



# LFSANewsletter<sup>1</sup>

Issue No19      Nov 2013

## Happy 40<sup>th</sup> Birthday LFSA

LFSA is 40 years old this year, a great achievement that we should all celebrate and be proud of, 'long may it last'. If you were a resident 20 years ago you'll be one of the few who remember the Anniversary Edition of the then Newsletter and all the people involved. I've tried to put those years into our Family Tree (see page 3), but the stories behind each year is interesting on it's own and enough to fill a letter each. They're for another day or maybe when I see you at Christmas if you are up for the Pub after the cinema outing. C U there..... Jos

**Saturday 28th December, Surry Quays**



LFSA - Housing Management for Chisel/Hexagon/AmicusHorizon

# Election of LFSA Committee : 2013 - 14

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Josiah Ingham - Chairman/Editor

Gary Leech - Treasurer

Flos Marriott - Secretary

Susan James

Lesley Whyte

Leo Parchevnikou

Martin McCarthy

Per von Scheibner - LFSA delegate to Chisel committee.

It's been a year of change, not least the meaning in our name. Next year we'll see our new Logo & Letterheads, a new Web-Site(this letter will be on line) and the introduction of Sederunt in place of Self-Help. The timing seems perfect since discovering we've turned 40 and that our founders partied at our 20<sup>th</sup> before moving onto a new era in our development, as we move on to a new stage in the Story of LFSA.. Editor.

Main picture, 51 Silvermere Rd, Catford built 1880s-1890s, destroyed in WW11.

Contributed by Graham Martin(tenant) & featuring his Mother(left) and Aunty, born in 1910 & 1912 respectively. After years as a Pre/Fab the property is now a well established row of houses managed by LFSA, part of the rebuild program that was carried out by SLFHA



# LFSA Family Tree

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1965 — King Hill Hostel  
(Three month Rule)  
Kent County Council

Heather Bonadie — (May) 1969 — Redbridge  
(1<sup>st</sup> Short Life/Points Freezing) (Resistance via use of  
S.E. London Squatters Common law.) Ron Bailey,  
Jim Radford (Oct) Local Self-Help Group

Lewisham Family Squatting Association  
(Offices in the old Albany) Ron Bailey  
Over 100 members, meetings in Pub

1971

Ist Registration of 'Friendly Society'  
(Squatting replaced by Self-Help)  
1<sup>st</sup> use of 'Community Based Housing Rules'

1973

Lewisham Family Self-Help Association  
The 1<sup>st</sup> acquired housing by LFSA  
(37 houses in Adolphus St, rising to 150 houses)

Housing Act-(permanent Co-ops) — 1974  
LFSA set up 'Lewisham Family Co-operative'  
LFCA registered with Housing Corporation &  
goes on to buying houses, 40 by 1984.

1980

Mini Housing Association Grant  
(Money for short-life properties)  
Jon Cape, Paul Dixon & Gwil Colenso.  
LFSA become agents to 'South London Family Housing Association'  
40 houses brought into use with 'Self-Help' work parties of residents.

*The LFSA set out twenty years ago to provide temporary solutions. Some members have lived in these "temporary solutions" for 15 years. Yet our members have learned a lot directly benefiting some with jobs, confidence in themselves and practical skills. We have housed people who had fallen through the safety net of social housing and proved peoples ability to organise and find solutions for themselves on the basis of mutual aid, self-help and democracy. The question now is how can this be applied to getting out of the 'short-life' trap and find permanent solutions. We will find these solutions and look forward to twenty more years..*

LFSA 20<sup>th</sup> Anniversary Newsletter

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*Snap Shots by Fil the Void*

**AGM Report....** The best kept secret at this<sup>5</sup> years AGM was the news it's our Birthday. We only discovered this when preparing accounts to be presented on the day, too late to advertise. LFSA is forty years old/young this year! We've ate the cake but there will be another chance at Christmas to join in the celebration when we next have a get together. The accounts were accepted and looked better than usual as we seem to have a good year for bad debts repaid. This could be all undone this year if the Spare Room Tax isn't urgently addressed, but they send these things to try us and hopefully everyone will pull through. The venue was perfect as was the night, but for next time we might try organising some teams before reserving the football pitch...! Jos

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## Managing Debt

Many residents who have used payday loans find themselves trapped in debt. Interest rates charged by payday lenders are so high that people often have no hope of paying the interest let alone paying the loan.

### A Safer way to borrow

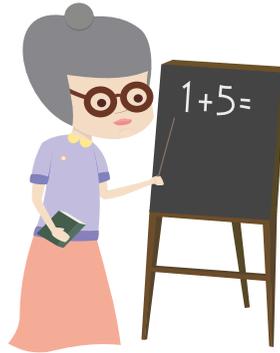
Credit Unions are financial co-operatives owned and controlled by their members. If you're having trouble getting a loan and are thinking about using payday loans or door step lenders, a credit union could be a cheaper and safer way to borrow.

#### Why borrow from a credit union?

- Competitive interest rates.
- No Shareholders. Unlike banks, credit unions exist to serve the interests of their members. It will not lend more money than it thinks you can repay.
- Affordable Loans. Interest is paid on the decreasing balance of the loan.
- No Early Repayment Charges. If you want to pay off your loan early there's no extra charge.
- Life Cover is Included. If you die before you've paid off your loan it will be paid off for you.

## Credit Unions in Lewisham.

1. Lewisham Plus Credit Limited. 262, Kirkdale, Sydenham, SE26 4RS Tel : 0208 778 4738  
Or down load an application form on their Web-Site.
2. Crownsavers. 120, Rushey Green, Catford. SE6 4HQ  
Tel : 0208 314 8855 or down load an application form.



## Dealing With Debt.

If you owe money, make sure you have a plan in place for paying it back.

- Prioritise rent payments, as you can lose your home if you don't pay.
- If you are borrowing on a credit card, try to pay back more than the minimum payment each month, or you'll just be paying off the interest and not your debt.
- In general, pay off debt with savings. Any interest you'll earn by putting money in a savings account will be eclipsed by the interest you're paying on the loan.
- If you're in trouble seek help, it's available.

# *The Final Word - Kellie Shirley*

## *About Kellie*

*Kellie is a professional actress. She started her career at the National Youth Theatre & trained at the Brit School where she went on to the Webber Douglas Academy after receiving a two year dance and drama scholarship.*



## *How Long have you lived in SE23?*

*I was born in Croydon and I've been in SE23 for 3 years after leaving SE22 for it.*

## *What has changed most during that time?*

*Forest hill seem's to be forever on 'Location, Location' these days as it's getting more swanky. Kirsty & Phil must be on to something.*

## *Coffee or Tea? Where?*

*Good cuppa - I love both St David's in Forest Hill & Chandelier on Lordship Lane for Tea and gossip.*

## *What's your favourite place to walk and live?*

*I'm meant to be training for next years London Marathon for the Antony Nolan Trust. So, Dulwich Park, Peckham Rye & Mago Park all come in handy at the moment. A house opposite Peckham Rye would be perfect... We wish Kellie the best & Thankyou SE23*

*(If you would like to nominate someone for the 'Final Word' contact our office?)*