

Monks Orchard Residents' Association

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Croydon

(Non Party)

(Independent)

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NEWSLETTER - SUMMER 2005
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The Post Office in Woodmere Avenue closed at the end of last summer, but the post box remains as a reminder of happier times.

The Monks Orchard Residents' Association was founded in 1923, and represents 2,500 residents.

MONKS ORCHARD RESIDENTS' ASSOCIATION

ANNUAL GENERAL MEETING

Minutes of the 81st Annual General Meeting of Monks Orchard Residents' Association held at St. George's Church Hall on Friday 18th March 2005

Bob Akers opened the meeting by welcoming approximately 100 members to the 81st Annual General Meeting of the Monks Orchard Residents' Association. He said that this is the eighth time he had chaired this annual gathering and it is pleasing that so many members and friends have taken the trouble to attend to show support. He welcomed the ward Councillors for Ashburton, Avril Slipper, Eddie Arram, Derek Loughborough and the ward Councillors for Shirley, Janet Marshall, and Richard Chatterjee, Member of the Greater London Assembly, Andrew Pelling who is also Leader of the Opposition of Croydon Council, Member of Parliament Geraint Davies, Sgt. Alec Stow, Sector, Mr. Peter Gibson of the Croydon Pensions Alliance, and Dian Crowley of the Complimentary Health Clinic.

Apologies for Absence

Mrs. Loughborough, Anne Marshall and Valerie Hambling were unable to attend.

Minutes of the Previous Meeting.

The minutes of the 2004 Annual General Meeting were published in the May issue of the newsletter, posted on the website and copies were available in the hall. The minutes were proposed, seconded and approved as a correct record of the A.G.M. held on Friday 26th March 2004.

Matters Arising.

There were no matters arising.



Chairman's Report

It was reported that during the past twelve months the Association has acted in a variety of ways to protect and further the interests of our community. Campaigning has done much to raise the profile of MORA, which can no longer be regarded as an association of docile and passive residents with no voice or influence.

In the Spring the outrage of the community at the use of the luxury properties in The Glade for social housing was featured on the front page of a National newspaper, the local press made space for the story, and in response to a MORA press release the story was featured on the ITV London Tonight news programme. Unfortunately, MORA gained very little comfort from its efforts except that extra care appears to have been taken by the Council and the Housing Association with the selection of the tenants. However, the issue of the hardworking taxpayer funding luxury

social housing, housing benefits and council tax benefits had national news coverage.

In August members of the association contributed to the “Tonight with Trevor McDonald” current affairs programme screened on ITV that dealt with rising Council taxes, how the Councils spend our money and revealed a shocking catalogue of waste. As requested by the members, the Association continues to campaign and demonstrate its opposition to unfair Council Taxes. On October 2nd a small group of our committee and local residents attended a March organised by the ‘IsItFair’ campaign that received coverage in the National media.

The main threat to the members of our community remains that of massive rises in local taxation. Council Tax has more than doubled over the past ten years, rising at more than three times the rate of inflation. It has outstripped any rise in the income of most pensioners and the lower paid. Consequently many people are being forced to use their retirement savings to pay the relentless inflation-busting increases. Every year more people are being forced to apply for means-tested benefits. However, those with modest savings are ineligible for Council Tax Benefit.

This year Croydon Council Tax will rise by 5.1% including the precept to the GLA, well above the London average. The smaller increase has only been made possible by a one-off chunk of cash from Gordon Brown, the Chancellor of the Exchequer, in an attempt to keep the taxes down in an election year. Massive cuts continue to be made in local services and once again residents are paying more for less. The limit that householders are prepared to pay is fast approaching.

Council tax is one of the biggest bills any householders have to pay and we are entitled to ask questions and to be critical of the public services. As your Chairman I have a parochial, or more correct in my case a myopic view. I ask, “are residents getting a good service from the Council?” Experience proves that it is far below the standard expected. Phone calls remain unanswered, letters and complaints unacknowledged, council staff are often unhelpful, local streets are left uncleaned. Furthermore, I am profoundly unhappy at the way in which the planning department has treated some of our members.

We ask, “has the Greater London Authority made any noticeable difference to Monks Orchard”; the answer must be ‘no’. More money is going to the Metropolitan Police but does our area receive the support we pay for? The answer again must be no when there is no certainty that an emergency phone call would gain a quick response. As mentioned earlier, local taxpayers are paying more for less and the ticking time bomb is that in 2007 following the revaluation and re-banding of our homes local taxpayers will be paying much, much more. The last property re-valuation was at April 1991 and if you consider what band your property would land in now and how much your council tax would be as compared with 1991, you could be in for a shock.

The re-valuation is to be based on the market value on 1st April 2005, irrespective of whether there is a slump in prices or not. The revaluation exercise has already been completed in Wales and there have been cases of jumps of two bands and increases of up to 70%.

Revaluation is creating deep concern and the government has set up "The Lyons Review" to review the level of Council Tax value Bands with the philosophy of not increasing the overall council tax yield. However the experience in Wales is that there will be far more losers than winners.

The Lyons Review has wide scope but the findings will not be published until the autumn of this year. Sir Michael Lyons has indicated that he is willing to accept representations and MORA is asking that the revaluation exercise should not result in Council Tax increases greater than the cost of living index or increases in the National basic pension.

Concluding his annual report Bob Akers said that he is pleased to be able to confirm that the association remains strong and continues to attract new members. During the year we have lost the services of Charles Hutchings, our Honorary Historian, who has moved out of the area. **Elaine Eckhardt**, Highways and Transport Officer has reluctantly decided to stand down because of pressure of work. He thanked her for the useful contribution she has made to the work of the association. He said that he would take this opportunity to ask you all to give serious thought to devoting a small amount of your time to protect the character of the area. MORA urgently needs members willing to help with the work of the Executive Committee. If MORA had to dissolve because no one was prepared to help, Monks Orchard would be left unprotected, unable to influence local policies, unable to make representations and we would all suffer the consequences.



Treasurer's Report

Mr. Greenwood began by mentioning that a copy of the accounts for the year ending 31st December 2004 had been published in the spring issue of the newsletter. Last year the increasing production costs of the newsletter had resulted in extra expenditure and, as a consequence, it had been necessary to make economies in other areas. He is pleased to be able to report that the year ended with a surplus of £12.00.

This is only a meagre amount but it is a considerable improvement when compared with the deficit of £1,000 recorded two years ago. This is the second consecutive year that a surplus has been achieved and it is satisfying to have reached this position. By means of the continued support from advertisers and the efforts of those that collect membership subscriptions, the financial position should continue to improve.

Bob Akers thanked Terry for his excellent work as Treasurer and his helpful

contribution as Advertising Manager that has stemmed the flow of money from the accounts. He then mentioned that the membership fee paid by many members is only £1 and this barely covers the increasing production cost of the newsletter. The membership fee has not been increased for over ten years and we have survived but there is a need to add to our fighting fund or war chest. We never know when we may have to seek legal help in order to protect the community and this can be extremely expensive. Furthermore, additional funds would provide more flexibility to donate to worthwhile causes that benefit the community. An increase in membership subscriptions would not be possible until 2006 and he would like to ask the meeting to give the Executive Committee approval to review, and if necessary to increase, the fee of membership. This proposition was formally proposed, seconded and unanimously approved.

Transport and Highways

It was mentioned that MORA had successfully campaigned for introduction of bus route 367 that runs through the centre of Monks Orchard. Now Transport for London is proposing to scrap the 494 buses and replace the service with a diversion of the 367 to serve Shirley Oaks Village and the Lower Addiscombe Road. There is concern about the buses being full before reaching the Wickham Road at peak hours and longer travelling times. The change is scheduled to take place on 22nd May but may have been put on hold.

Transport for London is also making changes to the 726-bus service. As from 16th April an express service is to be introduced named the "X26" and the new route will run from Heathrow Airport to West Croydon with a considerable reduction in the number of stops. As a consequence the 726 buses will no longer serve Long Lane, Addiscombe and East Croydon. The new route will be an hourly service and normal fares and bus pass/travel card conditions will continue to apply.

Election of Officers and Committee for 2005/2006

Bob Akers said that the Association enjoys the support of an excellent Executive Committee who are a very effective team and he was pleased to be able to report that all the present members have agreed to continue for a further year. In order to save time he suggested that the Executive Committee be re-elected en bloc. [see list on the last page of this newsletter]
The motion was proposed, seconded and approved.

Recognition of work of Area Managers and Road Stewards

Bob Akers said that the Annual General Meeting is an opportunity to pay tribute on behalf of the membership to the excellent work undertaken by Area Managers and Road Stewards who distribute the newsletters, collect the annual subscriptions and keep in-touch with the members. There is a constant need to replace Road Stewards and Area Managers that have moved from the area or have become too fragile to continue. This work is highly important and only requires the donation of a few hours every three

months. If you are willing to help your local association, please let one of us know.

Award of Life Membership

Bob Akers said it is pleasing to be able to honour a person who has made a valuable contribution to the work of the association and to the community. This year the ward of Honorary Life Membership goes to Derek Ritson who will be known to many of you. He has been an active member of the Executive Committee for nearly a quarter of a century. He is the Editor and Production Manager of the Newsletter, creator and designer of the MORA website and responsible for the helpful audio and visual presentations. There is little doubt that without his donation of time and energy over a remarkably long period of time MORA would probably no longer exist in its present form. I am delighted to be able to make the award. Accepting the Award Derek Ritson thanked the membership and acknowledged the support given over the years by members of the Executive Committee and thanked his daughter Nicola for her valuable help in maintaining the computer software.

PLANNING REPORT



Bob Akers began his report by saying that those that live their lives in Monks Orchard do so because they like the character of the area, the sense of place and the green open spaces. Since it was first developed in the early part of the twentieth century the area has been subject to constant change and development. Now the nature and character of Monks Orchard is being placed under greater threat than ever. The Government and the Mayor of London anticipate a massive 800,000 increase in the population in the Capital over the next ten years. This is the equivalent to a city larger than Leeds to be fitted within London's existing boundaries. This is to be achieved by increasing the density of new developments and maximising the use of available land. Residents acknowledge that the tide of rapid growth of people and jobs cannot be stopped but they want to ensure that new development complements local context and are well designed.

There is no desire for the dismal and soulless high-rise Council estates constructed in great haste in the sixties that became a haven for lawlessness and decay. There are examples that show that urban housing design can be achieved with sustainable development and buildings that respect their context. Whilst other boroughs are resisting, Croydon Council pressured by the Government and The Mayor to accept its share of the Capital's housing target appears ready to give planning permission to almost any development that increases the housing stock. Permission has been given for back-garden schemes and the construction of modern apartment blocks that are badly designed, unsustainable and totally out of character with the surrounding area. Monks Orchard along with other leafier parts of the borough is expected

to match the housing densities of inner London and it is unlikely that this can be achieved without damaging the character of the area unless more thought is given to the planning process. There is a need to explore more carefully the ways of engaging the local community and ensuring that the growth in housing density is not at the expense of local character and sense of place.

The large amount of minor construction work taking place in Monks Orchard illustrates that the main activity of house owners is to increase the value of their investment by extending their property. Most of the planning applications submitted during the year were for side, rear and roof extensions.

Attention was drawn to two of the more contentious planning applications that have been submitted recently.

Glade Gardens

Of great concern to residents living nearby is the submission by Moorgate Homes to erect 2 two-storey buildings with accommodation in roof space comprising ten one-bedroom flats on land at Glade Gardens.

This small greenfield site is surrounded by low-density detached houses and bungalows, which enjoy considerable private amenity space. Until now it failed to attract the attention of developers because of natural features that include a variety of trees of amenity value, underground streams and the propensity of flooding. There are prevailing weight restrictions in place, land ownership problems, legal access rights. Residents living adjacent would probably accept a small low scale development but this proposal is a classic case of over development making maximum use of a small back land site for the greatest return on the investment and for the erection of high housing blocks that are completely out of character with the surrounding area and existing architectural style. Local residents supported by MORA are resisting the proposal.

Gladeside

The owners of 15 Gladeside, which is a small semi-detached three-bedroom property, have submitted an unusual but nevertheless worrying planning application. The proposal is to erect a single storey side/rear extension and use it as a residential care home for the elderly. The proposal would change the use of the house from domestic to commercial and result in an increase in the number of occupants that would create noise and general disturbance. If permission were given for the change of use, the converted property with its numerous bedrooms and limited amenity space is unlikely to revert back to domestic occupation. It would more likely to be used as a refuge, halfway house or low cost hotel. This would have an adverse impact on the occupiers of adjoining properties.

Report Back by Councillors

Andrew Pelling reported on behalf of the all the local ward Councillors and began by mentioning concern about policing and how they are pressing for



additional support officers in the area. Initially, he was pleased with the proposals made by the Borough Commander regarding the deployment of the extra police officers. However, the Council was very persuasive and managed to arrange for the officers to be employed mainly in the north of the borough plus one team in Coulsdon. This is a shame because as someone involved with the whole borough he would have liked a wider spread because we all pay towards policing. There is also an issue with those areas with Council properties where there is real concern among tenants having to pay an extra £1.90 per week on top of the amount other residents pay for policing in their areas. This is unreasonable and he would like to see the proposal abandoned.

Mr. Pelling reported that he and the local Councillors had campaigned about the pressure being placed on the area in terms of extra development. As we know it is the Mayor's and Council's proposal to build more than 17,000 additional properties in the borough between now and 2016 and this would mean Monks Orchard having an extra 800 – 1,000. A petition on the issue had been circulated and 3,000 residents had signed. He expressed disappointment that a senior member in the local political firmament had attempted to get the petition stopped on the allegation that it was stirring up racial hatred. Mention was made that the pressure for denser development comes from net migration into London as stated in the London Plan but there was no intention to be racist or unpleasant. The proposal for the massive increase in development comes from the Mayor and Croydon Council are supportive of the proposal, which is unrealistic. We should return to the view held in the past that there is a role for Government in encouraging a more balanced population and housing growth in the United Kingdom.

There is pressure on the local infrastructure and it's disappointing when there is such a blow to the transport provision along the Lower Addiscombe corridor. He said that he was grateful for the support given by residents in Monks Orchard and further along the Addiscombe Road in trying to retain the 726 buses that used to go to Dartford and now is only going to go to Croydon. A lot of people found it a very useful service for travelling across South London and it is a great shame to see the provision removed. He was glad the decision had been put on hold regarding the proposal to abolish the 494 buses and it being replaced by extending bus route 367. A real problem for passengers travelling on the 367 bus from Croydon to Monks Orchard will be overcrowding. They will be squeezed off the bus by those wishing only to travel as far as Addiscombe. A petition against the proposal is going to the Mayor who does sometimes change his mind.

Mr. Pelling said he was very concerned about the extra local taxes being demanded; usually people are willing to pay extra taxes if they receive extra services. One of the concerns of the Ward Councillors is the ever-increasing

cuts in services and they have been lobbying hard to keep the provision for senior citizens that want care away from home. This is being cut and home care is being cut, which is regrettable.

Concluding, Mr. Pelling offered thanks for all the support for the campaign to keep local post offices, which was ineffective because the issue had been decided beforehand. We tried our best but there is a real problem in terms of post office provision in the locality. He knows what it is like for senior citizens, who are not always in the best of health, to go the extra half-mile to reach the nearest post office. It is not realistic for the post office to turn round and say that they are dealing with Government pressure to reduce their expenditure and that it is quite easy to walk an extra half-mile.



Report Back by Member of Parliament

Mr. Davies began by saying that he has introduced a School Meals and Nutrition Bill because there has been rising concern about child obesity which has more than doubled in the past ten years because children are eating more fat, salt and sugar impregnated foods. Obese people live 9 years less than average so children are now expected to have shorter lives than their parents. The Bill has gained the support of 120 M.P's. plus national charities. The bill calls for nutritional

standards to be part of the OFSTED report, for certain unhealthy foods (e.g. chips) to be not available on certain days, for vending machines not to dispense unhealthy foods and for schools to be able to stop pupils leaving the premises during lunchtime to obtain unsuitable food elsewhere. It is critically important to ensure that good nutritional standards are maintained in our schools. Jamie Oliver has drawn attention to the issue and shown that within a given budget it is possible to deliver a nutritious meal that is pleasant to eat. Geraint Davies is also pressing for the average amount of money going towards school meals to be raised from the current level. He is very happy that the bill has gained support from members of all the political parties and most recently from the Prime Minister.

Mr. Davies reported that in his role as Parliamentary Private Secretary in the Department for Constitutional Affairs he has been working closely with Ministers to ensure that fine dodgers, bail bandits and those that think they can ignore the order of the court will be bought to book by a newly formed team of 4,000 specialist enforcement officers. Continuing on the theme of crime Mr. Davies said that many people are concerned about Croydon town centre and the growth in the nighttime economy, which seems dominated by the 18 – 30 year olds and clubs that encourage people to drink more and more. The Council has agreed to his proposals to limit the issuing of licences and to stop the emergence of more of these venues with the aim to move to a more balanced economy in the centre of the town. There are more police with new powers, which alongside the stricter licensing regime should mean a

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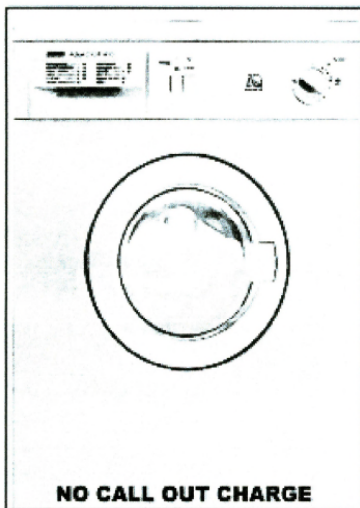
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safer more welcoming town centre for all. He also mentioned that 40% of all reported violent crime in Croydon is domestic. As Secretary of the All Party Group on Domestic Violence he has been calling on the Government to make it possible to remove violent partners from the family home whilst the courts determine cases.

Concluding, Mr. Davies said that he was pleased to announce the opening of the new Jubilee Wing and Day Surgery Unit at Mayday hospital. This has provided 13 new wards, 4 new operating theatres and as more operations are being done, allowing early intervention for people with heart disease and cancer resulting in longer life expectancy. People in Croydon now have to wait only nine months for surgery when a few years ago it was eighteen months. Obviously if early action is taken the chances of survival are greater and people with heart conditions and cancer in Croydon are now living longer.

Finally, Mr. Davies mentioned that because people are living longer and there are smaller households – partly due to family break up – the number of household units is growing even though the population is stable. People also expect their own housing when they are younger and Croydon is an attractive place to live. That is why 800 flats are planned beside East Croydon Station and 700 by Fairfield Halls. In general flats are being provided in the town centre (some by converting larger houses) for young working couples whilst Planning Regulations are protecting the environment in places like Monks Orchard and Shirley and as the local MP Geraint Davies has fought to ensure this remains the case.

Presentation on the LIFE project

Sgt. Stow began by explaining that the LIFE project stands for Local Intervention Fire Education and hoped that what is to be viewed will install a sigh of relief. It features a regime that he hopes will start a reversal in the appalling standard of behaviour we are experiencing from youngsters. A year back he attended a seminar given by the London Fire Brigade on Fire Setting by children, which included a presentation on the LIFE project. Afterwards, he was left with the impression that this may be a way of dealing with those involved in anti-social activities. The video to be screened is a microcosm of the Brat Camp programme shown on Channel 4 television. Brat Camp costs £175 per day for each participant and it may last a month with the parents paying the bill. In comparison the five -day LIFE project costs £250 per day for each entry. The project is being run successfully at Shadwell Fire Station in East London. The video has been viewed by Neighbourhood Watch co-ordinators, faith and religious groups and received a positive response but he stressed that he is not marketing the project. What he is saying is that it is a tactic that can be used to assist children create a better life and to divert them from crime.



The video concentrated on a group of young people aged between 13 and 19 who have offended, are at risk of offending or have been victims of crime.

The motive of the exercise being to prevent them becoming persistent offenders by providing an intensive five-day work experience within a tightly structured and focused team environment. It was noted that midway through the course the entrants start to work as a team, developing leadership skills and displaying a more responsible attitude. They are given personal responsibilities for the management and maintenance of the fire engine, fire fighting equipment, the fire station and their own personal protective equipment. As the week progresses there is a change in attitude and behaviour, the reason being that the youngsters are treated as adults, given adult responsibilities and often for the first time, placed in a real adult-to-adult relationship. A bond of trust develops with the brigade trainer and this invariably means that advice is given and acted upon.

It was shown that the LIFE project is successful in making a difference in the lives of young people and will lead them towards a more responsible and rewarding future. The feed back from the young people, parents, teachers and police has been positive and supportive. The record shows that previous participants have gone back into education and employment. The project has the support of the Mayor and having seen the success of LIFE in London other brigades are starting to implement the programme.

Presentation by Peter Gibson of the Croydon Pensions Alliance

Mr. Gibson began by stressing that pensions are an issue for everyone not only for the old. School children know when they start work that they will need to put money away for retirement because they will know their parents worry about pensions. Our children face a bleak future when they reach retirement age. Britain is the fourth richest country in the world yet it has the lowest state pension of any developed country. Pensioners in the Netherlands receive 100% of the minimum wage, Italy 83% of average of total career earnings, Portugal and Luxemburg 80% Spain 50% and the United Kingdom 16.73% of average earnings. The UK state pension is clearly less generous than European systems most of which provide the average earner with at least 70% of working life earnings. If this were the case in the UK the basic state pension would be worth £160 a week.

The percentage of the average of total career earnings system much used on the continent is gradually being introduced in this country. This means that a salary increase will not have such a large effect on the final pension as it is based on their total average earnings over their period of employment, and will therefore provide a reduced pension value than if based upon a final salary scheme. This means that wage increases resulting from a promotion will not be considered as part of a pension and this will result in a reduction.

Mr. Gibson asked if, as the fourth richest country in the world, why we are so poorly off. It is a question that no political party will answer. The percentage of the average national wealth spent on public pensions in the

year 2000 was in Austria 14.5%, Italy 13.8% Greece 12.6% whilst in the UK was only 5.5%. Furthermore other European countries forecast that by 2050 the amount will increase; for example in Greece from 12.6% to 24.8% but the UK is forecasting a decrease from 5.5% to 4.1% a change of -1.1%. How is it that other countries can manage it when we cannot and can these figures be relied on? Well they come from the Pensions Commission Report.

There are those looking forward to retirement but are very worried if they can manage to live on a pension. It is estimated that 1.7 million pensioners have gone back to work because it is the only way they can live a decent life.

Others are engaged in other activities and are falling foul of the law because pensioners are under such financial pressure. They are installing a stair lift in a prison in Hampshire because there are so many old people in jail.

We are told that there is a demographic time bomb that people are living longer and there are not enough people at work and paying National Insurance to pay the pensions. This is nonsense; there is a blip at the moment because of the post war baby boom, however, in a few years the number at work is going to go up again. The task of paying an adequate pension for members of all generations is not a particular problem. It started to go wrong when the Liberals introduced means testing and the Conservatives carried this on. In 1980 they cut the link between pensions and the average working wage. If the link were to be restored today the basic pension would be increased by more than £30 a week. The present government that says money is being targeted where it is needed most but to get it you have to jump through hoops. If you applied for minimum income guarantee a few years ago there was a forty page form to complete aimed at pensioners which asked questions such as: "are you an apprentice?" and "are you pregnant?" The form has since been revised and reduced to ten pages but now they send you a forty page booklet telling you how to fill it in.

Means testing does not work; in 1993 Gordon Brown said, "I want the next Labour Government to achieve the end of the means test of our elderly people". In 2004 the Labour Government means tested more pensioners than any previous government. The real answer is to increase the basic state pension to ensure that no one misses out. If there are those that receive a large pension then they will have to pay more income tax. The problem at the moment is £3 billion in one year went back into the government's coffers because pensioners did not claim it. This shows that there is no shortage of money and it should be used to pay an increase in pensions. So why are all the parties opposed to restoring the link with average earnings?

When you reach 80 years of age you get a pension increase of 25p that has not increased in value since 1970. What else has not increased in value or price since then? The Christmas bonus of £10 has not changed since 1970. This is an expression of the contempt with which the elderly are treated. All

pension funds are under attack. Either they want you to work longer to earn a pension; change the terms of the contract; reduce the money received by linking it with average earnings during your working life; or the pension disappears if the company goes bankrupt.

The Croydon Pension Alliance is disgusted by the neglect of the older generation who have paid taxes throughout their working life and pay VAT every time they switch on the light, heating or use the telephone.

Concluding, Mr. Gibson said that the Croydon Pension Alliance is greatly concerned about the abuse of the elderly. The House of Commons Select Committee reported that 500,000 old people were being abused in Care Homes, Nursing Homes or in their own homes. There is no requirement for people working in Care Homes to have professional training. The problem urgently needs to be addressed but there are no qualified people to do the training. The District Nursing Association, the people in the front line, says that the true figure is more than 500,000. It is no good simply going through the motions on the abuse of the elderly, there has to be the ability to inspect Care Homes without warning and a requirement for the police to follow up every abuse complaint vigorously which is not always the case. The Croydon Pensions Alliance believes these situations are wrong and there needs to be a will to look after the elderly when they are the most frail and vulnerable.

Concluding, the Chair thanked the invited guests for their helpful contribution. He thanked members for attending and hoped that they had found the proceedings interesting and informative, and closed the meeting.

FAREWELL POST OFFICE

Following the closure of the Woodmere Avenue Post Office (pictured) late last summer, the Bywood Avenue Post Office closed at the finish of business on Wednesday 27th October,



never again to open its doors. Overnight customers that regularly visited the shop to collect family benefits, pensions, post parcels, pay bills, purchase stamps, foreign exchange, pay in or withdraw money from their national savings accounts, purchase television licences and to make other essential transactions simply disappeared. If someone visits the post office they are also likely to call next door at the local shop and there were damaging repercussions for local businesses. The nature and vibrancy of the Bywood shopping parade suddenly changed as if a spell had been cast or there had been a mass evacuation.

All that remains are questions; what impact the closure had on those that trundled to the post office and how are they coping? It has taken time to gather and evaluate the information and the picture that starts to emerge is not one that is expected or acceptable in a supposedly rich and caring society.

Probably the worse effected are the most vulnerable of the community, those that collect benefits and like to have the money placed in their hands because they have never had a bank account. Some were unaware of the impending closure especially if they were in hospital or visiting relatives. On entering the shop they were informed that the post office at which they were registered to receive their benefits had closed. As a consequence, those that rely on benefits received no money for five or more weeks and were forced to swallow their pride and to appeal to relatives and friends for financial help and support. Those that had made prior arrangements to collect their benefits at the nearest remaining post office in Addiscombe or Shirley Road had to travel the long distance and cross busy roads to collect their money; no mean feat for the frail, deaf, poorly sighted and those with young children. There were also those with restricted mobility that need to have their pension or benefit collected by a friend, relative or carer. This became more of a problem because of post office rules regarding providing acceptable proof of the proxy's identity before any payment can be made. A letter introducing the proxy is not accepted as sufficient proof and more official documents were demanded. This problem is compounded by the fact that the carer's contract of employment does not allow them to handle money.

The local post office is not used only for the payment of benefits, it gives customers access to other transactions, for example, to pay bills for gas, electricity, telephone and buy stamps towards the television licence and telephone bills. The government urged recipients of benefits and pensions to open bank accounts so that the money could be paid directly. On the surface this appeared a sensible idea but those that used the post office to pay their bills had to enter into the process of drawing up direct debit agreements with the bank and the various service suppliers and this caused anxiety and confusion. The opening of a bank account also exposed them to the high-pressure sales techniques. To constantly be offered credit cards with a spending limit exceeding four figures can be disconcerting for a person unfamiliar with banking practice. One local resident on being offered a credit card with a large withdrawal facility thought he owed the bank that amount and was troubled how the debt had been incurred. A further problem is gaining access to benefit money paid directly into a bank account which can prove expensive especially when it is not possible to visit the bank and it is necessary to use an automatic telling machine some of which charge from £1 to £1.50 for each withdrawal.

Generally unrecognised but greatly missed by many local residents, especially the aged and disabled, is the helpful assistance that the friendly Bywood post office counter staff gave to the customers many of whom needed help with forms, freedom pass applications, postal charges and even the way in which their money could be drawn in a variety of low value notes and coins. The staff knew most of the local residents and exchanged local news and gossip and the sound of a human voice can be important to a

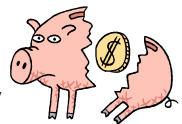
person living alone. One is left to wonder what became of these friendly and helpful folk who provided sympathetic help to those that are easily confused, poorly sighted and with hands too arthritic to handle money.

The post box is the only vestige remaining of the Bywood post office. First and second-class postage stamps can be purchased in the shops nearby but no facilities exist for those with airmail letters, packages or parcels or for those wishing to use the recorded or registered delivery services. This adversely affects small businesses and those working from home. To access these services it is necessary to travel to the nearest remaining post office where there will be longer queues and unacceptably long waiting times. The closure of local branches has put increased pressure on those that remain and it is not unusual for the queue at the Croydon High Street post office to extend into the street with waiting times in excess of 30 minutes. For residents of Monks Orchard this means a thirty-minute journey to the post office, thirty minutes waiting for service and thirty minutes for the return journey providing things run smoothly. This means a visit to the post office can take almost two hours out of the day.

Whilst this study deals with Bywood Avenue the social costs plus the loss of independence and community spirit equally applies elsewhere. In every part of the country post office closures are taking place and those that live in rural areas where the buses are infrequent and can be unreliable, will be most inconvenienced.

Social change is taking place at an increasing pace. Along with post offices, bank branches are closing, milk and bakers roundsmen have all but disappeared and local shops will eventually fade away as more people make their purchases using the internet. How the residents of Monks Orchard adjust to the growing change remains for future observers to record.

STAYING PUT



It is usually assumed that homeowners are financially comfortable but this can be far from the truth. Recent studies have confirmed that there is a very disturbing high level of poverty amongst older homeowners in both urban and rural areas. Many homeowners have only a few hundred pounds in the bank or have no savings whatsoever and the average income can be less than £77.00 per week. Subsequent to working all their lives to bring up a family, pay the mortgage, taxes, house maintenance and repairs, it is not surprising that there is no large financial 'nest egg' to make life easier when it is time to retire and draw the pension.

The Rowntree analysis of current cases confirms this;

- 25% of single people had lived in their home for between 51 and 88 years
- 33% of couples aged between 71 and 90 had no savings whatsoever

- 44% of those couples releasing equity were aged over 80
- 56% of single people had an average income of less than £77 per week.
- 56% of couples had lived in their present home for between 31 and 50 years
- 72% of couples aged 71 to 90 had savings of less than £1K
- 84% of single people aged between 60 and 90 years had savings of less than £2K

When elderly home owners with modest savings, and therefore ineligible for benefits, experience financial problems they are usually advised to sell their house or bungalow and to move to an apartment or flat. This is the obvious answer but who would willingly want to move away from the familiar surroundings of the home in which they have lived for most of their life, leave behind all the treasured memories and depart from friendly and helpful neighbours and friends. Furthermore, they could leave surroundings that are quiet and peaceful and find themselves in noisy area with antisocial neighbours. The answer for most will be to stay put whatever the financial pressures and avoid the trauma, stress and massive upheaval.

The problem is made more acute when it becomes necessary to repair, improve or adapt the property so that it is possible to enjoy living there safely and independently. The prospect of having building work done is daunting enough even without the dangers of cowboy builders and concerns over how to pay for the work. No wonder many people are put off the idea entirely and houses remain in need of repair. Those house owners that find themselves in this difficult situation may be interested to know that the Council offers a scheme especially to help them. Named "Houseproud", it offers a safe, easy way to get those essential jobs done professionally and with the minimum of fuss. It is available to homeowners aged 60 and over or households with a disabled person of any age.

If finding the money to pay for it all is a problem, Houseproud can help with that too. Houseproud enables some of the cash tied up in the house to be used for essential repairs, improvements or adaptations. A variety of loans are available which are tailored to the needs of older people and disabled people. The minimum loan is £3,000, with a top limit of 30% of the value of the property. All the loans carry a guarantee of no repossession – no matter what happens.

From start to finish Houseproud offers a comprehensive home improvement service with a reassuringly personal touch. In a partnership arrangement the Home Improvement Trust, a non-profit making company, will provide the financial advice and security through its "Staying Put" Scheme. The Home Improvement Trust will prepare a schedule of eligible works, arrange builders, inspect the works on completion and authorise payment.

A leaflet has been produced which is on display throughout the borough. The leaflet can also be obtained by contacting the Staying Put Team at Taverner House. Telephone 020 8760 5505, or The Home Improvement Trust on 0800 783 7569.

TRADING STANDARDS UPDATE



Croydon Trading Standards have again received reports of bogus builders/ driveway specialists knocking on doors and offering to complete work. Even when the homeowners have not agreed to work being carried out they have woken up the next day or returned from work to find their drive being dug up. Many of these unscrupulous traders charge excessive amounts for poor quality work and sometimes charge for work they have not even completed.

If homeowners feel threatened at any time by people knocking at their door or by workmen aggressively demanding money for work not agreed, they should contact the Police. Homeowners should remember the following tips in case they are approached by such traders.



When an unannounced trader calls and claims to be from a specific company, telephone the company to check the details. The number listed for the company in the telephone book should be used instead of any number the trader provides.

- If you feel unsure about letting the trader carry out a visit, do not feel pressured into letting them into your home.
- Do not feel pressured into having any work done – give yourself time to think it over. It is a good idea to get quotes from several companies before deciding.
- Ask for customer references from previous clients.
- Check any association claims the trader makes (e.g. as a member of the Federation of Master Builders; Guild of Master Craftsmen). Obtain the membership number from the trader.
- Obtain a written quote/estimate from the trader before any work is undertaken. Ask for the costs to be broken down clearly.
- Do not feel pressured into making large pre-payments.
- Do not feel pressured into paying by cash and NEVER accompany a trader to your bank to withdraw cash.
- Ensure that paperwork is provided by the trader, which details his name or business name, and trading address. Before agreeing to work being carried out check that the address exists and that the trader does have premises there. Many bogus builders provide fake addresses.

TWO NEW DOORSTEP SCAMS

Report from the Shirley area of a white female, approx age 35 years with long blond hair tied into two plaits. About 5'06 tall, reddened skin and wearing white ribbed v-neck jumper and dark trousers. She knocked at a door and asked for money to buy petrol, she was clutching a cloth to her face saying that she had burned herself. Unfortunately for her she knocked at the door of a former Neighbourhood Watch co-ordinator who shut the door immediately.



LATEST EMAIL SCAMS

This week an email is circulating stating that a charge in dollars has been accepted on your account. (It does not give any name of the account) It thanks you for the purchase and invites you to click on a link to check the order. If you click on the link the site attempts to immediately download a Trojan called Byte verify, this allows access to all the information on your computer. Do not reply just delete immediately.

An email is also circulating which appears to be a money laundering scam. It is from International Medical Corporation who require a financial manager in the UK. The usual request to use your bank account for money transfers! There is also a possible virus attachment at the end of the message. Do not reply, just delete immediately.

A lottery scam email received by a Watch Member this week from 'Dutch Union International' says you have been approved for one million euros. The email asks you to contact the Lottery coordinator to arrange for your winnings! You will probably be asked to send a handling charge or deposit next.

Spring Park Choral Society Spring Concert

It is to be held on Saturday 21st May at St Georges Church, Elstan Way, Shirley, 7.30pm. Programme includes familiar songs from Shows, Popular Opera and Gilbert & Sullivan Choruses. Admission by programme: £6.00 (to include refreshments)



Children under 16: £3.00. Further enquiries: [REDACTED]

St. John's Primary School Summer Fair



St John's Primary School are holding a Beach Themed Summer Fair on Saturday 18th June, from 1-4pm on the school playing field in Spring Park Road. Attractions include Reptile House, Plant Stall, Bar-B-Que, Coconut Shy plus many more exciting stalls.

Why not try Bowling?



Spring Park Bowling Club and Shirley Ladies Bowling Club are holding their Open Morning for New Members on Saturday 14th May between 10am and 12.30pm at their green on the Shirley Church Recreation Ground. No previous experience is required. Bowls will be supplied and fully qualified instructors will be available to help.

If you would like to join these active and enthusiastic clubs, please come along on that morning. Training shoes should be worn on the green.

If you have any queries, please contact Eric Godfrey – Telephone [REDACTED] or Josie Howe – tel: [REDACTED].

**Expectant or New Parents?
You are invited to our 5th fabulous...**



**& Nearly New Sale
Saturday 23rd July
10:30 - 12:30
Assembly Rooms**

This Event has been kindly sponsored by:



**National Childbirth Trust (NCT)
West Wickham and Hayes Branch
NCT Members admission (with card) 10.30 am,
Non members 10.45 am Registered Charity No. 801395**

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Neighbourhood Partnership:	ANDREW SEGRAM	



MONKS ORCHARD RESIDENTS' ASSOCIATION MEMBERSHIP APPLICATION FORM

'I wish to become a member of the Monks Orchard Residents' Association'

Name:	Signature:
Address:	
Post Code:	

Tick box for membership:

☐ Full Membership £2.00

☐ Senior Citizen £1.00

Please send this completed form to:

Alyce Menhinnitt,

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