

# MASONIC HOUSING ASSOCIATION



ANNUAL REPORT 2014



## MASONIC HOUSING ASSOCIATION

Masonic Housing Association was founded in 1975 and specialises in the provision of sheltered housing for older people. We are registered as a Charitable Housing Association under the Industrial & Provident Societies Act 1965 (registration number 21444R) and also with the Homes & Communities Agency (registration number L0673).

Masonic Housing Association does not restrict occupancy only to those qualified through Freemasonry, half of the tenancy allocations are to nominees of the Local Authority. Freemasonry is demonstrably reaching out into the community to provide benefits to non-Masons.

The day-to-day management of our 5 sheltered housing schemes rests with voluntary House Committees with members appointed by the Provincial Grand Master of the Masonic Province in which each scheme is located. These Committees provide support to the Scheme Managers, maintain a waiting list for accommodation, and are responsible for operational budgets. They also keep in contact with our tenants through regular meetings and social events.

These Committees rely upon volunteer support from local Masons and their families and friends. Strong support is given by local Lodges, which have been extremely generous providing additional amenities and social activities for the tenants. This adds enormously to the comfort of all tenants.

Grant alone is insufficient to build our affordable homes. Donations and financial support have been received from both the Masonic Provinces and individual Masons. Financial Support has also been received from the Grand Lodge of Mark Master Masons.

Our voluntary Board of Management, mainly made up of Masons, maintains ultimate control. It meets quarterly and receives regular reports from its Finance & General Purposes Committee which is responsible for setting the Budget and approving capital expenditure. The 5 Local House Committee Chairmen also

form part of the Board of Management and have a representative on the Finance & General Purposes Committee. They provide quarterly reports ensuring that the Board is kept up to date on unlet properties, Health & Safety issues, staffing matters and complaints and receives information on maintenance issues which may be outside the laid down Budgets.

In 2006 our Board of Management took the decision to close our offices in London as legislative requirements placed upon Housing Associations meant that it was no longer cost effective to employ our own Chief Executive and administrative staff.

The administrative work, including the issuing of Tenancy Agreements, provision of Management Accounts, invoice and salary payments plus the Company Secretary services to the Board of Management was placed under contract with Eldon Housing Association which specialises in the provision of sheltered housing for older people in Croydon and Sussex.

The Association continues to go from strength to strength and as you will see on pages 4 and 5 we have recently constructed additional flats at Palmer Court and are looking to future proof our other schemes.



Our aim is to ensure that our tenants, both now and in the future, live in safe, affordable, fit for purpose accommodation.

You can read about our existing schemes on pages 6 and 7.



# CHAIRMAN'S STATEMENT

## FOR THE YEAR ENDED 31ST DECEMBER 2013

The result for the year shows a surplus of £331K after providing for depreciation of £105K compared with £320K and £85K respectively last year. Income increased by £53K in line with expectations. Operating costs increased by £42K, due to higher energy costs and property depreciation. This is an excellent operating result and provides the Association with an excellent cash flow to fund further capital expenditure.

Over the past few years we have recognised that our properties have reached the stage where high value equipment and parts of our buildings have required significant expenditure. We have substantially completed this programme which has been funded out of cash flow without recourse to borrowing. In the last year we expended £283K. Our properties are in excellent shape.

Notwithstanding that it is highly likely that the demand for sheltered accommodation will grow with the increase in the number of older people, the Board is now turning its attention to examining what needs to be done to maintain high levels of occupancy in the future bearing in mind that increasing design standards in affordable housing are altering the competitive environment, that our tenants are taking up residence at a later age and are more likely to be receiving care in their home, and there is a greater demand for accommodation for couples.

In the last year we continued with our medium term programme of improving the quality of all our properties at Palmer Court in Wellingborough through reconfiguration of the available space in each flat as and when they became vacant. We also carried out similar work at Prebendal Close in Aylesbury.

The development of 11 additional flats for couples at Palmer Court costing approximately £1.3 million was in progress at the year end and has now been completed on budget. The cost is being financed by using the substantial reserves



built up over recent years supplemented by a 5 year revolving bank loan of £650K, secured against one of our properties. At the year end £340K had been drawn down.

We also commissioned design studies at our other properties to see what we can do to meet the changing market conditions.

During the year Peter Gray stood down from the Board. Anthony Littleford retired as Chairman of the Hamilton Court House Committee and from the Board. His position has been filled by the appointment of Philip Lovelock. I should like to thank all those leaving the Board for their considerable contribution to the affairs of the Association. The Board co-opted Professor Mike Jones to the Board who has considerable skills which can be used to the advantage of the Association.

The Board is very fortunate to have a strong and vibrant team at all levels of management and their input once again is very much appreciated.



**Martin Clarke**  
Chairman

## MOVING FORWARD

### PALMER COURT DEVELOPMENT

There are now an additional eleven one bedroom flats for couples, plus a guest room, in Wellingborough, to meet the Borough's urgent housing need.

The Association has completed its £1.5 million project, with Jarvis of Harpenden acting as design and build contractor, to construct the new flats adjacent to its existing Palmer Court scheme at Hatton Avenue in Wellingborough.

The flats are all self-contained, with a living room, kitchen and shower room. Built in storage is provided. Accommodation is under one roof, with a protected main entrance door for security, but each couple has a front door to their own flat. The occupiers can make use of the Residents' Lounge and the well-equipped communal laundry at the existing Palmer Court. In addition, the new flats have integral laundry facilities and the guest room enables relatives to stay overnight for a very nominal charge.

The design reflects the latest in energy efficient specifications resulting in high quality accommodation with low running costs.

This project will contribute to meeting urgent affordable housing needs. Tenancies will be offered to nominees of the Local Authority and the Masonic Housing Association's waiting list. Some of the new flats are now occupied.

The new build project has been financed entirely by the Association without any grant or public subsidy, although the Association does not normally develop and build new schemes. Grant alone is insufficient in any event to build any affordable homes. Donations and financial support have been received from both the Masonic Provinces and individual masons.

The project was directed by Stuart Henderson MA FCIOB Hon MCIAT, a Masonic Housing Association Board Member, with Brian Jolly MSc RIBA acting as the Client's Representative and Mehrdad Khalili BSc of Avebury Projects Limited as the Project Manager. The building was designed by Alison Swarbrick Dip Arch RIBA of APL Architects acting for the Contractor.



It was officially opened by our Chairman, Martin Clarke, on Tuesday 27 May in the presence of the Mayor of the Borough of Wellingborough and the Provincial Grand Master of Northamptonshire and Huntingdonshire.

The Scheme Manager of the existing Palmer Court, Jill Lett, said:

"WE ARE DELIGHTED WITH THE NEW FLATS, WHICH ARE REALLY GREAT. WE ALREADY HAVE SOME OF THE FLATS LET AND THE REST WILL BE OCCUPIED SHORTLY. THEY ARE NEEDED IN WELLINGBOROUGH TO PROVIDE QUALITY ACCOMMODATION TO SUIT THE NEEDS OF OLDER COUPLES."

Jill Lett – Scheme Manager Palmer Court



The Palmer Court House Committee under the Chairmanship of John Rivett, a Masonic Housing Association Board Member, has members appointed by the Provincial Grand Master. With the assistance of their ladies, they have undertaken a wide range of tasks in support of the Scheme Manager.

“THIS SCHEME IS MUCH NEEDED IN WELLINGBOROUGH WHERE THERE IS A SHORTAGE OF QUALITY ACCOMMODATION TO SUIT THE NEEDS OF OLDER COUPLES. THE ADDITIONAL ELEVEN FLATS WILL HELP A LOT.”

John Rivett – Chairman Palmer Court House Committee



## FUTURE PROOFING

The Board of Management recognise the continuous need to meet the demands of existing and prospective tenants and are committed to meeting the challenges faced in maintaining the current high standards at our five buildings. This includes refurbishing, re-configuring, and extending where possible to meet the demands of a more selective and ageing population.

Whilst the Association has addressed both general and individual disability and infirmity needs and will continue to do so a programme of “future-proofing” is also underway.

As couples are living longer together our experience shows that demand for flats with double bedrooms is increasing and to address this we currently have two projects underway:

- In consultation with planners to extend bays to a number of flats at Reading Court thereby creating double bedroom flats from singles.
- Removing a corridor wall at Hamilton Court with minimal structural work to re-configure a single bedroom flat into a double.

There is also the question of renewable energy and whether our sites can be adapted to incorporate technology to meet the demands of ever increasing energy costs.

The Association will continue to review the ever changing demands of our market and technologies being developed to ensure sustainability.



## OUR PROPERTIES

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All our Sheltered Housing Schemes have purpose built self contained flats giving our tenant's privacy and promoting independence with the security of 24hr emergency pull cords in all rooms.

The additional facilities at our schemes include tenant lounges with adjoining kitchens, which are used extensively by our tenants and the Local House Committees for social functions, well maintained gardens

and modern communal laundries. At some schemes there are conservatories, assisted bathrooms plus guest rooms where tenants families and friends can stay for a very nominal charge.

Each scheme is managed locally with tenant involvement and operates its own waiting list. Prospective tenants should contact the individual Scheme Managers for an application pack.

### HAMILTON COURT

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**31 Single Flats**  
**12 Double Flats**

Nelson Place, South Woodham Ferrers,  
Essex CM3 5FJ

Scheme Manager  
**Sue Walters - 01245 323743**

### PALMER COURT

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**21 Single Flats**  
**14 Double Flats**

Hatton Avenue, Wellingborough  
Northants NN6 5UZ

Scheme Manager  
**Jill Lett - 01933 273140**




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“ After living at my previous home for almost 50 years moving was very hard but I’m now very happy here – it’s become my home – thank you ”

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Reading Court

“ I would like to say how caring, kind and professional our Scheme Manager is ”

### READING COURT

32 Single Flats  
13 Double Flats

Tiddington Road, Stratford upon Avon  
Warwickshire CV37 7SA

Scheme Manager  
**Pam Jowers - 01789 297301**

### PREBENDAL CLOSE

20 Single Flats  
12 Double Flats

Castle Street, Aylesbury  
Bucks HP20 2RY

Scheme Manager  
**Margaret Farrow - 01296 433511**

### WILSON KEYS COURT

24 Single Flats  
10 Double Flats

Deanery Close, Rugeley  
Staffs WS15 3JX

Scheme Manager  
**Tracy Slater - 01889 576544**



Prebendal Court

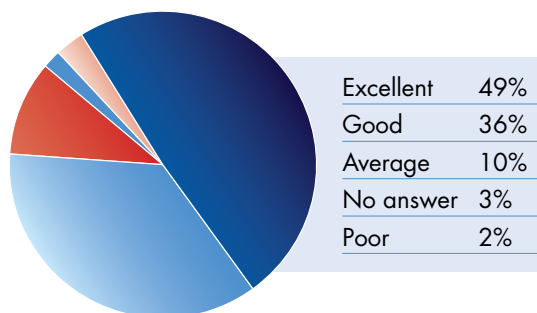


Wilson Keys

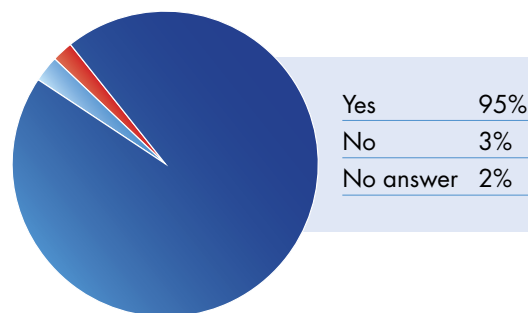
## PERFORMANCE

In May 2014 the Association completed the first ever survey of our tenants which gave a good indication of our performance throughout 2013. The response was excellent with 78% of our tenants completing the survey. The results were:-

How would you rate Masonic Housing Association as a Landlord?



Are you happy with your flat?



How satisfied or dissatisfied are you with the following ?

	% VERY SATISFIED	% SATISFIED	% DISSATISFIED	% VERY DISSATISFIED	% NO ANSWER
The general condition of your home	52	40	3	1	4
The security & safety of your home	57	36	2	0	5
The value for money for your Rent	33	39	16	1	11
The value for money for your Service Charges	34	40	13	2	11

“ We are pleased with all the services provided, the overall standard of cleanliness and general upkeep”

Of the following, which do you consider to be the three most important?

Tenants were asked to tick three boxes. The % results have been placed in order of the most important.

Keeping tenants informed	59%
Repairs and maintenance	57%
The alarm call system	44%
Taking tenants' views into account	38%
Overall quality to your home	35%
Neighbourhood as nice place to live	34%
Support services overall	14%
Value for money for rent/Service charge	11%
Social activities	11%
Advice on benefits	4%



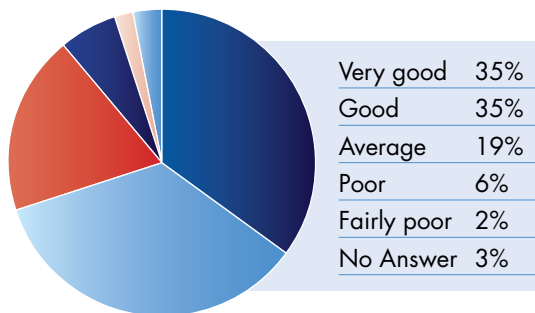
How satisfied or dissatisfied are you with the following services ?

	% VERY SATISFIED	% SATISFIED	% DISSATISFIED	% VERY DISSATISFIED	% NOT APPLICABLE	% NO ANSWER
Information & advice	29	49	7	3	2	10
How enquiries are dealt with	26	53	7	1	0	13
Repairs & Maintenance	34	39	7	1	1	18
Overall support services	36	47	7	1	1	8
Help accessing other services	21	40	3	1	13	22

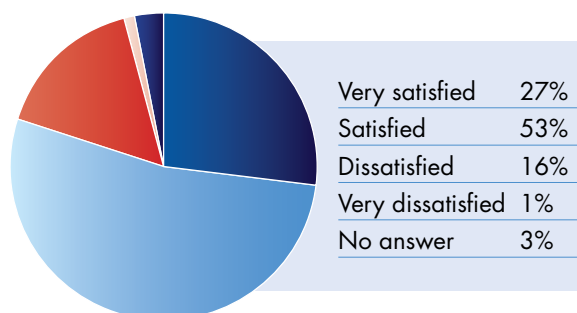
If you had repairs completed in your flat please rate the following

	% VERY GOOD	% GOOD	% AVERAGE	% POOR	% VERY POOR	% NO REPAIRS	% NO ANSWER
Being told when workers would call	37	20	9	3	1	14	16
Time taken before work started	20	26	15	2	0	14	23
Speed with which work was completed	27	25	12	1	0	14	21
Attitude of workers	32	30	6	0	0	14	18
Overall quality of repair work	26	30	8	1	0	14	21
Keeping dirt and mess to a minimum	30	30	5	2	0	14	19

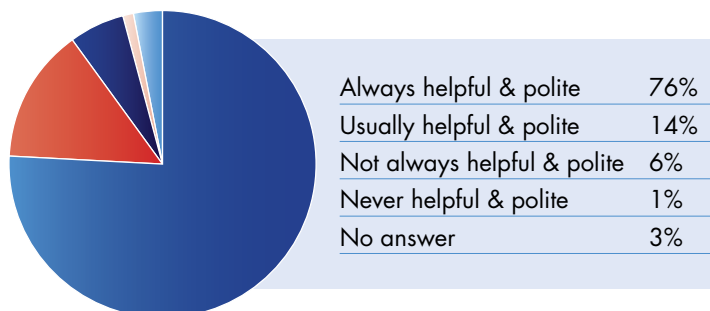
How good or poor do you feel the association is at keeping you informed about things that might affect you as a tenant?



How satisfied or dissatisfied are you that your views are being taken into account by the association?



Do you find the staff at your scheme



“ I am very contented here and have been for the last 21 years ”

Our Board of Management, together with the Local House Committees, are reviewing these results and the comments made by our tenants and will use these to build upon our already high standards giving our tenants accommodation that is second to none.



## FINANCES

### MASONIC HOUSING ASSOCIATION Summarised Accounts for year ended 31st December 2013

BALANCE SHEET		
	2013	2012
	£	£
<b>Fixed Tangible Assets</b>		
Housing Properties at depreciated costs	6,799,448	6,650,399
Less Housing Association and other Grants	(4,253,113)	(4,295,152)
	2,546,335	2,355,247
Other Fixed Assets	76,200	68,706
Work in Progress	1,108,239	109,281
	<b>3,730,774</b>	<b>2,533,234</b>
<b>Current Assets</b>		
Debtors	45,930	55,107
Cash at Bank and In Hand	342,430	842,584
	388,360	897,691
<b>Less Creditors</b>		
Amounts Falling Due Within One Year	(91,288)	(73,913)
<b>Net Current Assets</b>	297,072	823,778
<b>Creditors</b>		
Amounts Falling Due Within One Year	(340,250)	-
<b>Total Net Assets</b>	<b>3,687,596</b>	<b>3,357,012</b>
<b>Capital and Reserves</b>		
Called Up Share Capital	42	40
Designated Reserves	1,615,057	1,613,057
Income & Expenditure Reserve	2,072,497	1,743,915
	<b>3,687,596</b>	<b>3,357,012</b>

INCOME AND EXPENDITURE ACCOUNT		
	2013	2012
	£	£
<b>Turnover</b>	1,186,404	1,133,007
Operating Costs	(856,134)	(813,723)
Including depreciation £105,239 (2013: £84,891)		
<b>Operating Surplus</b>	<b>330,270</b>	<b>319,284</b>
Interest Receivable and Other Income	312	370
<b>Surplus For The Year</b>	<b>330,582</b>	<b>319,654</b>

These summarised financial statements (opposite) which comprise the Summarised Statement of Financial Activities, Summarised Balance Sheet, and details of the Board are a summary of the information in the financial statements of the Masonic Housing Association.

They do not contain sufficient information to allow a full understanding of the Association's results for the year and its state of affairs at the year end. For further information, the full financial statements and the report of the auditors on those financial statements should be consulted. Copies of the full financial statements for the year ended 31st December 2013, which were approved by the Board on 17th April 2014, are available upon request by calling 020 8655 6727.

The auditor has issued an unqualified report on the full annual financial statements and of the consistency of the Board Report with those financial statements.



## BOARD OF MANAGEMENT

Martin Clarke MA, FCA	Chairman
HH Ian Alexander QC	
Charles Dyer	Local House Chairman – Reading Court
Andrew Fermor	
Peter Gray	Resigned November 2013
Stuart Henderson MA, FCIOB, Hon MCIAT	
Michael Jones DBA, MSc, ChtrdFCIPD	
Stephen Lindner	
Anthony Littleford	Resigned April 2013
Phillip Lovelock	Local House Chairman – Hamilton Court
Douglas Neill MRICS	
John Rivett	Local House Chairman – Palmer Court
Geoff Smith	Local House Chairman – Prebendal Close
Anthea Stock	
Alan Walker MBE	Local House Chairman – Wilson Keys Court
Elizabeth Rangé MRICS	Company Secretary
Laura Chapman	Grand Charity Observer



## MASONIC HOUSING ASSOCIATION

### REGISTERED OFFICE

31 Great Queen Street, London WC2B 5AG

### ADDRESS FOR CORRESPONDENCE

7 Banstead Road, Purley, Surrey CR8 3EB

**(a Charitable Housing Association)**

Registration Number: L0673

Industrial & Provident Society

Number: 21444R

A Member of the National Housing Federation

### AUDITORS

**Knox Cropper**

Chartered Accountants

8/9 Well Court

London EC4M 9DN

### SOLICITORS

**Cripps Harries Hall**

Wallside House

12 Mount Ephraim Road

Tunbridge Wells, Kent TN1 1EG

### BANKERS

**Barclays Bank PLC**

London Corporate Banking

PO Box 544,

54 Lombard Street

London EC3V 9EX

