

MASONIC HOUSING ASSOCIATION



ANNUAL REPORT 2017



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.

BOARD OF MANAGEMENT

Martin Clarke MA, FCA, D.Univ, FRSA	Chairman
Ian Alexander LLB Hons, QC	
Charles Dyer	Local House Chairman – Reading Court
Andrew Fermor	Retired June 2016
Richard Grove	Appointed June 2016
Stuart Henderson MA, PPCIOB, Hon MCIAT	
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	
Ian Richards	Local House Chairman – Palmer Court – Appointed June 2016
John Rivett	Local House Chairman – Palmer Court – Retired 2016
Alan Geoffrey Smith	Local House Chairman – Prebendal Close
Anthea Stock	
Alan Walker MBE	Local House Chairman – Wilson Keys Court
Elizabeth Rangé MRICS	Company Secretary



CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2016



The result for the year is a surplus of £350k after providing depreciation of £185k, compared with £265k and £168k respectively last year. The increase of £85k results from an increase in income of £13k and a reduction in expenditure of £72k.

Rental and service charge income increased by £37k in line with regulations. Income was adversely affected by further reductions in Supporting People payments from Local Authorities amounting to £25k due to financial pressures on welfare payments. The new flats at Palmer Court have been let. The Board continues to take steps to reduce void occupancy periods further.

From next year, and for the following three years, rents from tenants will be reduced by 1% each year as required by law. Sheltered Housing Associations were exempted from this change in the current year but, unfortunately, not in subsequent years. We will be able to absorb this.

Reductions in expenditure were mainly the result of the renegotiation of utilities' contracts and lower maintenance costs on communal areas. The overall condition of the properties is good.

In the last year capital expenditure on our properties amounted to £281k. 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. We are progressing with upgrading our properties to be competitive with newer built accommodation. We plan to finance all of this capital expenditure out of internally generated funds.

The Board is implementing a communication programme with the Masonic Community and with potential tenants. A web site was launched this year which will inform the wider public of our Association and aid recruitment of new tenants. It is linked to many Provincial Masonic websites.

Once again the Board is indebted to the staff at our properties and to the many volunteers on the Local House Committees who, with their wives, all work hard to provide attractive, efficient, and well maintained sheltered accommodation for our tenants. The Board is also grateful for donations made to the Association for enhancing the welfare of our tenants.

Ian Richards replaced John Rivett as Chairman of the Palmer Court House Committee. Andrew Fermor retired from the Board this year. We welcomed Richard Grove in his stead. I would like to thank those leaving the Board for their contribution over a number of years.

As in previous years I am grateful to members of the Board for their continuing support.



Martin Clarke
Chairman

OUR PROPERTIES

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

HAMILTON COURT

The responsibility for the upkeep of Hamilton Court and the general administration rests with our House Committee which comprises 11 volunteer Essex Masons plus two lady members who bring a wide range of skills and professions including Accountancy, Building and Surveying, and Health & Safety. The House Committee support our Scheme Manager who is responsible for the day to day running of the building and the safety of our residents.

The scheme has its own charitable fund, the Hamilton Court Charitable Association, which relies upon the generosity of Masons within the Province of Essex. The funds raised, either by a Lodge or donations from individuals, mean that residents can enjoy a wide variety of entertainment including coach outings. This continued support is much appreciated both by our residents and the House Committee.

Unfortunately we were not able to arrange a major trip during the summer but in its place the Committee organised BBQs in both August and September which proved popular and will now become a regular occurrence.

Our Committee Members participate whenever they can joining residents on trips and attending functions held at Hamilton Court. Residents arrange events throughout the year such as



Hamilton Court

birthday celebrations, Christmas and New Year parties and Fish & Chip suppers.

During 2016 the carpet in the ground floor corridor was replaced and tenants chose the style and colour of new chairs for our communal lounge.

In February this year I was requested by our PGM to take on the office of the new Chairman, which I accepted with extreme gratitude. On behalf of the Committee and our residents I would like to thank the outgoing Chairman, Phillip Lovelock, for his hard work over the past 5 years.

Robert Mathew
House Committee Chairman

Hamilton Court - 43 x One Bedroom Flats

Nelson Place, South Woodham Ferrers,
Essex CM3 5FJ

Scheme Manager - Sue Walters

☎ 01245 323743

✉ Warden@hamilton-court.co.uk

🌐 www.hamilton-court.co.uk





Palmer Court

PALMER COURT

Palmer Court, in the old market town of Wellingborough, 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 with significant expertise who help to provide the highest standard of support for our local community.

With our new extension reaching full occupancy in 2016 our year has been very busy redeveloping our gardens by providing an extensive patio area for our new influx of residents to help them enjoy their leisure time and the summer sunshine. Our new hardwood circular seat surrounding our cherry tree has proven to be very popular.

We are very fortunate to continue to receive donations from our local Provincial Masonic Charity, Masonic Lodges throughout the Province of Northamptonshire and Huntingdonshire and charitable trusts. These donations enable us to give our tenants a special Christmas present and provide a range of social events and improvements for our tenants over and above those provided by non-Masonic housing schemes. This year we have completely refurbished our communal lounge incorporating some lovely oak furniture bought with these donations thereby enabling our tenants to enjoy the most comfortable environment both inside and outside our building.



Our social events are organised by a separate Sub-Committee consisting of a number of tenants and Chaired by a member of the House Committee. This energetic group organises frequent events and in particular this October the Committee organised an excellent Halloween fancy dress party which attracted virtually all of our tenants. The traditional "Christmas at Home" event with mince pies and sherry took place in December with the usual musical entertainment.



This year, in addition to our previous hard landscaping improvements, we will provide a new range of planting to complete our external redevelopment bringing a lovely mixture of new colours to our environment.

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

OUR PROPERTIES

PREBENDAL CLOSE

We have had a more stable year with facilities in our building this year. There have been some changes in our Local House Committee, some sad and some to welcome newcomers, but the work of looking after the interests of all our Residents has continued.

A few residents have left us, some to be closer to relatives and friends. This, in turn, allows us to re-decorate and update the flats as they become vacant. We continue to have a healthy waiting list which means all flats remain fully occupied.

We have been looking for an alternative site for our Scheme as the current building, although loved by many, is not ideal for those of us with mobility challenges. Architects have been involved and work is well underway on this projected move. Sadly we lost one potential site for technical reasons but the drawings produced are proving invaluable in the search for a new location. Our current plans depend on the release of suitable land by a local council.

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 a selection of social events, including carol singing hosted by De Bohun Lodge and a Christmas lunch for all.

One of our committee invited an old Searcher (from the original group – The Searchers) and



his partner to entertain us all on one wonderful interactive evening. Residents attended a “day at the farm” including a barbeque, all kindly arranged by a local Freemason. We have been to local garden centres, enjoyed regular Beetle Drives, fish & chip lunches, cheese & wine evenings as well as many coffee mornings and keep fit sessions.

Our Scheme Manager is supported by a voluntary committee of nine people who together have expertise in estate management, accounting, Health & Safety, and many other categories. We have a Residents’ Representative who is elected each year which enables us to provide better tailored management of the Scheme for all our residents.

There is a great community spirit at Prebendal Close with tenants and staff helping each other in a very natural way. In fact one of our visiting hairdressers recently said that Prebendal Close has the happiest environment she experiences on her rounds.

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@btinternet.com





READING COURT

Reading Court is situated on the edge of Stratford-upon-Avon and offers sheltered accommodation for those over 60 who wish to continue independent living with the support of a Scheme Manager, we have flats mainly for single persons with some suitable for couples.

There is a waiting list which is well controlled so that applicants are not kept waiting for too long. The Scheme Manager is supported by a House Committee consisting of Freemasons and wives of Freemasons who are involved in maintaining the fabric of the building and the welfare of the residents.

Major improvements have taken place over the last few years i.e. new boilers, a lift and a garage with power points for mobility scooters. In the spring of 2016 we started a project of increasing the size of the bedrooms in the



single flats; despite inclement weather, the extensions were finished within a reasonable time and the residents affected were very happy with the results:

"I cannot believe that what seems a small extension would make such a difference."

Work has already started on a further 6 bedrooms which should be completed by the end of June; finances permitting, it is intended to continue the project over the next few years. A very generous legacy from one of the residents has been used to redecorate the residents' lounge. Due to the continuing demand for

car parking, 3 spaces were added in 2016 and a further 4 should be in place this year.

The residents continue to organise social events with the support of the House Committee and donations from local Freemasons; in June there was a lunch to celebrate the Queen's birthday and at the end of

the year, a Christmas lunch; at this time, we also received a visit from the Salvation Army band for a carol concert.

Following the example of previous years, the residents made a donation to the local Air Ambulance from the funds collected at their social events. A party was also held to celebrate the 105th birthday of one of the residents (see picture)."



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



OUR PROPERTIES

WILSON KEYS COURT

Our Voluntary Committee work hard to maintain the building in the best possible way. A house like ours needs regular maintenance and this is completed as and when required. In 2016 the front and south sides of the house were fitted with new windows and in 2017 we will be completing the rear and north sides. Residents with the new windows are very pleased with the result.



Another recent project was the installation of new lighting in the public areas this has been very successful from an energy conservation point of view. Low level lighting is maintained but more positive lighting is provided by movement detectors. In addition our guest room has been totally refurbished giving our residents the opportunity of inviting relatives to stay in this well-used facility. We also have an ongoing project of upgrading bathrooms by replacing baths with showers.

In the last twelve months we have had two residents leave us, both flats have since been refurbished and new residents have moved in.

During 2017 we will have the car park resurfaced due to a drainage problem.

During the year the Scheme Manager and Deputy, with the co-operation of willing residents, have successfully created a Knit and Natter group which seems very popular. There is something on most evenings in the lounge,



Bingo seeming to be the most popular. In the summer our residents visited Weston Hall, near Stafford, a Grade II listed building, for Afternoon Tea. Prior to Christmas staff held a Christmas Fair and although successful it is felt that we could make much more of it and intend to get local Masonic lodges involved this coming year.

In the summer our residents had the opportunity of having Afternoon Tea at Weston Hall, Nr Stafford (a grade II listed building). We were all proud to welcome the members of the Board to 'Our' 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



FUTURE PROOFING

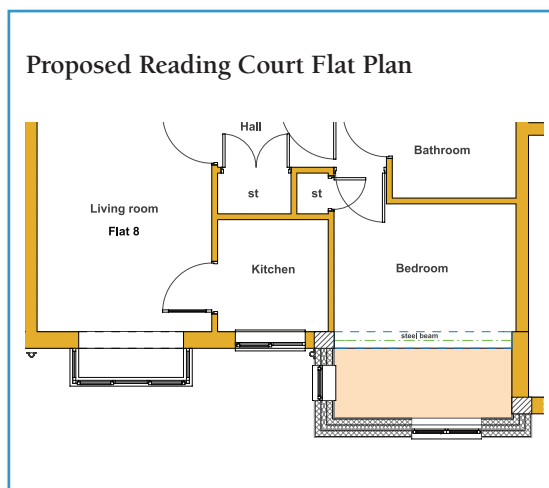
The Association's properties continue to be well maintained and in the last year no major unexpected issues arose. We continue to be aware of market changes and look to adapt our buildings where appropriate to meet the challenges in, what is becoming, an ever competitive market.

We face stiff competition in Wellingborough, the location of our Palmer Court scheme, where the town suffered from a lack of sheltered housing for many years, resulting in a recent building programme to provide such accommodation to satisfy the demand.

A number of recently completed blocks of purpose built accommodation provide larger units than some at Palmer Court along with the further appeal for some in that they are newly constructed. We are currently finalising a brief for a feasibility on options for the "old" building.

In Buckinghamshire the on-going search for a new site to ultimately replace Prebendal Close continues.

At Reading Court, following the success and positive feedback following the first phase of bedroom extensions last summer works commenced at the end of March in extending a further six flats. Before and after photographs are shown below.



Although Hamilton Court and Wilson Keys Court are not excluded from our future planning, they were originally constructed slightly later than the others, have larger units, however more importantly, like Reading Court, are on level sites and do not have changes in levels on individual floors.

The Association therefore continues to monitor and to react to the demands in the market.

Douglas Neill
Board Member

Reading Court –
Before



Reading Court –
After





FINANCES

MASONIC HOUSING ASSOCIATION Summarised Accounts for year ended 31st December 2016

STATEMENT OF FINANCIAL POSITION		
	2016	2015
	£	£
Fixed Assets		
Housing Properties: depreciated cost	8,102,880	7,987,659
Other Fixed Assets	140,622	151,492
Work In Progress	7,437	16,461
	8,250,939	8,155,612
Current Assets		
Trade and other Debtors	64,948	39,623
Cash and cash equivalents	410,795	234,457
	475,743	274,080
Less:		
Creditors		
Amounts Falling Due Within One Year	(178,536)	(86,446)
Net Current Assets	297,207	187,634
Creditors		
Amounts falling due outside one year	(4,261,388)	(4,406,531)
Total Net Assets	4,286,758	3,936,715
Capital and Reserves		
Called Up Share Capital	40	39
Unrestricted Reserves	4,286,718	3,936,676
	4,286,758	3,936,715

STATEMENT OF COMPREHENSIVE INCOME		
	2016	2015
	£	£
Turnover	1,388,112	1,375,381
Operating Expenditure	(1,027,268)	(1,098,948)
Operating Surplus	360,844	276,433
Interest Receivable and Other Income	127	50
Interest Payable and Other Income	(10,929)	(11,152)
Total Comprehensive Income For The Year	350,042	265,331

These summarised financial statements which comprise the Summarised Statement of Comprehensive Income, Summarised Statement of Financial Position 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 2016, which were approved by the Board on 27th April 2017, 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.



MASONIC HOUSING ASSOCIATION
(a Charitable Housing Association)

REGISTERED OFFICE

7 Banstead Road, Purley
Surrey CR8 3EB

ADDRESS FOR CORRESPONDENCE

2nd Floor (North Wing)
Legion House
73 Lower Road, Kenley
Surrey CR8 5NH

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 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



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(a Charitable Housing Association)