



MASONIC HOUSING ASSOCIATION

— ANNUAL REPORT —
2019





MASONIC HOUSING ASSOCIATION (MHA)

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.





CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2019



Martin Clarke
Chairman

The result for the year is a surplus of £293k after providing depreciation of £220k, compared with £351k and £210k respectively last year.

The decrease of £58k results mainly from an inflationary increase in operating expenditure of £52k, an increase in loss on disposal of fixed assets of £7k, while rental and service charge income decreased by £7K and interest payable decreased by £8k now that our bank loan has been repaid, Rents from tenants will be reduced by 1% for one more year as required by law. There was a small reduction in void occupancy. The Board continues to take steps to keep void periods at a low level. These mainly occur when a change in tenant gives rise to a need for maintenance and redecoration.

In the last year capital expenditure on our properties amounted to £497k, the bulk of which arose from the works to replace kitchens at Hamilton Court, the remainder from routine enhancements to other properties.

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. We are half way through a reconfiguration of a large number

of flats at Palmer Court, Wellingborough and undertaking a complete renovation of kitchens and bathrooms at Hamilton Court at South Woodham Ferrers. We are examining options for Prebendal Close in Aylesbury with renovations and improvements the most likely outcome. This may require further borrowing.

The Board is always 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. I draw the reader's attention to pages 11-13 that show the extraordinary achievements of all who work at our properties during the Covid 19 crisis, to the support and donations from Masonic Provinces, all of which have done so much to make the period of lockdown less stressful to our tenants, and to members of the Board who coordinated some of the work.

During the year Stephen Barter and Stephen Wood joined to the Board, bringing considerable property and development experience.

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

Martin Clarke
Chairman



HAMILTON COURT

NELSON PLACE • SOUTH WOODHAM FERRERS • ESSEX CM3 5FJ

The Hamilton Court House Committee comprises 9 volunteer Essex Masons plus 1 lady non Masonic member bringing a wide range of skills and professions including Accountancy, Building and Surveying, Electrical and of course Health & Safety.

The Committee is responsible for the upkeep of Hamilton Court and the general administration. It supports our Scheme Manager, Sarah Skinner, who is responsible for the day to day running of the building and the safety of the residents.

2019 started off very well with the usual social events including BBQ's and the Christmas party. We arranged a visit from Mark Smith of the Antiques Road Show who gave us a wonderful talk on the Victoria Cross and even produced an original which was passed round for us all to look at. This we followed with a Fish and Chip supper. As this proved so popular another talk will be arranged.

Wii Bowling carries on with the Committee being thrashed every time. Not too many trips this year but great fun with quizzes, birthday parties and a Halloween Supper.

The grounds look fantastic due to the hard work of our gardener and of the daily maintenance by some of our residents.

We have almost completed the replacement of all the kitchens which involved the removal of a larder to create more space and installation of modern units including high level cookers. Once they are finished we will start upgrading the bathrooms to wet rooms. Our residents are absolutely delighted with the changes and are looking forward to more modernisation of the units. We also redecorated the corridors, stairs and communal lounge which has made an enormous difference, new carpets to follow.

The scheme has its own charitable fund the Hamilton Court Charitable Association which relies upon the generosity of Masons within the Province of Essex from Lodges, Chapters, other Orders 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 35 years!!

Robert Mathew, House Committee Chairman



43 x One Bedroom Flats
Scheme Manager - Sarah Skinner
☎01245 323743
✉warden@hamilton-court.co.uk
🌐www.hamilton-court.co.uk





PALMER COURT

HATTON AVENUE • WELLINGBOROUGH • NORTHAMPTONSHIRE NN8 5UZ

Palmer Court is situated close to the town centre overlooking Broad Green, an area of the expanding town of Wellingborough. The town has a wide range shops and, when combined with the recently completed Rushden Lakes shopping complex just a few miles away, offers all of the well-known high-street names, a multiplex cinema and numerous restaurants.

Palmer Court is run by an experienced Scheme Manager and Deputy supported by a voluntary House Committee. The House Committee comprises local Freemasons who bring various specialist skills enabling the provision of a balanced and very experienced overview of day to day activities, which helps to provide the highest standard of voluntary care for our local community.

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.

Social events at Palmer Court are organised and run by the Scheme Manager, her Deputy and a number of residents with the support of Committee Members. Over the summer the well-known Caribbean Steel Band 'Mighty Jamma' came to entertain our themed garden party, which was, not surprisingly, very well attended by our residents and we were also visited by our Provincial Grand Master.

In October the Committee organised an excellent Halloween fancy dress party including a 'fish & chips' supper which attracted virtually all of our residents during which our Provincial Grand Charity Steward presented a cheque giving our residents a special Christmas present. In December we held the traditional "Christmas at Home" event with mince pies and sherry with the usual musical accompaniment provided by a well-known local entertainer.

Ian Richards, House Committee Chairman



35 x One Bedroom Flats
Scheme Manager - Jill Lett
☎01933 273140
✉ palmercourt@btconnect.com





PREBENDAL CLOSE

CASTLE STREET • AYLESBURY • BUCKINGHAMSHIRE HP20 2RY

Prebendal Close is run by our full-time residential Scheme Manager assisted by a team of volunteer Committee Members with various skills, including building, Health & Safety, organising social events, administration and managerial.

In 2019 there was a change of Scheme Manager. In a very short period of tenure our new Scheme Manager, Beverly Mills, has established herself as part of the 'Prebendal Family' excelling in record keeping and filling our vacant flats.

Our Committee has also seen many changes and, apart from Chairman, Secretary and Treasurer all other members are now new, although they are equally as dedicated as those who filled the same positions before, and a pleasure to work with.

We have hosted many events at Prebendal that have been well attended, these have included a Rat Pack Singers Night, Crooners Night, X Factor Finalist entertainer, Horse Racing Night, Cheese & Wine Party plus Fish & Chip meals on Good Friday and in July. December is a busy time with a special Christmas Lunch, Carol Concert and the residents also organised their own Curry Night. We hold most events in-house as attendance to outside functions is poor; we did however take our residents out to the annual Big Band Swing Night (Jazz Band) in November.

Regular activities include a well-attended monthly Quiz Night, coffee mornings raising funds for Macmillan Cancer Support and the Florence Nightingale Hospice.

Beverly compiles Newsletters which are particularly well received and includes updates from our Committee meetings.

An air-conditioning unit was installed in the conservatory as the residents complained it was too cold in the winter and too hot in the summer, this acts as a joint heating and cooling system meaning that the area can now be enjoyed all year round.

We try to run meetings that are relevant to our residents; these have included Police Officers visiting to discuss common scams that target the elderly and how to avoid them, and a Counsellor for Dementia which was well attended.

The MHA Board's decision not to redevelop Prebendal Close instead to maintain the building and refurbish accordingly have given our residents the peace of mind they have been seeking. The decision to upgrade bathrooms including replacing baths with showers has gone down very well.

The fact that we are not moving has been positively received by all and while it may be costly to upgrade and refurbish it is much cheaper than moving lock stock and barrel.

Mark Duncan, House Committee Chairman



**31 x One Bedroom Flats and
2 x Two Bedroom Flats**
Scheme Manager - Beverly Mills
☎01296 433511 or 07792 536696
✉ manager@prebendalclose.org.uk





READING COURT

TIDDINGTON ROAD • STRATFORD UPON AVON • WARWICKSHIRE CV37 7SA

Reading Court situated on the edge of Stratford-upon-Avon offers sheltered accommodation for those over 60 who wish to continue independent living with the support of our on-site Scheme Manager, Pam Jowers. Reading Court continues to be a popular as ever with a waiting list for our flats.

The Scheme Manager is supported by a House Committee of 7 consisting of Freemasons and wives of Freemasons who are involved in maintaining the fabric of the building and the welfare of the residents.

Monthly lunches are held for the residents who organise day trips out to local places of interest such as National Trust properties, and regular film club evenings take place in the refurbished lounge.

In the spring of 2019 Assistant Provincial Grand Master W Bro David Stanford (Chair of Reading Court House Committee) presented, on behalf of Warwickshire

Freemasons, a cheque for £3,000 to our Scheme Manager, Pam Jowers, to be used for the benefit of the residents in organising events and day trips.

In the summer 2019 we held our annual Summer Luncheon for Residents and House Committee Members and this was attended by the Provincial Grand Master for Warwickshire RW Bro David Macey and his wife, Sandra.

In December we had our pre Christmas visit from the Salvation Army Band who entertained the Residents with a carol concert and a Christmas Lunch for Residents and Committee Members.

The support the Scheme continues to receive from the Warwickshire Province is greatly appreciated by one and all.

David A Stanford, House Committee Chairman



45 x One Bedroom Flats
Scheme Manager - Pam Jowers
☎01789 29 7301
✉ readingcourt@btconnect.com





WILSON KEYS COURT

DEANERY CLOSE • RUGELEY • STAFFORDSHIRE WS15 3JX

During that last twelve months, we have had three residents leave us; one went into full time care and the other two sadly passed away. The three flats have since been refurbished and we have welcomed new residents.

A house like ours needs regular maintenance and at every opportunity we do like to try and maintain the house in the best possible way. Our ongoing project of changing baths to showers has proved successful and this year has seen the completion so now all flats have showers.

One aspect that has caused a few problems for new visitors to Wilson Keys Court has been signage. This was rectified in 2019 with the installation of new signage both on the main house and the car park. We stand alongside the Trent & Mersey Canal and had experienced problems with tourists using our car park and then taking a stroll along the canal towpath, the new signage has helped eliminate that.

There is something taking place in our communal lounge most days with quizzes followed by afternoon tea with Bingo seeming to be the most popular. A group of extremely rewarding visitors are the children from the local school, The Chancel School, where 8 children from the school come and either read or chat with our residents twice a year. They are also regular visitors at Harvest Festival time too when they bring

small gifts for residents. Other visitors are a local Ladies choir, who are always a delight to welcome.

In June the Social Fund provided a light buffet lunch and Strawberries and Cream for residents. In August we started our monthly lunch club; two courses for £8.00 brought in hot and served to residents. Residents continue to go out occasionally, normally to a local hostelry, and in October several residents went to the theatre to see "The Songs That Won The War" at Prince of Wales Theatre in Cannock.

Our gardens are of great pride to us. Two residents play a part in caring for the rear garden and the front garden managed by our Deputy Manager, Jean Brown, with a little help from various people associated with the house. The relatives of one of our residents who passed away kindly donated money in his name to provide outside seating and table. They were grateful for the many happy years he spent with us. Two other residents who were both celebrating their 90 birthdays in 2019 presented a bench for use on the patio as thanks for their time with us.

Finally, always a highlight of the year is our Carol Service on the run up to Christmas and in 2019 this was sponsored by Staffordshire Mark Master Masons.

Alan Walker MBE, House Committee Chairman



34 x One Bedroom Flats

Scheme Manager - Tracy Slater

☎01889 576544

✉ wilsonkeyswarden@btconnect.com





DEVELOPMENT AND FUTURE PROOFING

HAMILTON COURT

The kitchen improvements, which involved the removal of loadbearing walls, have been a success. When this project is complete we will begin the upgrading of bathrooms to include walk-in showers in all of the apartments.

PALMER COURT

The programme to reconfigure the small flats in the original building is ongoing. Such works include the removal of partition wall enclosing an impractical walk-in cupboard in the bedrooms and removing the wall between the kitchen and sitting room area to create an open plan layout.

PREBENDAL CLOSE

Planning the refurbishment or redevelopment of the property has been under consideration for some time, the redevelopment option proved to be unworkable so a refurbishment programme will be started in 2020.

READING COURT

The bedroom extensions were all completed successfully and ahead of schedule.

WILSON KEYS COURT

Improvements to kitchens and bathrooms are planned for 2020.

COVID-19 POSTSCRIPT

All but essential servicing and maintenance works have been suspended since mid-March 2020 at all of the schemes due to the COVID-19 outbreak. At the time of writing we remain hopeful that our current improvement programmes can be re-commenced shortly and this can be undertaken with appropriate social distancing.

Douglas Neill MRICS – Board Member





THANK YOU

Masonic Housing Association operates with a small very dedicated staff team and an equally dedicated group of volunteers who work all year round to ensure that our residents live safely and happily in well built, well maintained accommodation.

Since March 2020 that dedication has been stretched further than we could ever have imagined with our staff and Local House Committee volunteers going above and beyond following Government requirements to maintain the safety of our residents whilst ensuring contact is maintained to minimise feelings of isolation.

HAMILTON COURT

Sarah Skinner, Scheme Manager

Local House Committee

Bob Mathew, Chairman

Gary Duce

Ian Eaton

Glen Forder

Mike Frost

Chris Gunn

Nigel Jackson

Lorna Lovelock

Tim Matthews

Terry Mynard

Ken Turner

PALMER COURT

Jill Lett, Scheme Manager

Elizabeth Howlett,

Deputy Scheme Manager

Local House Committee

Ian Richards, Chairman

David Dunsford

Michael Hamilton

Simon Harker

Gerry Hill

Daren Hurley

Philip Ireson

John Loebell

Lawrence Shelton

PREBENDAL CLOSE

Beverley Mills, Scheme Manager

Local House Committee

Mark Duncan, Chairman

Alan Marriott

Richard McInnerny

Paul Sambrook

Peter Thomas

Caleb Walton

David Winterburn

READING COURT

Pam Jowers, Scheme Manager

Local House Committee

David A Stanford, Chairman

David Bateman

Keith Beckett

Graham Hollowell

John Kisbey

Margaret Owen

Alan Wellan

WILSON KEYS COURT

Tracy Slater, Scheme Manager

Jean Brown, Deputy Manager/Domestic

Sara Walmsley- Lycett, Domestic

Local House Committee

Alan Walker MBE, Chairman

Ron Atwood

Len Birch

Kevin Chawner

Eddie Ford

Midge Inger

Jeff Johnson

Dorothy Rushton

Phil Southwell

David Thomas



COMMUNITY SUPPORT DURING COVID 19 CRISIS

March 2020 saw the residents and staff at Masonic Housing Association move into lockdown alongside the rest of the world.

These unprecedented times have made the relationships between family, friends and neighbours stronger and brought out the very best in people we didn't know.

We would like to take this opportunity to acknowledge the incredible support that our residents and staff have received from the voluntary members of the Local House Committees, local Freemasons and other volunteers within their communities.



HAMILTON COURT

The House Committee provided a small gift at Easter to all our residents comprising a box of chocolates, biscuits and teabags. This was arranged and delivered by Local House Committee member Mike Frost and his wife Heather.

Essex Master Mark Masons have been providing a 2 course Sunday Lunch free of charge since 26th April. These are freshly cooked by 3 Masonic Centres from across the County which is helping to provide work for the catering teams at these Centres during lockdown. The meals are distributed safely by our Scheme Manager, Sarah.

A Cream Tea was made by one of our Committee Members, Ken Turner and his wife Sue, and delivered to our residents for the V.E. Day celebrations.

PALMER COURT

The local 'One Stop' supermarket has agreed to take phone orders from residents and deliver food supplies direct to Palmer Court leaving residents to simply collect their shopping from within the main entrance.

The House Committee arranged for evening meals to be supplied from a local Italian restaurant run by a Mason. Upon delivery at Palmer Court volunteers from Northamptonshire & Huntingdonshire New & Young Masons (the Light Blues) distribute the meals. The House Committee have been able to continue to provide these free meals following the generous award of £2,400 from The Masonic Charitable Foundation.



These images show the support Prebendal Close has received from the Buckinghamshire Province



PREBENDAL CLOSE

The Buckinghamshire Province has been exceptionally supportive during this terrible pandemic, delivering food and provision parcels every two weeks to our residents. They have also sent in ready cooked pies which were made in our local Masonic Centre, in cash value this probably runs into the Thousands rather than the Hundreds.

Just a short phone call requesting assistance was all that was needed to see the Province rally to support our residents and staff.

Our Scheme Manager's partner, Andre Hodgson, has been a pillar of strength to her without him by her side the lock down situation would have been so much harder for her.



Residents at Wilson Keys Court clapping for carers

READING COURT

Much of 2020 has been overshadowed by the very real threat of Covid 19 and the House Committee and, in particular Pam Jowers, have worked tirelessly to run things as normally as possible during these very difficult times, and to prevent the ingress of the virus into the Scheme. We continue to be vigilant.

The Province of Warwickshire has made a donation to enable certain activities to take place post lock down. This was in the sum of £3,000 and to be used for a post "lockdown" knees up, together with some other activities.

We have put in support mechanisms to be called upon if required, and ensured that all residents have access to daily food and meat deliveries. A local supermarket was asked to expand its business model to include regular "home deliveries" to residents and a local Butcher agreed to do the same when approached by the House Committee.

A locally based group of Freemasons have been asked to provide specific support if necessary in the event of an emergency such as a fire, or if specific help is required.

We also spent time prior to the lockdown developing residents' awareness and ability to use "face orientated" apps on phone, tablets and computers and circulated an "idiot's guide". We also utilised the skills of our more Tech savvy residents as support hubs for IT.



WILSON KEYS COURT

We have weekly quizzes provided by staff at Eldon Housing Association and we also print off a word search and colouring picture and have provided each resident with colouring pencils.

The House Committee have had very little help locally. Our own Masonic charity has provided small things like crayons and colouring pads.

We have received some support from Staffordshire Mark Master Masons. Their Provincial Grand Master, Mike Heenan, who is also a Trustee of our House Charity, is kindly sending an initial cheque for £360 (£10 per tenant) from his Master Mark Masons discretionary fund to allow a gift for everyone. Further funding will be considered later.

Two of our residents, Steve Beddow and Vernon Goode, have been completing the lawns and garden maintenance as the gentleman who usually completes these tasks is 'shielding' and therefore cannot attend Wilson Keys Court.



STATEMENT OF FINANCIAL POSITION

MASONIC HOUSING ASSOCIATION

Summarised Accounts for year ended 31st December 2019

STATEMENT OF FINANCIAL POSITION		
	2019	2018
	£	£
Fixed Assets		
Housing Properties: depreciated cost	8,910,459	8,778,601
Other Fixed Assets	112,721	128,426
	9,023,180	8,907,027
Current Assets		
Trade and other Debtors	39,810	79,950
Cash and cash equivalents	289,297	154,063
	329,107	234,013
Less:		
Creditors		
Amounts Falling Due Within One Year	(130,533)	(167,069)
Net Current Assets	198,574	66,944
Creditors		
Amounts falling due outside one year	(3,875,386)	(3,920,634)
Total Net Assets	5,346,368	5,053,337
Capital and Reserves		
Called Up Share Capital	39	40
Unrestricted Reserves	5,346,329	5,053,297
	5,346,368	5,053,337

STATEMENT OF COMPREHENSIVE INCOME		
	2019	2018
	£	£
Turnover	1,477,050	1,484,225
Operating Expenditure	(1,156,293)	(1,104,743)
Gain(loss) on disposal of housing properties	(28,294)	(21,399)
Operating Surplus	292,463	358,083
Interest Receivable and Other Income	569	423
Interest Payable and Similar Charges	-	(7,707)
Surplus On Ordinary Activities Before Taxation	293,032	350,799
Total Comprehensive Income for The Year	293,032	350,799



STATEMENT OF FINANCIAL POSITION

These summarised financial statements, which comprise the Statement of Comprehensive Income and 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 2019 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, D.Univ, FRSA	Chairman
His Honour Ian Alexander QC, LLB Hons	
Stephen Barter MA(Cantab), FRICS, FRSA	Appointed June 2019
David Dunsford	
Mark Duncan F Inst SMM	Appointed June 2019
Richard Grove	
Michael Jones DBA, Hon DBA, MSc, ChtrdF CIPD, FRSA, PGDip	Chairman of Finance & General Purposes Committee
Stephen Lindner BSc, ACGI, CEng	
Robert Mathew AIIRSM	
Douglas Neill MRICS	
Ian Richards BSc (Hons), CEng, FIMechE	
David Stanford	
Alan Walker MBE	
Steven Wood BSc(Hons), CEng, MICE	Co-opted Sept 2019
Elizabeth Rangé MRICS	Company Secretary



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 LLP
Chartered Accountants
65 Leadenhall Street
London EC3A 2AD

SOLICITORS

Cripps Harries Hall
Wallside House,
12 Mount Ephraim Road
Tunbridge Wells
Kent TN1 1EG

BANKERS

Barclays Bank PLC
Level 27, 1 Churchill Place
Canary Wharf
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



**NATIONAL
HOUSING
FEDERATION**