



MASONIC HOUSING ASSOCIATION

ANNUAL REPORT 2018





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 5– 9.

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	Chairman
Ian Alexander LLB Hons, QC	
Charles Dyer	Resigned September 2017
Richard Grove	
Stuart Henderson MA, PPCIOB, Hon MCIAT	Resigned December 2017
Michael Jones DBA, MSc. ChtrdF CIPD, FRSA, PGDip	Chairman – Finance & General Purposes Committee
Stephen Lindner BSc, ACGI, Ceng	
Phillip Lovelock	Retired June 2017
Robert Mathew	Local House Chairman – Hamilton Court Appointed June 2017
Douglas Neill MRICS	
Ian Richards	Local House Chairman – Palmer Court
Alan Geoffrey Smith	Local House Chairman – Prebendal Close
David Stanford	Local House Chairman – Reading Court Co-opted September 2017
Anthea Stock	Retired June 2017
Alan Walker MBE	Local House Chairman – Wilson Keys Court
Elizabeth Rangé MRICS	Company Secretary



CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2017

The result for the year is a surplus of £366k after providing depreciation of £193k, compared with £350k and £185k respectively last year. The increase of £16k results from an increase in income of £46k and an increase in expenditure of £30k.



Rental and service charge income increased by £63k in line with regulations. Income from the Supporting People scheme finally terminated in 2016 resulting in a loss of income of £27k compared to the previous year. The Board continues to take steps to keep void occupancy periods at a low level.

Rents from tenants will be reduced by 1% each year for the next three years as required by law notwithstanding that increasing inflation will affect our costs. We will be able to absorb this.

The increase in expenditure was largely due to increases in the cost of utilities, additional cyclical maintenance costs, and minor increases due to inflation, offset by a reduction in Supporting People costs.

In the last year capital expenditure on our properties amounted to £528k, the bulk of which arose from improvements to accommodation at Reading Court to be competitive with newer built accommodation. The overall condition of the properties is good.

As mentioned in last year's statement the Board has continued to consider 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.

The Board is looking closely at further significant steps to put its older properties on a firm footing for the future. This is likely to require additional borrowings. In the current year we were able to reduce our bank loan by £150,000 to £50,000 and this should be fully paid off in the forthcoming year.

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.

During the year Robert Mathew replaced Philip Lovelock as Chairman of the Hamilton Court House Committee and David Stanford replaced Charles Dyer as Chairman of the Reading Court House Committee. Both joined the Board. Philip Lovelock, Charles Dyer, Stuart Henderson and Anthea Stock left the Board during the year. 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.





HAMILTON COURT

The Hamilton Court House Committee comprising 9 volunteer Essex Masons plus 1 lady member bring a wide range of skills and professions including Accountancy, Building and Surveying, and of course Health & Safety. The Committee are responsible for the upkeep of Hamilton Court and the general administration and they support our Scheme Manager who is responsible for the day to day running of the building and the safety of the residents.

Last year our Scheme Manager, Sue Walters, decided to retire after 15 years of dedicated service to Hamilton Court. After a long process of interviews and reviews the position was offered to Sarah Skinner and we are very pleased to report that Sarah has, in the short time she has been with us, been a very popular choice with her professionalism and friendly personality. We could not have made a better appointment.

The decision was made by our residents to reduce the trips and to have more functions at Hamilton Court. We have hosted B.B.Q's, evening entertainment with supper and singers, Wii bowling

and darts, quiz nights and a St George's tea with a good old fashioned sing song and for the first time a trip to Romford Greyhound Stadium.

We have carried on with our Christmas party which is attended by 95% of the residents. The residents also arrange events such as Birthday Parties, Fish & Chips evenings. Our Committee members have participated whenever they can and are fully committed to arranging whatever entertainment the resident's may request.

The scheme has its own Charitable fund the Hamilton Court Charitable Association which relies upon the generosity of Masons within the Province of Essex. This is by the way of Lodges, Chapters and personal donations. The fund enables us to carry on with the tireless work of the Committee in enhancing the lives of our residents, one who has been with us for 34 years!!

Robert Mathew
House Committee Chairman

Hamilton Court
43 x One Bedroom Flats
Nelson Place, South Woodham Ferrers,
Essex CM3 5FJ

Scheme Manager - Sarah Skinner
☎ 01245 323743
✉ Warden@hamilton-court.co.uk
🌐 www.hamilton-court.co.uk



PALMER COURT

Palmer Court is situated in the Hatton Park area of the old market and expanding town of Wellingborough. At present, the Local Authority is managing the new development of Stanton Cross which is expected to create 3650 new homes with the new shopping area of Rushden Lakes being only a few miles away incorporating virtually all of the well-known high street names set in the Nene Wetlands Nature Reserve which is part of an area of Special Scientific Interest managed by the Wildlife Trust.

Palmer Court is managed 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 voluntary care for our local community.

This year we have completed the refurbishment of our communal lounge with a new lighting scheme, carpets and additional furniture, we have also continued to improve our garden and patio areas providing more useful space for our Residents to sit and enjoy a very pleasant atmosphere on a warm and sunny afternoon.

We continue to be very fortunate to receive donations from our local Provincial Masonic Charity, Masonic Lodges throughout the Province of Northamptonshire and Huntingdonshire and charitable trusts. Such

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.

Our social events are organised by a separate Sub-Committee consisting of various House Committee members and helped by volunteer Residents. This energetic group organises frequent events throughout the year, but our weekly bingo sessions remain very popular.

Over the summer our Garden Party was very well attended by our Residents and we were visited by our Provincial Grand Master and his immediate predecessor. In October the Committee organised an excellent Halloween fancy dress party which attracted virtually all of our Residents. The traditional "Christmas at Home" event with mince pies and sherry took place in December with the usual musical entertainment.

This year, with the changing demographics of the local area we are considering how we may 'future proof' our existing buildings to ensure that they will be fit for purpose in 25 years plus, not just the immediate future.

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



PREBENDAL CLOSE

Prebendal Close is run by an excellent on-site Full Time House Manager and two other very considerate staff members who are supported by a voluntary Committee which includes professionals in Health & Safety, Estate Management and others. We have a Residents' Representative who is elected each year; this enables us to provide better tailored management of the Scheme for all our residents. We are indeed fortunate to have such a wonderful team of willing volunteer local Freemasons to help us run our Scheme for the benefit of our residents.

During 2017 we held a selection of social events, including carol singing hosted by De Bohun Lodge and a Christmas lunch for all. We have been to local garden centres, enjoyed regular Beetle Drives, Fish & Chip lunches, Cheese & Wine evenings as well as a weekly coffee morning attended by more than 50% of the residents together with some of the Committee.

There are also weekly keep fit sessions, things are never quiet for long at Prebendal Close with all these voluntary activities available for our residents. This is one of the distinguishing success factors in our chosen sector.

Our tenants enjoy the independence of having their own flats with the benefit of an on-site Manager and a 24 hour emergency response facility. There is a great community spirit at Prebendal Close and this is immediately apparent to visitors.

One of the benefits of living with us is that tenants choose how to manage their time and what they would like to participate in.

We are fortunate to receive donations from Masonic Lodges in our province of Buckinghamshire which 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.

A few residents have left us during the year, some to go to relatives and others to be nearer their friends giving us a steady turnover of flats. This, in turn, allows us to re-decorate and update the flats as they become vacant. We have a slow but ever changing number of people on our waiting lists and the result is that we remain fully occupied. The best ambassadors for our success are our own residents.

We continue to look 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. Work is well underway on this projected move and our current plans depend on the release of suitable land by a local council and the results from our ongoing internal strategy discussions.

Geoff Smith
House Committee Chairman

Prebendal Close
30 x One Bedroom Flats
and 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 continue to have a waiting list for our flats which indicates that Reading Court remains as popular as ever.

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.

Our project to increase the size of our bedrooms continued through 2017 with 6 flats completed by June 2017 and a further 8 flats completed in time for our residents to fully move back in for Christmas. The residents are delighted with the results.

In Spring 2018 work starts on another phase of 8 bedroom extensions as well as work to improve the entrance to Reading Court, this will take the total of flats with bedroom extensions to 28.

The residents continue to organise social events with the support of the House Committee and donations from local Freemasons, and Scheme Manager, Pam Jowers, organises a monthly lunch which is popular.

On a beautiful day in the summer a lunch was held for the residents and members of the House Committee and in December we held our traditional Christmas lunch.

We also had the pre Christmas visit from the Salvation Army Band for a carol concert. We also celebrated our oldest resident, Betty Fletcher's 105th birthday!

In February 2018 we celebrated our Scheme Manager, Pam Jowers, 25 years at Reading Court, an amazing achievement. Pam's continued hard work is appreciated by both our residents and House Committee alike.

David A Stanford
House Committee Chairman

Reading Court
45 x One Bedroom Flats

Tiddington Road, Stratford upon Avon,
Warwickshire CV37 7SA

Scheme Manager - Pam Jowers

☎ 01789 29 7301

✉ readingcourt@btconnect.com



WILSON KEYS COURT

During that last twelve months we have had two vacant flats which were refurbished prior to new residents moving in. A house like ours needs regular maintenance and we continue to complete this as and when required.

In addition to the regular maintenance we have planned upgrades which in 2017 saw the installation of new windows to the rear and north side of the building plus our conservatory. This now means that the whole house has been fitted with the latest UVPC windows and everyone involved at the house is delighted and very pleased with the result.

Other works that have taken place include the re-surfacing of our car park and the upgrading of the smoke detection units and the installation of a new fire alarm panel which ensures we remain compliant with fire regulations. We also have an on-going project to change baths to showers which is proving popular with our residents; we hope to complete all flats by 2019.

During the year, one of our residents, who has since sadly passed away, successfully created a quiz group with the co-operation of willing residents. This continues to be very popular and takes place on a daily basis during afternoon tea, the evening Bingo sessions are another popular activity.

In summer the residents all had the opportunity of having tea and cakes at Weston Hall, near Stafford and another highlight was a visit to the National Arboretum at Alrowad near Burton on Trent. Various Masonic Lodges from Burton sponsored the event which included a train ride around the complex.

Sponsorship from other Lodges has been excellent, the Staffordshire Grand Stewards Lodge donated umbrellas for the use of residents and the Provincial Mark Group kindly purchased blinds for the new conservatory. Our gardens are of great pride to us and two residents play a part in dealing with the rear of the house whilst the front is maintained by various people associated with the house.

Prior to Christmas staff resurrected 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, possibly doing something slightly different.

The House Committee is ever grateful for the help and assistance from various Masonic sources, Eldon Housing Association and the staff of the house in particular.

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



STATEMENT OF FINANCIAL POSITION

MASONIC HOUSING ASSOCIATION
Summarised Accounts for year ended 31st December 2017

STATEMENT OF FINANCIAL POSITION		
	2017	2016
	£	£
Fixed Assets		
Housing Properties: depreciated cost	8,503,586	8,102,880
Other Fixed Assets	129,537	140,622
Work In Progress	7,437	7,437
	8,640,560	8,250,939
Current Assets		
Trade and other Debtors	45,155	64,948
Cash and cash equivalents	167,332	410,795
	212,487	475,743
Less:		
Creditors		
Amounts Falling Due Within One Year	(184,470)	(178,536)
Net Current Assets	28,017	297,207
Creditors		
Amounts falling due outside one year	(4,016,039)	(4,261,388)
Total Net Assets	4,652,538	4,286,758
Capital and Reserves		
Called Up Share Capital	40	40
Unrestricted Reserves	4,652,498	4,286,718
	4,652,538	4,286,758

STATEMENT OF COMPREHENSIVE INCOME		
	2017	2016
	£	£
Turnover	1,434,313	1,388,112
Operating Expenditure	(1,057,188)	(1,027,268)
Operating Surplus	377,125	360,844
Interest Receivable and Other Income	42	127
Interest Payable and Other Income	(11,387)	(10,929)
Surplus On Ordinary Activities Before Taxation	365,780	350,042
Taxation on Surplus on Ordinary Activities	-	-
Total Comprehensive Income for The Year	365,780	350,042



These summarised financial statements which comprise the Summarised Statement of Comprehensive Income, Summarised Statement of Financial Position 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 2017, which were approved by the Board on 15th March 2018, 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 AND ADDRESS FOR CORRESPONDENCE:

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

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
1 Churchill Place
London E14 5HP

Masonic Housing Association is registered as a Charitable Housing Association under the Co-operative and Community Benefit Societies Act 2014 No.21444R and with Homes England No.L0673 and the National Housing Federation No. 1105





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(a Charitable Housing Association)