

MASONIC HOUSING ASSOCIATION



ANNUAL REPORT 2015



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 Co-operative and Community Benefit Societies Act 2014 (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 in which the scheme is located. 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, 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 Freemasons, maintains ultimate control. They meet quarterly and receive regular reports from our Finance & General Purposes Sub-Committee who are responsible for monitoring the Management Accounts and Budget. The 5 Local House Committee Chairmen also form part of the Board of Management and provide quarterly reports, they also have a representative on the Finance & General Purposes Committee.

Since 2006 the Association's 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 were placed under contract with Eldon Housing Association who are based in the London Borough of Croydon and also specialise in the provision of sheltered housing for older people.

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





CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2014

The result for the year is a surplus of £301K after providing depreciation of £135K, compared with £331K and £105K respectively last year.

Income increased by £94K. Income was affected by a higher than normal level of void properties, particularly at Palmer Court where our newly completed 11 flats became available for letting and the refurbishment programme for existing flats continued. The contribution by Local Authorities to the Supporting People programme reduced due to financial pressures on welfare payments.

Expenditure increased by £123K due largely to expenditure on maintenance of £178K, compared to £104K last year, and £15K interest on a loan, payable for the first time.

As mentioned in last year's statement the Board has reflected further on the changing requirements in sheltered accommodation and the need to maintain high levels of occupancy to provide funds for keeping our properties at a high standard. In the last year capital expenditure on our properties amounted to £373K. We are progressing with our plans to upgrade properties to be competitive with newer built accommodation. Design studies have been undertaken and planning permission obtained.

We plan to finance all of this capital expenditure out of funds generated by the business.

The Board is also implementing a communication programme with the Masonic Community and with potential tenants. A web site will be launched in the coming year which will inform a wider public of our Association and will also be linked to Provincial Masonic websites. A presentation on the work of the Association was also made to the United Grand Lodge of England in March 2015 and received wide circulation.

Once again the Board is indebted to the staff at our properties and to the many volunteers on the Local House Committees who all work hard to provide attractive, efficient and well maintained sheltered accommodation for our tenants.

There were no changes to the Board membership this year. I would also like to thank my fellow Board members for their valuable contribution to another satisfactory year.



Martin Clarke
Chairman

OUR PROPERTIES

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

The additional facilities include communal lounges, well maintained gardens, laundries and at some schemes guest rooms and conservatories.

Each scheme is managed locally and operates its own waiting list.

HAMILTON COURT

Our House Committee meets 5 times each year and comprises 11 volunteer Essex Masons plus two lady members. They bring a wide range of skills and professions to the administration of Hamilton Court, these include such skills as Health & Safety, Accountancy, IT, Building and Surveying and Secretarial.

The tenants are offered a variety of coach outings and entertainment that is funded by Hamilton Court Charitable Association, which relies upon the generosity of Masons within the Province of Essex. These funds are raised either by a Lodge or donations from individuals.

The House Committee join the tenants on some of the trips and functions that are held at Hamilton Court. Excursions during past years

have included a day trip on the river Thames, the Norfolk Broads, various canals and steam trains.

The tenants have their own social club with bingo, suppers, coffee mornings, card evenings, film nights, BBQ's, and tenpin bowling on the Wii for which they challenge the House Committee members twice a year.

The responsibility for the upkeep of the building rests with the House Committee and in the spring of 2014 a second lift was opened by the Provincial Grand Master. This was funded by Masonic Housing Association and a legacy from a Mason and provides an important aid to accessibility for our tenants.

The carpet in our communal lounge carpet was replaced in the summer of 2014, tenants were provided with samples in order to select their preferred design and colour. The laundry room was refurbished with the addition of an extra washing machine and tumble dryer.

Phillip Lovelock
House Committee Chairman

Hamilton Court - 43 x One Bedroom Flats

Nelson Place
South Woodham Ferrers
Essex CM3 5FJ

Scheme Manager
Sue Walters - 01245 323743





PALMER COURT

2014 started with the hand-over of the new extension building and an Official Opening Ceremony was performed in May by the Association's Chairman, Martin Clarke. It was attended by the Provincial Grand Master and members of the Executive as well as the Mayor, local Councillor, civic dignitaries, Committee Members and most of our tenants. Our guests had an opportunity to view the new building and a flat that had been furnished by a local company. This 'show flat' remained throughout the year and proved useful whenever potential tenants visited to look around, showing just what can be done in the space available.

The day-to-day running of Palmer Court is undertaken by the Scheme Manager and Deputy, who are supported by a voluntary House Committee consisting of 9 representatives of local Lodges that meets every two months.

Each member of the Committee has specific responsibilities and a good deal of their work is done between the regular meetings. As well as overseeing the management of the scheme and providing regular essential contact with the tenants, the House Committee facilitates many additional amenities, which are funded by donations from the Provincial Charity and Lodges throughout the Province.

In recent years, these have included the provision of a large TV in the Communal Lounge, making Sky TV and broadband available to any flat requiring it and more recently a Wi-Fi network to cover the communal areas.

New chairs and tables were provided for the communal lounge in order to bring the standards in the original building up to the specification of the recent extension.

In 2014, following suggestions by a number of tenants, roof blinds were installed in the conservatory to ease the build-up of heat from direct sunlight during the summer months. This project was completed with money donated from a local Masonic Trust.

We have a separate sub-committee consisting of a number of tenants and a member of the House Committee to Chair the meetings. This group organises frequent social events for the benefit of all. In 2014 a new idea was the Festival of Fun, which was very successful and may possibly be considered again in the future. Other regular events such as the monthly coffee mornings, Halloween party and the Christmas "At Home" were again a great success.

To commemorate the thirtieth anniversary of Palmer Court, a special party was held in July with a buffet lunch and finishing with a celebratory cake cut by the Chairman and the longest serving resident.

John E. Rivett
House Committee Chairman

Palmer Court - 35 x One Bedroom Flats

Hatton Avenue, Wellingborough
Northants NN8 5UZ

Scheme Manager
Jill Lett - 01933 273140

OUR PROPERTIES

PREBENDAL CLOSE

Prebendal Close is run by an on-site Scheme Manager who is supported by a voluntary committee who together have skills in Estate Management, Accounting, Health & Safety and many other areas of expertise. It is a winning combination of commercialism and voluntary caring for our local community.

We have had a busy year updating and repairing some facilities in our building. Apart from the continuous maintenance programme, we have installed and painted new hand rails at the side of all our steps and ramps to comply with modern Health & Safety requirements. We have installed a new platform lift, replaced a heating boiler, improved the gas supply to the new system and repaired a cross contamination issue we had between our hot and cold water systems.

It is our policy to re-decorate and update the flats as they become vacant and during 2014 we took the opportunity of combining our last two studio flats into one larger, one and a half bedroomed unit (one bedroom and a store room or study).

We are fortunate to receive donations from Masonic Lodges in our province of Buckinghamshire, these donations enable us to provide a range of social events for all our tenants over and above that provided in non-masonic sheltered housing schemes.

During the year we have held fish & chip suppers, cheese & wine evenings, bingo evenings, boat trips and Christmas events. Every tenant receives a birthday card and a small gift on their 80th birthday. Our tenants also organise and finance special lunches and dinners themselves.

Our Scheme Manager and Committee Members work closely with Aylesbury Vale District Council on a number of areas of common interest, including Supporting People, Housing Benefit, and care programmes generally.

The relationship between our long serving staff and tenants is excellent.

Geoff Smith
House Committee Chairman

Prebendal Close 30 x One Bedroom Flats 2 x Two Bedroom flats

Castle Street
Aylesbury
Bucks HP20 2RY

Scheme Manager
Margaret Farrow - 01296 433511





Reading Court

READING COURT

Our Scheme Manager is supported by a voluntary House Committee of 7 Freemasons and 2 ladies. In addition to the Chairman, Treasurer and Secretary, the Committee includes Architects and a Chartered Engineer who are involved in any building projects.

As part of the House Committee's on-going refurbishment programme our 2-year project to replace the windows in all the tenants' flats with low maintenance PVC instead of wooden frames was completed. The internal window frames are white and these together with the re-painting of internal doors to white have significantly lightened the inside of the flats.

Projects planned over the coming years include a garage to house mobility scooters and innovative plans to extend the bedrooms in 32 of the 45 flats on a rolling programme thereby making these more attractive to potential tenants.

Our tenants have a Social Committee which arranges functions including lunches, teas and also coach outings, there is a film club which operates monthly with equipment supplied by the House Committee. The House Committee also supports other functions such as a special Christmas Lunch.

Donations are received from the Provincial Charitable Association and from Lodges to support the activities of the tenants.

Charles Dyer
House Committee Chairman

Reading Court - 45 x One Bedroom Flats

Tiddington Road
Stratford upon Avon
Warwickshire CV37 7SA

Scheme Manager
Pam Jowers - 01789 297301



OUR PROPERTIES

WILSON KEYS COURT

The day-to-day management and selection of tenants is undertaken by our 11 strong House Committee, assisted by the Masonic Housing Association.

Each member of the Committee has distinct responsibilities according to their specialism which includes Nursing, Social Care, Builder/Architect, Banking, Health & Safety and generally dealing with people.

The House Committee meets quarterly and aims to keep tenants informed of any changes through their own tenants meetings. Consultation in the running of the House is very much encouraged and in order to keep in touch with tenants we occasionally have an afternoon and 'Tea with the Chairman' where we can have an informal chat.

The House has established a wide range of activities, organised by the tenants and the Scheme Manager with the help and assistance of local Masonic Lodges and our tenants take a great pride in their garden.

Visits by members of Lodges and their Ladies together with other members of the community whether groups or individuals are always welcome.

Masonic Brethren of the Province are encouraged to support the scheme, which shows the caring and outward-looking aspect of the Craft, it is an enormous community benefit.

We have a Social Committee of tenants who organise events such as lunches in local hostelrys, strawberry cream teas, Easter Bonnet party and at Christmas we played host to a local Masonic Lodge who sponsored the Carol Service. During weekday nights we have, bingo, indoor bowls in the lounge and once a month entertainment is arranged.

Tenants can be involved as little or as much as they wish and their privacy is always respected. We are a happy community and always seek to help others. We have a close connection with a local Primary School, (The Chancel School); Children with reading difficulties attend the house and read to the tenants. In like manner tenants read some favourite passages and poems to the children. It gives the children confidence and the tenants feel they are being of help to our future generations.

On-going maintenance is key and all flats are redecorated and, if necessary, refurbished when vacant. 2015 will see the installation of new boilers and future projects include new windows, lighting and roof insulation.

Alan Walker MBE
House Committee Chairman

Wilson Keys Court **34 x One Bedroom Flats**

Deanery Close
Rugeley
Staffs WS15 3JX

Scheme Manager
Tracy Slater - 01889 576544

Wilson Keys Court



FUTURE PROOFING

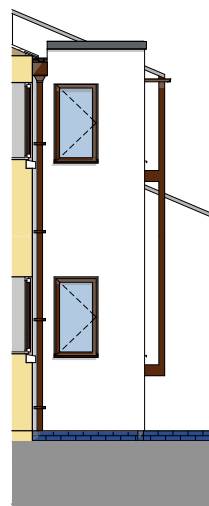
Masonic Housing Association continues to review the ‘future proofing’ all of our schemes in order to adapt as necessary to meet the demands of the market.

All local House Committee Chairmen are aware of the Board of Management’s desire to consider projects which will sustain our buildings and meet the expectations of existing and prospective tenants.

At present we have Planning Permission to extend parts of our Reading Court scheme in Stratford upon Avon to create larger bedrooms more suited for the ever increasing demands from couples.

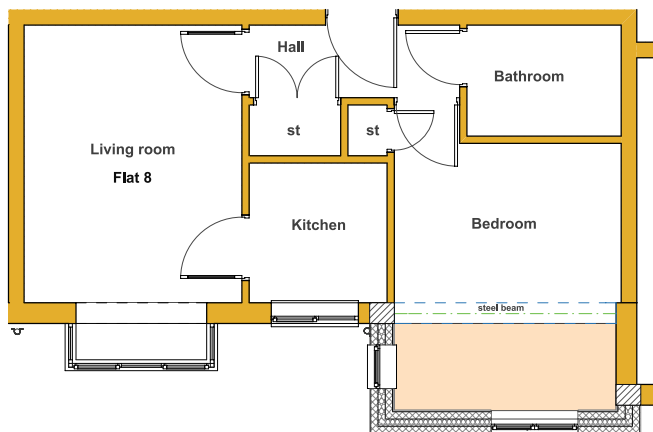


Proposed Elevation



Proposed Side Elevation

Proposed Room Plan





FINANCES

MASONIC HOUSING ASSOCIATION Summarised Accounts for year ended 31st December 2014

BALANCE SHEET		
	2014	2013
	£	£
Fixed Tangible Assets		
Housing Properties at depreciated cost	8,262,028	6,799,448
Less Housing Association and other Grants	(4,264,389)	(4,253,113)
	3,997,639	2,546,335
Other Fixed Assets at depreciated cost	153,804	76,200
Work in Progress	10,442	1,108,239
	4,161,885	3,730,774
Current Assets		
Debtors	62,388	55,680
Cash at Bank and In Hand	194,863	342,430
	257,251	398,110
Less Creditors		
Amounts Falling Due Within One Year	(130,140)	(91,288)
Net Current Assets	127,111	306,822
Creditors		
Amounts Falling Due After One Year	(300,000)	(350,000)
Total Net Assets	3,988,996	3,687,596
Capital and Reserves		
Called Up Share Capital	39	42
Designated Reserves	1,615,072	1,615,057
Income & Expenditure Reserve	2,373,885	2,072,497
	3,988,996	3,687,596

INCOME AND EXPENDITURE ACCOUNT		
	2014	2013
	£	£
Turnover	1,280,605	1,186,404
Operating Costs	(963,834)	(856,134)
Operating Surplus	316,771	330,270
Interest Receivable/(Payable) and Other Income	(15,368)	312
Surplus For The Year	301,403	330,582

These summarised financial statements 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 2014, which were approved by the Board on 16th April 2015, 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.

DONATIONS AND LEGACIES

Donations of any kind are always welcome. Masonic Housing Association is an exempt charity (Number 21444R) and can receive charitable donations. In some cases Local House Committees have their own charity.

Donations are used for the improvement of the current quality of life of tenants by the provision of amenities over and above those provided by Masonic Housing Association, for example outings, Christmas entertainment and extra

community facilities or, as was the case last year, when a substantial legacy contributed to the provision of a second lift in one property.

Donations should be sent either to the Chairman of the Local House Committee or to the Secretary of Masonic Housing Association, who will also deal with Gift Aid documentation, if required.



BOARD OF MANAGEMENT

Martin Clarke MA, FCA	Chairman
His Honour Ian Alexander QC	
Charles Dyer	Local House Chairman – Reading Court
Andrew Fermor	
Stuart Henderson MA, FCIQB, Hon MCIAT	
Michael Jones	
Stephen Lindner	
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

REGISTERED OFFICE

31 Great Queen Street, London WC2B 5AG

ADDRESS FOR CORRESPONDENCE

7 Banstead Road, Purley, Surrey CR8 3EB
Registration Number: L0673

Co-operative and Community
Benefit Societies Act 2014.
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



MASONIC HOUSING ASSOCIATION
(a Charitable Housing Association)