

# MASONIC HOUSING ASSOCIATION



ANNUAL REPORT 2016





## MASONIC HOUSING ASSOCIATION

MHA was founded in 1975 and specialises in the provision of sheltered housing for older people.

MHA has 5 purpose built sheltered housing properties located in Buckinghamshire (Prebendal Close), Essex (Hamilton Court), Northamptonshire (Palmer Court), Staffordshire (Wilson Keys Court) and Warwickshire (Reading Court).

The day-to-day management of our properties rests with voluntary local House Committees with members appointed by the Provincial Grand Master of the Masonic Province in which each scheme is located. These Committees maintain a waiting list for accommodation, are responsible for operational budgets and provide support to the Scheme Managers. Individual reports from each Local House Committee Chairman can be found on pages 4 – 8.

MHA's voluntary Board of Management, mainly made up of Freemasons, maintains ultimate control. It meets quarterly and receives regular reports from the Local House Committee Chairmen and the Finance & General Purposes Committee which is responsible for budgetary control and for monitoring the Management Accounts. Our sheltered housing properties are represented on the Board of Management by their Local House Committee Chairmen.

MHA sheltered housing is not restricted to applicants with Freemasonry connections, MHA accepts applicants from local communities, the 5 Local Authorities where our developments are located and from overseas.

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

## DONATIONS AND SUPPORT

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

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



The continued generosity and support either financially or through volunteering from Masonic Provinces and local Masons is much appreciated by everyone connected with the Association.

**Masonic Housing Association is registered as a Charitable Housing Association under the Co-operative and Community Benefit Societies Act 2014 No.21444R and also with the Homes & Communities Agency No. L0673.**

# CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31 DECEMBER 2015



The result for the year is a surplus of £265k after providing depreciation on housing properties of £168k compared with £313k and £152k respectively last year.

As a result of the introduction of the Statement of Recommended Practice for Registered Social Housing Providers 2014 and Financial Reporting Standard 102 the Association has restated the Statements of Comprehensive Income and of Financial Position for 2014. The net impact on 2014 was to reduce reserves by £329k and increase income by £11k.

Income increased by £88k mainly due to the regulated uplift in rents and service charge income offset by a higher than anticipated level of voids brought about by new flats and the refurbishment of older flats. Continuing pressure on Local Authority budgets led to further reductions in income from Supporting People contracts.

Expenditure on social housing lettings excluding depreciation increased by £137k mainly from increased maintenance costs, which fluctuate year on year, of £212k up £40k, staff salaries of £30k and costs related to recovered service charges of £50k.

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 £280k. We are progressing with our plans to upgrade properties to be competitive with newer built accommodation. Planning permission has been obtained and work will begin in 2016. We plan to finance all of this capital expenditure out of internally generated funds.

Our website will be launched in 2016 which we hope will increase further our communication with potential tenants and with Masonic Provinces to assist in maintaining high levels of occupancy and to attract interest in the development of our estate.

A Government plan in the Budget Statement to require a 1% reduction in Housing Association rents for each of the next 4 years has been deferred for one year for those providing sheltered housing. Since our rental increases are indexed broadly in line with pension increases we hope that we will be exempted in future years.

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

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

### HAMILTON COURT

Our Scheme Manager is responsible for the day to day running of the building and the safety of it and our residents. She is supported by the House Committee comprising of 11 volunteer Essex Masons plus two lady members who bring a wide range of skills and professions such as Health & Safety, Accountancy, IT, Building and Surveying and Secretarial to assist with the administration of the complex.

When a flat becomes vacant it is our policy to re-decorate it and in 2016 we extended a kitchen which enabled us to fit more units and an eye level cooker.

The Hamilton Court Charitable Association relies upon the generosity of Masons within the Province of Essex with funds raised either by a Lodge or donations from individuals. These funds mean that residents can enjoy a wide variety of entertainment including coach outings.

In 2015 we went on the Mississippi Steam Boat from Wroxham Broads in Norfolk and had our yearly trip to the Masonic Hall at Southend-on-Sea for lunch followed by a 99 ice cream on the sea front.

Our Committee Members join the residents on some of the trips and functions that are held at Hamilton Court such as the Wii tenpin bowling night where the residents take on the Committee. The House Committee also arrange a Christmas party with live entertainment.

Throughout the year the residents arrange other events such as a Fish & Chip supper, Valentines party, birthday parties and a New Year party; there are several other events during the course of the year.

The security of the residents is our main priority so we have recently installed new security cameras around the property with sensor lighting. In 2016 we aim to continue our upgrading programme, laying new carpets on the ground floor corridor and purchasing new chairs for the communal lounge.

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

✉ [housing@hamilton-court.co.uk](mailto:housing@hamilton-court.co.uk)

🌐 [www.hamilton-court.co.uk](http://www.hamilton-court.co.uk)





## PALMER COURT

Palmer Court is run by an on-site Scheme Manager and Deputy who are supported by a voluntary House Committee. In addition to the Chairman, Treasurer and Secretary the Committee includes engineers, surveyors and accountants forming a team of significant expertise providing voluntary caring for our local community.

We have had a busy year following the completion in 2014 of our new purpose built building of 11 high quality one bedroom flats plus a further room intended for the accommodation of tenant's visitors. We are particularly pleased that our high quality flats are attracting new tenants.

We are fortunate to receive donations from Masonic Lodges throughout the Province of Northamptonshire and Huntingdonshire; these donations enable us to provide a range of social events and improvements for our tenants over and above those provided by non-Masonic housing schemes. This year we are upgrading the courtyard area of our garden by the provision of further landscaping and new hardwood seating underneath our cherry tree making a particularly attractive focal point for our tenants.

We have a separate sub-committee consisting of a number of tenants and chaired by a member of the House Committee. This lively group organises frequent social events and in particular our Easter celebration was a very enjoyable afternoon with some very tasty hot cross buns. The Mad Hatters tea Party in July was another great success and a Caribbean themed night in October replaced the Halloween party that had taken place in previous years. The traditional "Christmas at Home" event with mince pies and sherry took place in December with the usual musical entertainment.

This year, we are also planning to completely refurbish our communal lounge by asking a local Interior Design Consultant to suggest various schemes and then seeking our tenant's particular preferences before determining the final scheme.

Ian Richards  
House Committee Chairman

### **Palmer Court - 35 x One Bedroom Flats**

Hatton Avenue  
Wellingborough  
Northants NN8 5UZ

Scheme Manager - Jill Lett

☎ 01933 273140

✉ [palmercourt@btconnect.com](mailto:palmercourt@btconnect.com)



## OUR PROPERTIES

### PREBENDAL CLOSE

We have had a busy year updating and repairing some facilities in our building and apart from the continuous maintenance programme, we have renewed most of our hot and cold water systems.

We have also received gifts from several different sources; these include new upholstery for our lounge chairs (paid for by Buckinghamshire Freemasons), new garden furniture and orthopaedic beds donated by other Masonic groups. Furniture has also been donated by residents themselves.

A few residents have left us, some to go to relatives and others to be nearer their friends. We have a slow but ever changing number of people on our waiting lists and this results in a steady turnover of tenants. This, in turn, allows us to re-decorate and update the flats as they become vacant.

We are fortunate to receive cash donations from Masonic Lodges in our province of Buckinghamshire; these donations enable us to provide a range of free social events for all our residents. This considerably enhances the life style of all of our residents, about half of whom have no previous masonic connections.

During the year we have held garden centre trips, fish & chip suppers, and cheese & wine evenings. At Christmas time there was a carol singing afternoon party, a Christmas lunch and an evening Christmas party. Our residents, in

addition, finance special lunches and dinners themselves and we hold regular keep fit classes, bingo evenings and other interesting events. Over Easter we held an Easter hat competition and of course we celebrated the Queen's 90th birthday as well as many of our own birthdays.

We 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 Scheme is run by an on-site full time Manager who is supported by a voluntary Committee of 8 people who together have expertise in estate management, accounting, health and safety, and many other categories.

Our tenants enjoy the independence of having their own flats with the benefit of an on-site Scheme Manager and a 24 hour emergency response facility. There is a great community spirit at Prebendal Close with tenants and staff helping each other in a very natural and happy environment.

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

✉ [prebendalclose@btconnect.com](mailto:prebendalclose@btconnect.com)





## READING COURT

The Scheme Manager lives on the premises and is supported by a House Committee consisting of 11 members - 2 ladies and 9 Freemasons. In addition to the Chairman, Treasurer and Secretary, we have Architects and a Chartered Builder who are involved in any building projects.

Reading Court receives donations from the Provincial Grand Lodge of Warwickshire and from individual lodges in the Province for the benefit of our residents. These are used to support social functions e.g. a Christmas lunch and this year there will be a lunch in June to celebrate the Queen's 90th Birthday.

The funds were also used to support the purchase a set of outdoor tables and chairs which was a legacy from a resident.

The residents have their own Social Committee which arranges luncheons on a monthly basis and tea parties, often for special occasions such as important birthdays and anniversaries. One of our residents celebrated her 104th birthday on 19th April 2016. There is also a monthly film club who use equipment purchased by the House Committee.

A local Salvation Army band made their annual visit just before Christmas to provide music for a carol concert with both residents and House Committee members taking part in the singing.

There is an ongoing programme to improve the property for the residents and in 2015 a new garage was erected to store up to 8 mobility scooters with battery charging points.

We are commencing a programme to increase the size of the bedrooms in our smaller flats. This year 6 flats will see this work carried out and it is intended that the remaining flats will have the same work completed over the next few years.

Where necessary, there is a programme of cyclical maintenance when residents have been in the flat for a long time and all of our flats are decorated and modernised as they become vacant.

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

✉ [readingcourt@btconnect.com](mailto:readingcourt@btconnect.com)



## OUR PROPERTIES

### WILSON KEYS COURT

Wilson Keys Court, in the market town of Rugeley opened in 1994 and remains popular with a waiting list for any vacancies.

The day-to-day management and selection of tenants is undertaken by a locally based House Committee which brings skills such as nursing, social care, builder/architect, financial matters, Health & Safety as well as having empathy for older people.

Communication is important and residents meetings follow our House Committee meetings in order to share information to all and from time to time informal chats take place during our afternoon 'Tea with the Chairman'.

Our residents, with the assistance of the Scheme Manager and local Masonic Lodges, organise a range of activities including Indoor Bowls, Keep fit, Bingo. Monthly entertainment takes place with our Social Committee, made up of residents, meeting regularly to suggest and organise social events.

There are various social events held throughout the year including the House Christmas dinner, New Year's Eve Party, various artists such a folk groups, choirs, organists attend the house normally about once a month. During Wimbledon week a special event of strawberries and cream was provided with afternoon tea.

Various Masonic Lodges or Chapters sponsor the Carol Service for our residents and relatives which is a focal point of the year, especially as we always have the support of the Staffordshire Provisional Masonic Choir. The Carol service this year was sponsored by St Augustine's Royal Arch Chapter based at Penkridge, Staffordshire.

When vacancies occur all vacant flats are refurbished. Refurbishment includes walk in showers, full redecoration and any matters that might need attending to.

We continue to carry out regular maintenance in addition to large planned works such as the installation of 3 new boilers in 2015 that serve the whole building.

The major projects for 2016 are new communal lighting with sensors which will reduce energy costs as will the installation of new windows for half of the house with the remaining half being undertaken in 2017. We regard energy saving as a very important aspect within the house.

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

✉ [wilsonkeyswarden@btconnect.com](mailto:wilsonkeyswarden@btconnect.com)

Wilson Keys Court





## FUTURE PROOFING

Masonic Housing Association continues to upgrade and adapt its sheltered housing schemes in order to meet the demands of the older client group it serves.

### PALMER COURT

Since October 2011 the Association has been completing a programme to upgrade flats in the original building at Palmer Court when they become vacant. These works have been in addition to the building of 11 completely new flats.

To date 15 flats have had the following works completed:-

- wall between kitchen and sitting room removed to create a more open plan layout
- new kitchen with built in oven and hob, Fridge/Freezer, new tiling and non slip flooring
- new bathroom with shower with seat/grab rails, new toilet and vanity wash hand basin, mirror shaving point, heated towel rail and non slip flooring

- walk in cupboard knocked through to create a larger bedroom

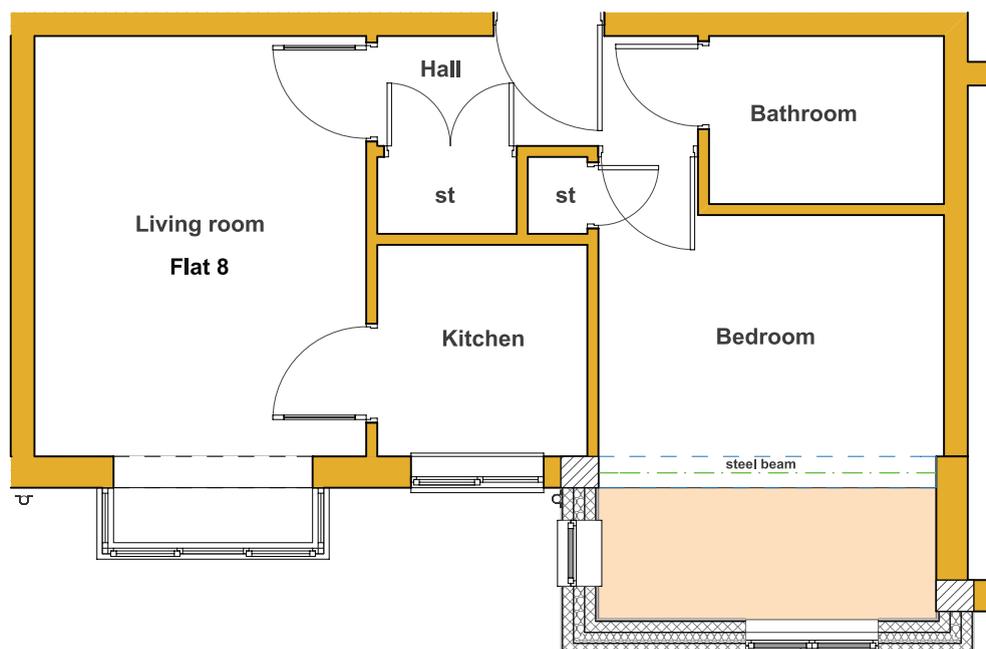
Some of the flats were proving difficult to let and these improvements have overcome the problem. The programme continues with 9 flats awaiting upgrade.

### READING COURT

Planning Permission was obtained in 2013 to extend the bedrooms in 14 flats at our Reading Court scheme in Stratford upon Avon. The creation of larger bedrooms will provide an enhanced space for our existing tenants and give the Association the flexibility of being able to offer more of its vacant flats at this scheme to couples.

The Board of Management reviewed the feasibility of this project during 2015 and, having obtained tenders, it was agreed to commence the works in the summer of 2016 on a phased basis with 6 flats being extended within Phase 1.

Proposed Reading Court Flat Plan





## FINANCES

### MASONIC HOUSING ASSOCIATION Summarised Accounts for year ended 31st December 2015

STATEMENT OF FINANCIAL POSITION		
	2015	2014
	£	£
<b>Fixed Tangible Assets</b>		
Housing Properties at depreciated cost	7,987,659	7,875,628
Other Fixed Assets at depreciated cost	151,492	153,804
Work In Progress	16,461	10,442
	<b>8,155,612</b>	<b>8,039,874</b>
<b>Current Assets</b>	39,623	62,388
Debtors	234,457	194,863
Cash at Bank and In Hand	274,080	257,251
Less Creditors		
Amounts Falling Due Within One Year	(86,446)	(175,174)
<b>Net Current Assets</b>	<b>187,634</b>	<b>82,077</b>
<b>Creditors</b>		
Amounts Falling Due After One Year	(4,406,531)	(4,450,567)
<b>Total Net Assets</b>	<b>3,936,715</b>	<b>3,671,384</b>
<b>Capital and Reserves</b>		
Called Up Share Capital	39	39
Designated Reserves	1,617,572	1,615,072
Income & Expenditure Reserve	2,319,104	2,056,273
	<b>3,936,715</b>	<b>3,671,384</b>

STATEMENT OF COMPREHENSIVE INCOME		
	2015	2014
	£	£
<b>Turnover</b>	1,375,381	1,286,915
Operating Costs	(1,098,948)	(958,612)
<b>Operating Surplus</b>	<b>276,433</b>	<b>328,303</b>
Interest Receivable/(Payable) and Other Income	(11,102)	(15,328)
<b>Total Comprehensive Income For The Year</b>	<b>265,331</b>	<b>312,975</b>

These summarised financial statements which comprise the Summarised Statement of Comprehensive Income (formerly known as 'the Income and Expenditure Account), Summarised Statement of Financial Position (formerly known as the 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 2015, which were approved by the Board on 7th April 2016, 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.

## TENANTS' SURVEY 2016

The Association carries out a Survey of its tenants every two years and in April this year 178 Surveys were issued with 137 returned a 77% response rate, this compares to 172 surveys issued in 2014 with 133 returned also giving a 77% response.

The questions range from satisfaction with their flats, value for money for rent, safety and security, repairs and maintenance to information sharing.

Tenants were asked how they rated Masonic Housing Association as a landlord, the top two results were.

	2016	2014
<b>Excellent</b>	49%	49%
<b>Good</b>	42%	36%

We are delighted that our Excellent rating remains consistent combined with an increase in a Good rating.

Tenants were also asked to identify what they consider were the 3 most important factors with regard to their tenancy from a list of 9.

The top 3 were:

	2016	2014
<b>Repairs and Maintenance</b>	61%	57%
<b>Keeping Tenants Informed</b>	59%	53%
<b>The Alarm Call System</b>	44%	36%

The following are the top 2 results from 2 of these 3 key areas:

### Repairs & Maintenance

	2016	2014
<b>Very Satisfied</b>	44%	34%
<b>Satisfied</b>	36%	48%

### Keeping tenants informed

	2016	2014
<b>Very Satisfied</b>	33%	35%
<b>Satisfied</b>	42%	35%

The Alarm Call System is important to our tenants – emergency pull cords are provided in all of our flats and are linked to our Scheme Managers during working hours and to specialist help lines outside of working hours.

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# BOARD OF MANAGEMENT

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Martin Clarke MA, FCA, D.Univ, FRSA	Chairman
Ian Alexander LLB Hons, QC	
Charles Dyer	Local House Chairman – Reading Court
Andrew Fermor	
Stuart Henderson MA, PPCIOB, Hon MCIAT	
Prof. Michael Jones DBA, MSc. ChtrdF CIPD, FRSA, PGDip	Chairman – Finance & General Purposes Committee
Stephen Lindner BSc, ACGI, Ceng	
Phillip Lovelock	Local House Chairman – Hamilton Court
Douglas Neill MRICS	
John Rivett	Local House Chairman – Palmer Court
Alan Geoffrey Smith	Local House Chairman – Prebendal Close
Anthea Stock	
Alan Walker MBE	Local House Chairman – Wilson Keys Court
Elizabeth Rangé MRICS	Company Secretary

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## 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)