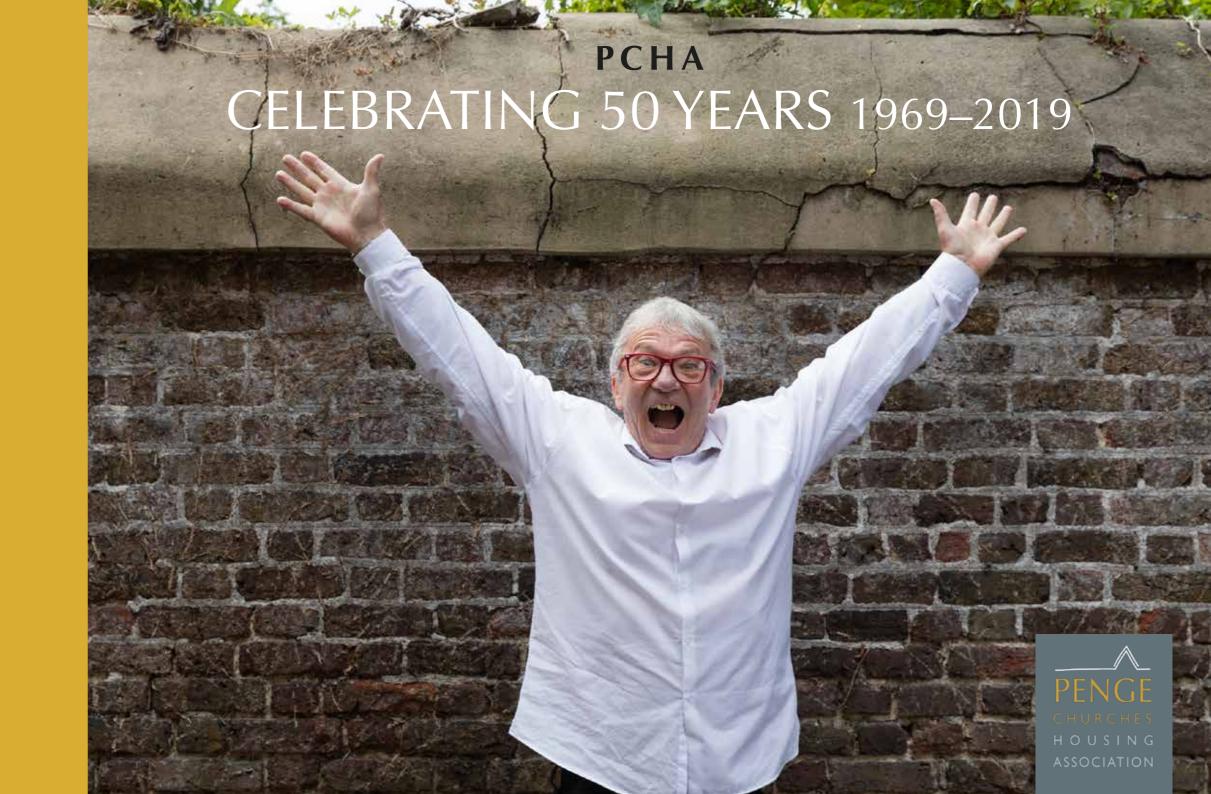
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History

Cathy Come Home was a pivotal docu-drama in the 1960s that acted as a catalyst for action by local people and churches across the country. The Ken Loach film highlighted the plight of an ordinary family and the harrowing journey through homelessness that they faced. Cathy Come Home shows how easily life can change and how easily things can spiral out of control. It also demonstrates the enormous strain that not having a secure and affordable home can have on people's relationships, families and health.

associations that was born on the back of *Cathy Come Home* and a growing realisation that homelessness was a real issue. A group of local church members came together in 1969 with a desire and the commitment to do something about local homelessness and together they formed Penge Churches Housing Association. Friends of PCHA managed to raise money to buy our first homes, and the rest is history.

PCHA is one of the many housing

Over PCHA's history we have been supported and guided by many local people, as shareholders, Friends of PCHA. Staff and Board Members. In the case of Edward Lee Smith, two generations of his family have played a pivotal role in PCHA's development When Edward joined the Board in 2009 he had no idea that his parents had been founding members of PCHA in 1969. Edward states, "I joined the Association's Board out of a desire to give something back and because quality housing for all resonates with me strongly. I hope my parents are touched that I took the opportunity to serve the Association whose birth they participated in."

David Smith has been a shareholder since 1974 and was on the Board between 1974 and 1982. PCHA remains close to his heart. Says David, "From small acorns mighty oaks grow, and whilst PCHA remains a small association, it is oak-like in its vision."

Fifty years on, much has changed but sadly much has not. The housing crisis in 2019 is as harrowing as it was in Cathy Come Home and many are in unsafe, unsuitable and unaffordable housing, whilst many others simply cannot find a home at all. In London and the South-East the shortage of affordable homes is acute and the reality is that for many on low incomes, private renting and/or buying a home is simply an unachievable dream. The NHF estimates that, in 2019, 8.4 million people are affected by the housing crisis – that is one in seven people in the UK.

We need more homes as a matter of urgency to help end this crisis and, for many, the relentless cycle of homelessness. Long-term investment in social housing is desperately needed to provide people with suitable homes they can afford.



Above: from the film Cathy Come Home

Our residents are at the heart of everything we do and we recognise that people's stories and journeys are all unique.

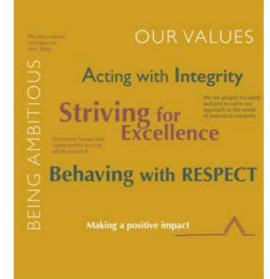
About

We are a community-based housing association that is passionate about enhancing the lives of our residents by providing excellent homes and services and making a positive impact in all that we do. This vision was born in 1969 and is every bit as strong in 2019.

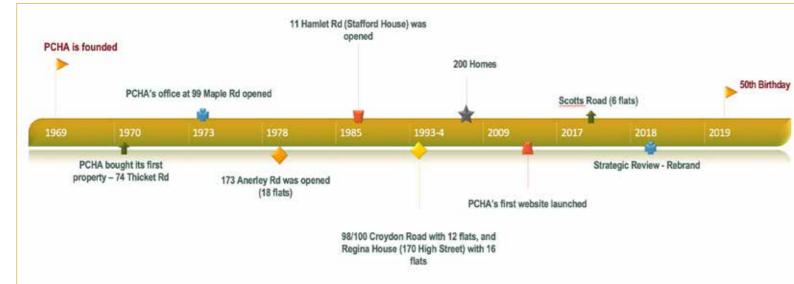
For 50 years the heart of the organisation has been in and around Penge and we are proud of our strong community roots. Many of our residents have lived in the area all their lives and our office has been at the centre of our stock for all of that time. From a once-thriving market to a vibrant street art scene. Penge and the surrounding area have obviously changed enormously, but PCHA has been a constant part of that community for many local families since 1969. However, boundaries have become more fluid as people move more often, and so has people's definition of community.

Community is about a sense of belonging and that might not be simply about geography. People may feel part of a community linked to an activity or hobby rather than their address. Most of our homes are smaller street properties where residents may not know each other directly and they may not share a common story or experience. However, we encourage our residents to come together and feel part of the wider PCHA community.

Our residents are at the heart of everything we do and we recognise that people's stories and journeys are all unique. This celebration of the last 50 years hopes to document that in a positive way as some of our residents have shared their stories and explained what their home means to them.



Right: our values Below: PCHA timeline









Additionally, as part of our 50th anniversary, one of our residents, Felicity, has shared her journey in a short film about the positive impact being a PCHA resident has had on her life. More importantly, her story illustrates that the housing crisis is not all about rough sleeping, but also about the challenges of living on a low income in London.

London needs more social housing and PCHA has a clear ambition to deliver more homes for local people over the next 50 years.

The NHF estimates that, in 2019, 8.4 million people are affected by the housing crisis – that is one in seven people in the UK

Left: our housing today

PCHA: CELEBRATING 50 YEARS
PCHA: CELEBRATING 50 YEARS



Katherine

I was in a flat with another association in Elmer's End. It was up three flights of stairs. Then I had surgery and couldn't manage the stairs any more.

My son-in-law applied to Bromley Council for me. Our first bid failed – in fact, out of over 600 bids they said we came last on the list! Then he went direct to PCHA. Eventually someone from PCHA showed me this flat and we got it; I fell in love with it straight away! I moved in six years ago, in 2013.

The day we moved in I couldn't believe it! Just walking in instead of climbing up three flights of stairs was great. I was on the phone ordering carpets before my husband got home! Sadly I lost my husband a few years ago but I am so glad we had moved here together. This flat is wonderful – it's so convenient too – the bus stop is really close, and the Oxfam shop is really easy to get to, the bus takes me door to door. I worked in Oxfam two days a week and I love shopping in all the charity shops and there are lots around here!



I love living here. Even if I won the pools tomorrow I wouldn't go anywhere else!

Howard

I'd been living at my mum's for years. Eventually I knew I had to have my own space! Mum put me on a waiting list for housing through Bromley. I waited years, because I was a single bloke, and then one day I came home from work and I had a letter from Penge Churches to say there was a flat for me. I was interviewed and they offered me the place!

When I first moved in it felt really good. It was a weird experience because I'd never had my own place before, weird but good. Now I've been here for 19 years.

PCHA has been really good to me. When I lost my job in 2016 they supported me, gave me encouragement, and encouraged me to stick with my new job when I got one. I can't praise them enough for giving me a lot of help, really supporting me. They've been brilliant – that's my honest opinion.

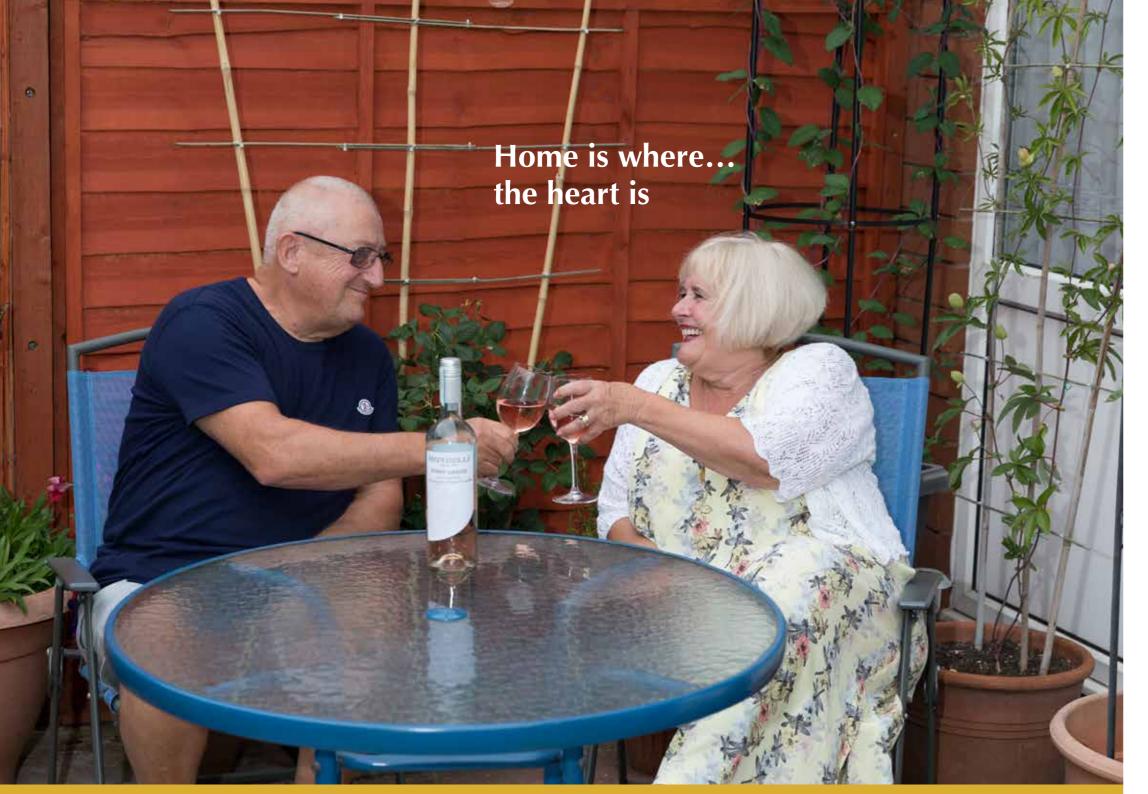
When I first lived in Penge, there weren't many black people in the area. In fact we were the only black family around there. We faced a lot of prejudice in those days. Over the years it's changed and now there is much more diversity. It's definitely a good thing.

I appreciate where I live and the surroundings. I'm just lucky that I've got a place like this. I think the world of my flat.



I'd never had my own place before... now I've been here for 19 years





Denise and Mick

We got married in 1972 and lived with Denise's Nan for the first three months of our marriage because that's what people did in those days. A colleague at St Christopher's Hospice had a home with PCHA in Thicket Road, and they told us to apply. We did and we were really pleased to be accepted. Our first PCHA home was in Belvedere Road and it was really exciting – our first place together.

We have been very happy here and raised our family; now our grandsons visit us regularly

We were very young when we got married and we were in our own little bubble; we were a bit naïve and so life was a bit of trial and error at the start! It was very exciting, although trying to get our bed up the stairs was quite a trial! We liked it up there, even though we didn't have a garden. Then we had our daughter and moved to Lennard Road, because it was difficult with the stairs. The garden there was lovely and our bedroom there had French windows that opened onto the garden, which was great.

In 1994 we moved to Selby Road. It was a new build and we had been accepted for it as it was being built, so we kept coming back to see if it was finished! It was so exciting. We remember it being £27 a week when we first moved in. Twenty five years later and we still love our little house.

We have an allotment in Elmers End and grow lots of fruit and vegetables. We have about ten plum trees and so there is always plenty of jam. We also make a lovely blackberry liqueur, which makes us quite popular!

Micky

When I got divorced, I lost my house and had a breakdown.
My daughter said I should go and live with them for a little while...
I stayed for about 20 years! It was great as I managed to spend lots of time with my grandchildren, watching them grow into adults.

Then I decided I needed my own place and so I went and signed on with Bromley Council, and got this place in December 2016. I moved in just before Christmas. I'd never lived on my own before, and I was on my own at Christmas so it was a little sad to start with. But then I got over it, and I love it now!

The residents of Garden Walk didn't really talk to each other when I first moved in, there wasn't much community spirit. Now, there's much more interaction and we have garden parties and other events which is great. There's still some tension, but things have got a lot better. We are currently working on the garden to improve the feel of the scheme and encourage residents to use the space.

I am a big Arsenal fan and so my flat is a bit of a tribute to Arsenal – I am not sure if anyone has noticed!



We have garden parties and other events which is great





Terry, Jean and Max

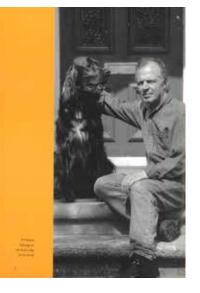
I was living with my mum and dad in Forest Hill. Then I put my name down with PCHA and was lucky enough to get a flat at Padua Road first, then I moved here later. It was all purple – every single room was purple! It was really dark and so I had to redecorate the whole place. I met Jean when we both worked at a steel company over 35 years ago and then I went to work for the Post Office for 30 years over in W1. I worked my way up to Internal Affairs before I retired in 2011.

Lots of things have changed over the years. Originally there were French doors where the bay window is now. This was changed when we had new double glazing. When we first lived here there was a school opposite, which later burned down but it was lovely to hear the kids playing football in their breaks. There used to be a market in Maple Road and loads of shops – flower shops, toy shops – they've all gone now. I used to buy flowers down there for Jean.

We have lived here happily together for over thirty years, with a few dogs over that time, and now we have Max who is very protective of us, especially Jean. We walk Max in the park twice a day; we do two circuits of the park with him so lots of walking – we keep fit that way! We also know lots of other dog owners in the park...and they all know Max!



We are very happy in our flat



Terry in the Annual Report 1999

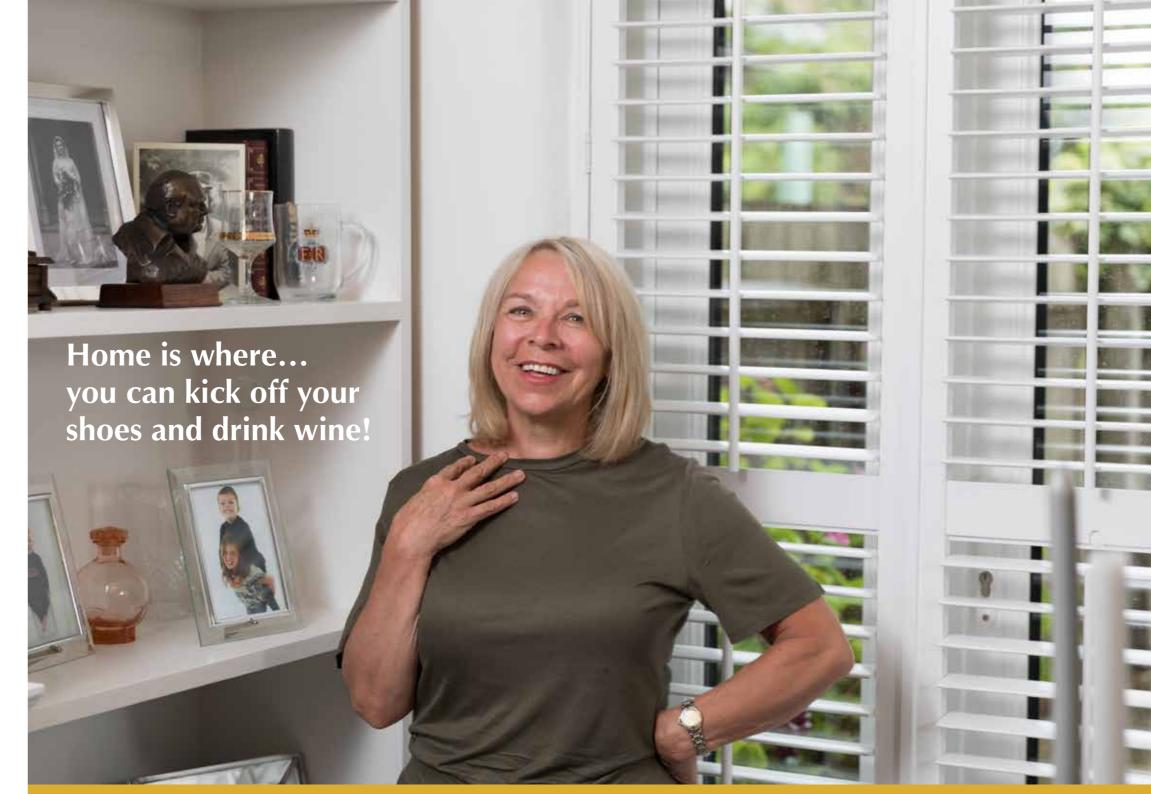
Lesley

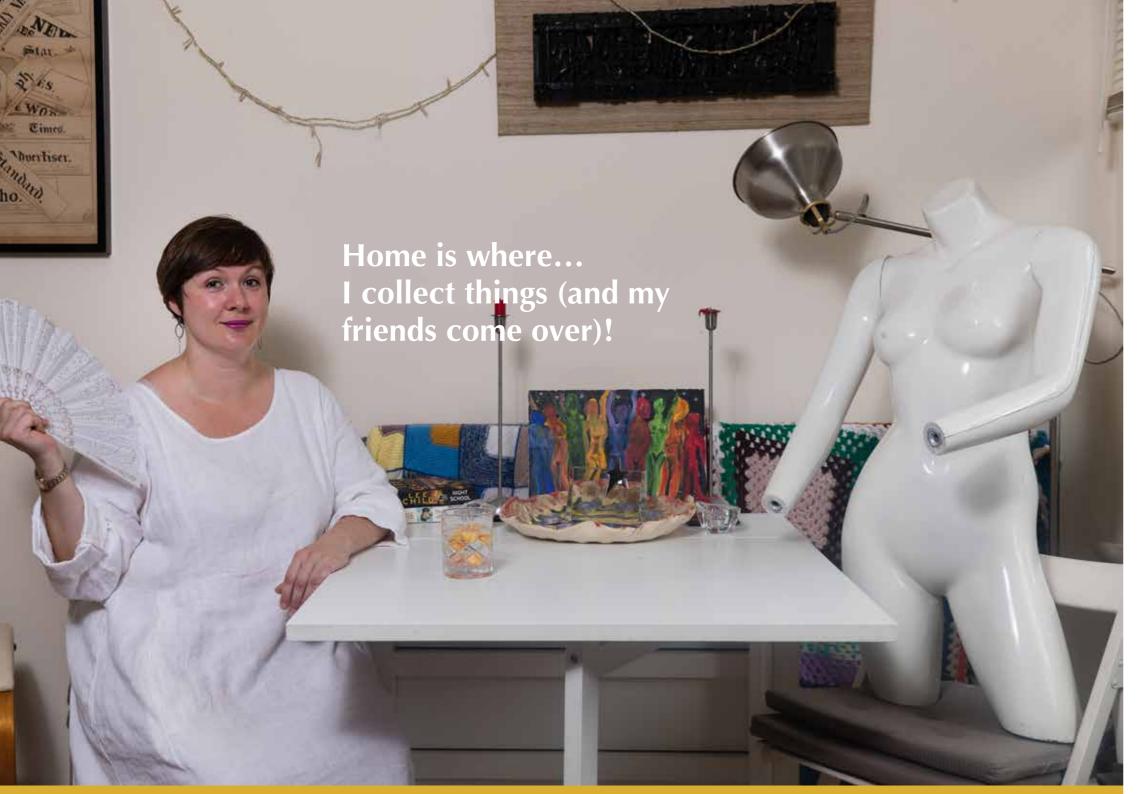
I have lived in the area all my life; and so do most of my family. I grew up in Penge and loved everything about it. The market was the real heart of the community and everyone knew everyone in the old days – it was a lovely place to grow up.

My husband had owned a roofing company that had been doing really well but then our main client stopped paying and we lost the business, our house and all our money, which was really tough. When we were offered this place, I couldn't believe where it was as I knew the road really well. I couldn't contain myself with excitement when I saw it, it was love at first sight and I knew we could do lots with it!



I love my home – it's where
I feel safe and can relax.
More importantly, it's where my
kids and grandkids can come.
PCHA have been very good to
us and we have never taken this
house for granted – we know
how lucky we are!





Felicity

I grew up in Crystal Palace – my mum owned a shoe shop and it was a bit of a hub for the community. When I was 19 I went to live with my grandparents in Worthing for a few years, but I really missed London and wanted to come back! At first I was lucky to find a studio flat in Beckenham where the rent was reasonable but was working as a carer and the pay was very poor. Then my rent was suddenly increased to over £700 a month, which I just couldn't afford.

In the meantime, my mum had applied to PCHA for me. Just at the point I was getting really desperate, I had a call from them saying they had a studio flat for me – it was the perfect timing! I moved in during September 2015 and I was so relieved; it was all mine and it felt like home straight away! I couldn't just get moved on. Then, everyone who came in said how nice it was.

I love living in the area and the growth in street art is amazing. I also love collecting things and am a bit of a scavenger so my flat is full of lots of things I have found – it's amazing what people with money throw away!

PCHA has been great for me. The rent is so reasonable, even though I am on a low wage. When you're a single person, having to pay the rent, bills and council tax on your own, it's a real struggle – how can a single person afford to get their own place?

We associate poverty with people who are on benefits... but the real poverty can be people on low wages.

Homelessness is not just about rough sleeping, it is also about not being able to afford secure housing when you are on a low income

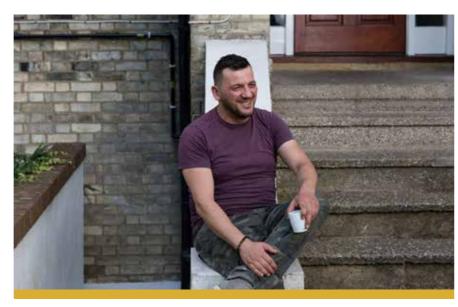
Mourad

I was married and living in Bromley with our three kids. Then we split up but I was doing a low-paid job in catering so money was tight. I left the house to my wife and was renting a single room in Bromley.

The judge in my court case saw that I had a shortfall in earnings for what I was expected to pay, and gave me a letter to refer me to Bromley Council. I applied, but heard nothing for two years. Then I was contacted by PCHA, who offered me this property.

I was ecstatic. It was such a relief, because it was cheaper than the room I was renting and in a great area. When I moved in, it needed work but PCHA helped and paid for paint and other materials for me to do the place up. I love it now.

It's a great base for when my kids come and visit from Cardiff, although nowadays they like to use it as a base to go out on the town without me!



PCHA helped and paid for paint and other materials for me to do up the place





Toni

When I separated from my partner, I moved out of the place we shared and came to Penge. I was private renting at first but then the landlord wanted to take the place back. I applied to Bromley, they came and interviewed me and Penge Churches offered me a place in Mosslea Road in 2003. It was really what I wanted – big enough for me and the children. Then in 2012 I got this place.

Moving here [Stembridge Road] ...
I'm choking up thinking about it. It
wasn't something you'd think you'd
get as a social housing property, on
this sort of street. It was all done up
– I couldn't believe it. The children
were really excited.

The day we got the keys, the children were off school – it was amazing. The kids wanted a dog and with this place they could get a dog too.

I work at the after-school club at the Churchfields school in Beckenham. I was also doing breakfasts and lunches at the Harris Academy, but gave that up at the end of last year. I'm trying to get back into hairdressing now and I'm planning to set up a mobile business.

I spend a lot of time with friends. I'm a Jehovah's Witness so I have friends there I spend time with. Because I'm part of a congregation there's always things going on. And I help look after my mum, who lives out in Farnborough. I love nature and animals too.

Through the years I've had a lot of support from PCHA. It's made such a difference to us. When I came here I had a lot of debts, and the two boys were not settling with work. My housing benefit was all up in the air. I spoke to the Housing Officer at the time who put me in touch with a financial advisor. With their help I was able to sort all my debts out, and became debt-free. And when the children were young I had help with the school uniforms too.

PCHA has made such a difference to us