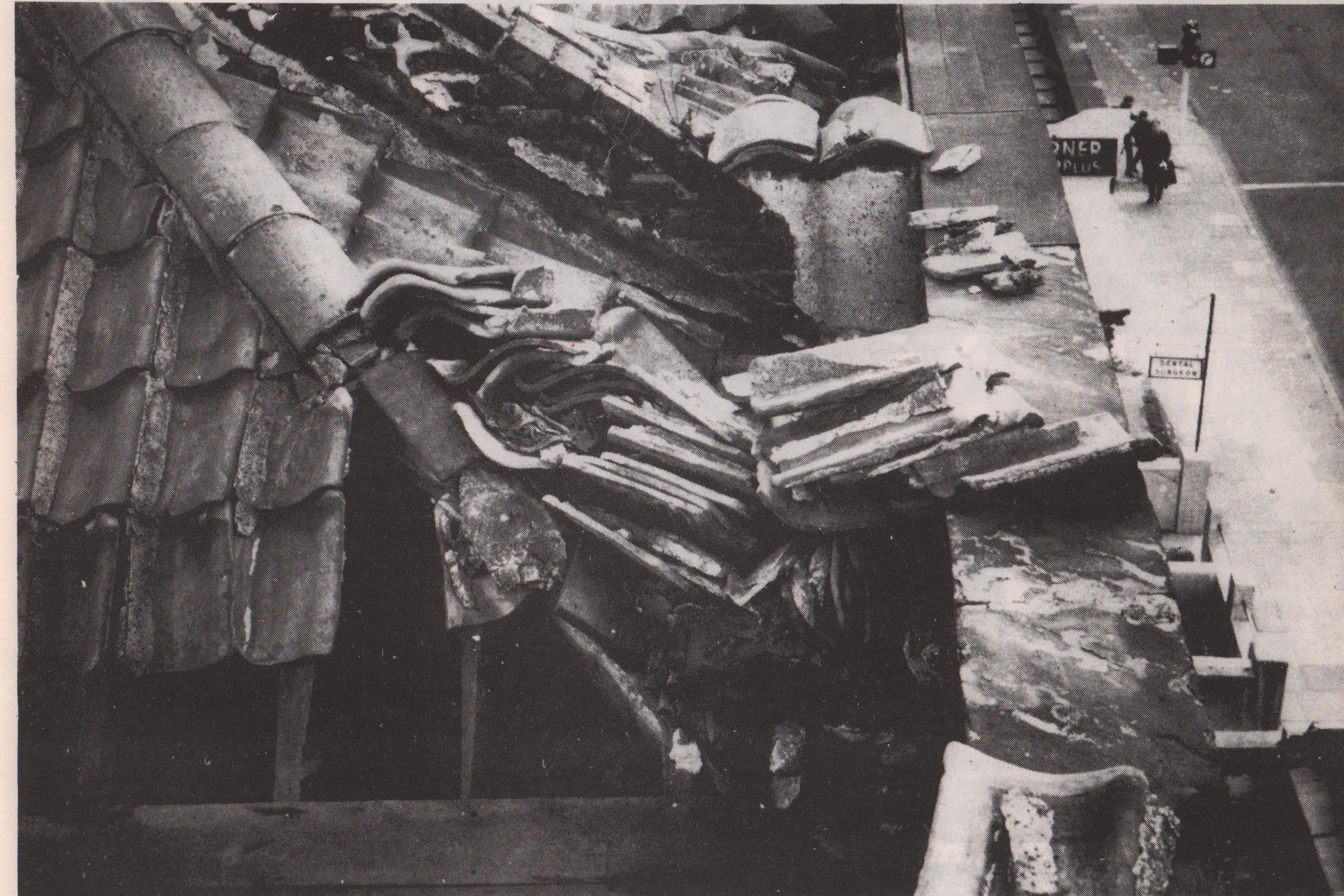
Two months later, at a cost of roughly £100, and a great deal of labour, this house was providing a home for eight people, each with a room of their own, plus a shared living room, kitchen/dining room, and toilet. All the services had been re-connected, windows unbricked and repaired, and the roof repaired.

Since September, 8 other houses have been occupied and restored. They are now housing 39 people.

As soon as a building is left empty it starts to decay; leaks in the roof go undetected, windows are smashed and left broken, pipes are ripped out for their metal content, and vermin breed. Several houses have had their roofs deliberately destroyed, the tiles having been taken off and stacked up neatly; probably by lead thieves.

With water running constantly through the house, ceilings collapse, rot sets in, and decay is guaranteed.

This is the inevitable consequence of leaving houses empty and can only be construed as a deliberate policy to cause neglect and decay.



Tiles removed from the roof of a house in Hampstead Road.

Martin Slavin

Leaving houses empty and derelict does not merely affect those people who might otherwise have been living in them. It affects the whole community. Empty houses attract vandalism, dossers, damp and rats. Shopkeepers suffer because trade dwindles. Residents suffer if shops have to close down.

In one case, an inhabited house in Hampstead Road suffers permanent damp because the house next door has had its roof removed.

An empty shop in Drummond Street was nicknamed 'the pet shop' because people could watch rats playing behind the glass. Eventually the Council came around and whitewashed the windows. A symbolic gesture.



213 North Gower Street is one of three adjacent houses owned and left empty by Stock Conversion. It may also provide clear evidence of deliberate vandalism by the owners. The rear dormer windows and frames of each house have been pushed out and are still where they fell in the back yards. The rainwater gulleys have been removed and, in 213 at least, holes punched in the adjacent wall. Rainwater running off

the roof pours into the room below and holes, probably deliberately made, in each of the floors, allows this water to run down the inner face of the wall. In time, the wall will, if left, bow and eventually collapse.

This house has recently been moved into by squatters, who are attempting to renovate it and make it habitable.



Barry Shaw



Chez



Barry Shaw

above:  
an empty house decays.

left:  
The potential of the house becomes apparent after squatters have begun work

## An Occupied House Collapses



New Civil Engineer

On Saturday 13 October 1973, an occupied house owned by Stock Conversion collapsed with only a few minutes warning. Mr. Maria Castro and two friends who were living in the house managed to escape without serious injury, although they lost all their possessions. Mr. Castro suffered extreme shock.

The cause of the collapse was never made public despite a call for a public inquiry made by the TVA. Camden's District Surveyor felt that there was no need for an inquiry. He commented that 'the building just got tired of standing.' According to the *Hampstead & Highgate Express* (19 October 1973), a spokesman for D. E. & J. Levy said they would be holding a thorough investigation into what had happened. The results of this have not been released.

Various theories were put forward as to why the building collapsed: It may have been affected by the heavy traffic in Hampstead Road; or by strong vibrations which occurred when piles were driven into the ground for the foundations of the Euston Centre across the road; or perhaps an ill-conceived conversion, which knocked holes in the party wall to make a large caravan showroom and thus weakened the structure.

Some people believe it was deliberate, as Builders hired by Stock Conversion were actually working in the building minutes before the collapse.

While it would be unfair, perhaps, to accuse Stock Conversion of deliberately knocking the building down, collapsing houses is the logical conclusion of their policy of neglect and decay. "Joe Levy was responsible for this" was an extremely apt, though short-lived, slogan painted across the hoardings.

The unwillingness of the Council to hold an inquiry into the cause of the collapse shows the reluctance of the Council to take any action which might antagonise Stock Conversion.



Ken Morgan



# Destruction of Tolmer Cinema

'A mere two tube stops from the Cinicenta you'll find, if you look hard enough, "the cheapest cinema in the UK" - the Tolmer.....at 2s 6d. downstairs, and 3s 6d. up, it is probably the cheapest cinema around, and just to make sure that this fact doesn't breed contempt, there's a little notice pinned up above the ticket booth: No sleeping in the seats.....the university crowd are turning up, "and we get a lot of young couples. There is a loyal matinee too: old age pensioners. Some of them come three times a week. We only charge them 9d.'"

(Daily Telegraph Magazine 30/10/1970)

The Tolmer Cinema was another victim. It was bought by Stock Conversion and closed in March 1972. No-one asked the patrons if they would prefer an office block.

Mr. Andrew Keeshan, the manager, said; "It's a terrible shame to see the place close. We have more than 1,000 regular patrons and I don't know where they will go."

(St Pancras Chronicle 17/3/72)

Hong Manley



Martin Slavin

The cinema was pulled down in June 1973, despite a petition from local residents asking that it should be left standing until they had moved away. Stock Conversion just moved the bulldozers in one Saturday morning.

For over a year, the site has remained empty, surrounded by a barbed wire fence. Stock Conversion wanted to use the site for a car park but this was quashed after a petition to the Council from the Tolmers Village Association. The Association wanted to use it for a children's play area or recreation space but Stock Conversion was not amenable to the idea. There is no profit in playgrounds.

Martin Slavin



Who Are The Real Vandals In Our Society?



Ken Morgan





Martin Slavin

## Demoralisation

All these tactics employed by Stock Conversion lead to demoralisation. In Tolmers Square no-one is surprised to see things collapsing any more. Decay and neglect have become 'the way things are'. They are part of life.

In practice, this means different things for different people. Some people (those that can) give up and move elsewhere. But the majority are not so lucky. They cannot afford to move and the Council has been unwilling to rehouse people until the land comes into their ownership. (Why should they anyway? They didn't cause the problem).

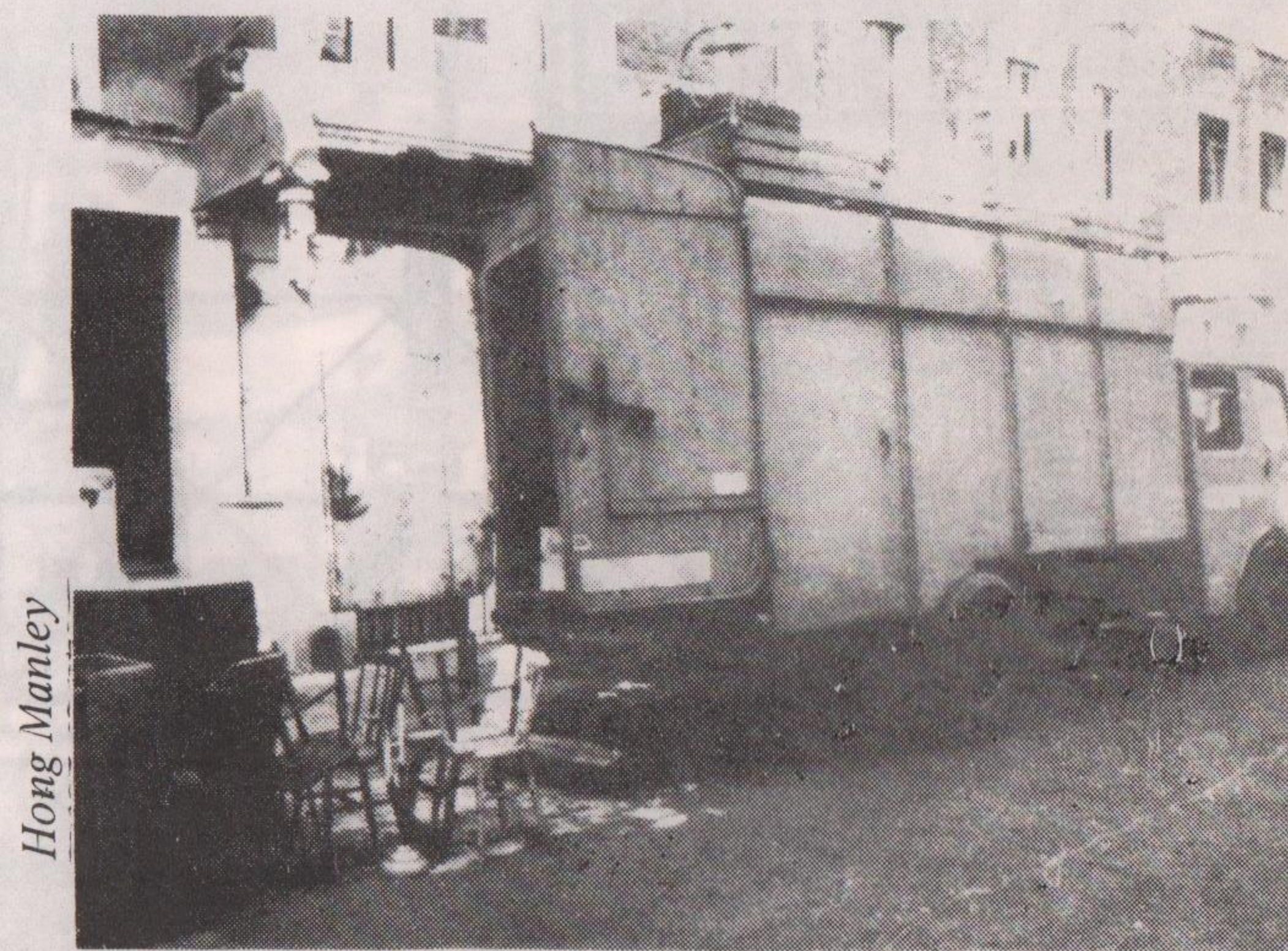
These people just sit and wait and watch things falling apart around them. Some are angry, but most are merely disillusioned about everything and everybody and give up all hope of ever being able to do anything constructive. Sometimes there is talk about what a nice place it used to be, but even this is forgotten and gives way to the shame of living in such despicable surroundings.

As Ms. H, a particularly resilient person, says: 'I want to get out. It's not for me, it's for the kids. They're ashamed to live in these houses.' Her son, aged fifteen, won't tell his friends where he lives, and will never let them come into the house. 'He keeps saying, "when are we going to move?"'

The whole of Tolmers Square now has such a neglected, crumbling appearance that only those with technical knowledge, or vision, can imagine that it is possible or desirable to renovate and restore it. In fact, the houses are structurally sound and could still be renovated if action is taken soon.

'The buildings date back to the mid-nineteenth century, and although the original standard of construction is not high, the houses have stood for over a hundred years and are capable of a useful future life.'

'The case for retention should not be based on the extent of structural work required. Virtually all the buildings in the area will have a further 30 years life if certain localised repairs were carried out.' (Renton Howard Wood (Consultant Architects) - Report No. 2, March 1974).



Hong Manley

If these houses were renovated, they would almost certainly provide a higher standard of housing accommodation than can be provided by new Council construction at the present time.

# CONCLUSIONS

The situation described is intolerable in a 'civilised' society, and exposes the inadequacy of our present system for managing city development.

To summarise the situation in Tolmers Square:

1. Stock Conversion's interests in the area are purely financial. They are only responsible to their shareholders, probably none of whom live in the area. No-one who lives or works in the area has any control over Stock Conversion, nor any way of influencing them, other than by direct action.

Yet Stock Conversion have been able to disrupt the lives of many people, and virtually destroy a thriving part of a city. They have been able to exploit the rising land value and rising office rents to such an extent that the Council has been unable to develop on their own, so forcing the Council to do a deal with them in order to obtain any re-development, a redevelopment made increasingly necessary by Stock Conversion's destructive behaviour.

2. Successive councils have been completely unsuccessful in carrying out any development or maintaining the area. Despite repeated declared intentions to re-develop, they have been constantly thwarted by lack of planning legislation, lack of resources, and lack of government support.

3. As a result, the area has suffered extreme planning blight.

4. The vast mass of housing and public health legislation has proven totally ineffective in preventing decay, bad housing conditions, and loss of amenities.

5. There must be an end to speculation in land and

property. The government must either nationalise land, or tax all speculative profits at 100%. What has happened in Tolmers Square is largely the result of rising land values.

The land has risen from £50,000 per acre in 1965, to approximately £800,000 per acre in 1973; an increase of 1,600%. Even if the land is compulsory purchased now, Stock Conversion would still make a profit because the Council (in other words, the ratepayers and taxpayers) would have to pay compensation at the present market value of the land; approximately £3 million. This profit would be obtained by doing absolutely nothing except buying up land and running down a community.

This rise in land value has nothing to do with the area itself, but merely the potential use of the land which is determined by planning permission given by local authorities. In other words, it is a value created by the community at large. All profits created by the exploitation of this increasing value should therefore accrue to the community, and not to private individuals.

As far as Tolmers Square is concerned, the whole area must be brought into public ownership immediately, and legislation should be introduced so that the community does not have to pay the inflated costs.

6. Planning and management must be decentralised so as to give people more control over the places they live and work in. Whether the controlling agency is a Council or property company, it is becoming increasingly clear that they are unable to plan or manage their property effectively. Resources and power should be channelled to as low a level as possible; i.e. to community associations, tenants' groups, self help projects etc. Only in this way will the barbarity presented in this report be avoided.