

MASONIC HOUSING ASSOCIATION

# ANNUAL REPORT

2021





# 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 7 - 11

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 31<sup>ST</sup> DECEMBER 2021

**The result for the year is a surplus of £331k, set out on page 12, after providing depreciation of £231k, compared with £227 and £218k respectively last year.**

The net increase of £104k results from an increase in rents and service charge income, a small decrease in voids, and a reduction in expenditure as COVID costs, utility costs and professional fees were lower than the previous year. Property maintenance costs were similar to the previous year.

The whole year was dominated by the continuing COVID 19 pandemic. The experience gained last year proved to be helpful in reducing its impact. There was the same spirit of cooperation and the sharing of best practice in our properties and, although some tenants contracted the disease, virtually all survived. Reletting vacant properties proved difficult but improved towards the end of the year.

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. Once again, I thank all those who work at our properties, those in the Masonic Provinces for their support and donations, and members of the Board who coordinated some of their work. They have done much to make the period of lockdown less stressful to our tenants.

The Performance of the Association is set out in some detail later in this report, based on a recent Tenant Satisfaction Survey. We compare very favourably with benchmarks from those in our sector

We continued with a programme of renovations to meet the changing requirements in sheltered housing and the need to maintain high levels of occupancy to provide funds for keeping our properties at a high standard.

In the last year we spent a further £257k. Because of timing issues connected with COVID restrictions this was less than planned.

There are further details in the Development and Future Proofing report elsewhere in this report. All these renovations should be completed in 2022 and will be financed out of existing resources. We have noted the requirement to meet Net Zero carbon targets by 2035 and have started developing a policy for energy efficiency.

I am pleased to report that the Board has adopted the National Housing Federation's Code of Governance and Together with Tenants Charter.

In June 2021 Oliver Lodge became a director and David Butcher was formally appointed a director, having been co-opted last year.

Tony Molloy, our Company Secretary and Chief Executive of Eldon Housing Association left us in February 2022 and has been replaced by Sheron Carter on an interim basis.

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



**Martin Clarke**  
Chairman



# PERFORMANCE

## TENANT SATISFACTION SURVEY

Our biennial survey took place in July 2021 having been delayed since July 2020 due to Covid-19. 179 surveys were issued to our tenants with 136 returned giving a return percentage of 76%, an increase on the 72% achieved in 2018.

Copies of the individual scheme’s results were made available to all tenants, staff and our Local House Committee Members. Where possible the Local House Committee Chairmen and/or Scheme Managers responded to the individual comments made by tenants as we feel it is important to respond so that tenants are aware their comments have been read and, if possible actioned, even if the answer is not always what they would have wanted.

We can report that once again the dissatisfied/very dissatisfied tenants remain very much in the minority

and in most cases are just one or two tenants at each scheme. We will always endeavour to resolve any cases of dissatisfaction amongst our tenants although we accept that this is not always possible.

Looking at what matters most to the tenants Keeping Tenants Informed and Repairs & Maintenance continue to be the most important issues. Some key points have been benchmarked below alongside Value for Money for Rent and Service Charges plus satisfaction with Overall Service.

	MHA	SPBM*	Housemark**
% of tenants satisfied with VFM - Rent	92%	95%	88%
% of tenants satisfied with VFM - Service Charges	87%	89%	78%
% of tenants satisfied with overall service	98%	93%	86%
% of tenants satisfied landlord listens to their views and acts upon them	93%	81%	69%
% of tenants satisfied with repairs service.	94%	92%	82%

\* Acuity – Smaller Providers Benchmarking median

\*\* Housemark national median

### 3 STANDOUT RESULTS

WHERE VERY SATISFIED/SATISFIED SCORED HIGHLY WERE:





# VALUE FOR MONEY

We use a range of data to measure our Value for Money status complying with the Regulatory Standard and providing comparison to the Housemark sector scorecard published by the National Housing Federation.

BUSINESS HEALTH	2021 RESULT	2020 RESULT	HOUSEMARK*
Operating Margin (overall) %	23.84%	18.46%	23.54%
Operating Margin (social housing lettings only) %	23.64%	18.26%	25.49%
OUTCOMES DELIVERED	2021 RESULT	2020 RESULT	HOUSEMARK*
Reinvestment %	2.82%	5.22%	5.10%
EFFECTIVE ASSET MANAGEMENT	2021 RESULT	2020 RESULT	HOUSEMARK*
Return on Capital Employed %	3.42%	2.42%	3.10%
OPERATING EFFICIENCIES	2021 RESULT	2020 RESULT	HOUSEMARK*
Headline Social Housing Cost Per Unit	£6,212	£7,605	£3,891

\* Housemark Scorecard

**Operating Margin:** Measures the overall profitability of the Association, excluding exceptional items. The Association is now consistent with industry standard due to lower voids in the year and savings in management and housing services costs compared to 2020. Voids in 2020 were impacted by the pandemic which meant that new tenants generally could not move in as efficiently as normal.

**Reinvestment:** Measures the funds being invested in both new properties and improvements to existing properties as a % of existing property portfolio. Following the significant improvements carried out in 2020, predominantly at Prebendal Close and Hamilton Court, refurbishment works in 2021 decreased by £230,170 in accordance with the Association's component replacement plan.

**Return on Capital Employed:** Attempts to measure how well the assets of the Association are being utilised to generate returns. A steady percentage indicates there isn't significant volatility in the Association's results. The results demonstrate the improved performance of the Association in the year with closely monitored costs and lower void periods contributing to a better than industry return on assets.

**Cost per Unit:** This metric measures the economy and efficiency of the Association. The lower the amount, the more economic and efficient the Association is. This has improved compared to the prior year due to lower major repairs expenditure, at £1,337 per unit compared to £2,481. The Association remains higher than the sector comparison due to the additional level of services provided to the Association's tenants.

## COMPLAINTS AND CONCERNS

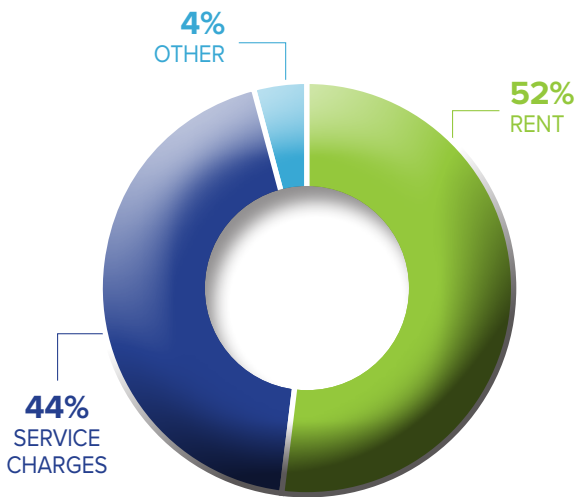
Following the publishing of the Housing Ombudsman Service's new Complaints Handling Code we completed a self-assessment of our complaints process with adjustments being made to our Complaints Policy and Procedure early in 2021.

In 2021 we received 3 complaints, all were investigated with 2 resolved within the agreed timeframes, the third was more complex and at the time of going to print remained on-going.

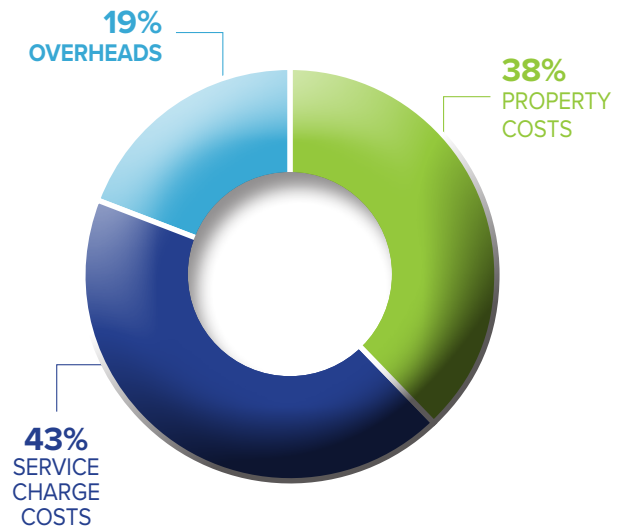


# VALUE FOR MONEY

WHERE OUR MONEY COMES FROM



WHERE OUR MONEY GOES



## TOGETHER WITH TENANTS

In June 2021 the Board agreed to adopt the National Housing Federation's Together with Tenants Charter which aims to strengthen relationships between housing associations and tenants.

The Charter sets out six commitments:

- **Relationships** – being open, honest and transparent
- **Communication** – giving clear, timely and relevant information
- **Voice & influence** – seeking your views and using the feedback
- **Accountability** – giving you the information and tools to hold us to account
- **Quality** – providing safe, well-maintained homes
- **When things go wrong** – ensuring effective handling of complaints





# HAMILTON COURT

NELSON PLACE • SOUTH WOODHAM FERRERS • ESSEX CM3 5FJ

The Hamilton Court House Committee comprises of 8 volunteer Essex Masons plus 2 lady non-Masonic members bringing a wide range of skills and professions including Accountancy, Building and Surveying, Electrical and of course Health, Safety & Welfare. The Committee is responsible for the upkeep of Hamilton Court and 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.

2020 was a complete non-event due to COVID. However, 2021 was a great improvement. We returned to several social events including a BBQ, a live band in the garden and our special Christmas party. We also arranged several coach trips and the most enjoyable was to the Cotswolds.

We had another visit from Mark Smith, the Military Memorabilia specialist who regularly appears on BBC's Antiques Roadshow, to provide us with a talk on Jack the Ripper and it turns out that a relative of Mark's was arrested as a suspect but released without being charged!!

The grounds look fantastic due to the hard work of our Gardener and of the daily maintenance by some of our residents. We replaced a small garden area at the top section with a patio area and increased the garden furniture which was supplied from our Masonic donations.

We have completed the replacement of the kitchens and the wet rooms. Our residents are absolutely delighted with the changes and are looking forward to more modernisation of the units and the Scheme as a whole. We also redecorated the corridors, stairs and communal lounge which has made an enormous difference. New carpets have been fitted to the first and second floor which also included the 3 staircases. The Guest Room was redecorated and new beds acquired.

This year we will decorate the external walls and windows and install an up-grade to the Wi-Fi system.

To keep going with the need to "future proof" Hamilton Court we are looking at extending the car park area and installing 4 electric charger points. The planning application is now with the council.

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 as well as personal donations. This fund enables us to carry on with the tireless work of the Committee in enhancing the lives of all our residents.

**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 in the Hatton Park area of the old market and expanding town of Wellingborough. Currently the Local Authority is managing new developments at Stanton Cross and Niort Way which are expected to create approximately 6000 new homes with the new shopping area of Rushden Lakes being only a few miles away incorporating virtually all 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 run by a very experienced Scheme Manager supported by a voluntary House Committee. The House Committee comprises of 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.

During the pandemic few Masonic Lodges were able to meet and consequently funds received from their routine collections diminished substantially generating a requirement to find alternative funding that enables the House Committee of Palmer Court to provide a range of social events and improvements for our tenants over and above those provided by non-Masonic housing schemes. However, despite the pandemic we continued to receive donations from our local Provincial Masonic Charity, Masonic

Lodges throughout the Province of Northamptonshire and Huntingdonshire and charitable trusts.

Social events at Palmer Court are organised and run by the Scheme Manager, helped by several residents with the support of Committee Members. Over the summer the well-known Band 'Perfect Vintage' came to entertain our themed 'war time' garden party, which was very well attended by our residents, and we were also visited by our Provincial Grand Master and a number of other members of the Provincial Executive.

In October the Committee organised an excellent fancy dress party including a 'fish & chips' supper which attracted virtually all our residents during which we were able to confirm that the Provincial Grand Charity would present a £1500 cheque thereby giving our residents a very special personal Christmas present. In December we held the traditional "Christmas at Home" with musical accompaniment provided by well-known local entertainer Bob Ward.

In 2022 we are hoping to hold a further themed garden party to coincide with the Queen's Jubilee Celebrations.

**Ian Richards, House Committee Chairman**



**35 x One Bedroom Flats**  
**Scheme Manager - Jill Lett**  
 ☎ 01933 273140  
 ✉ [jill@palmercourt.org](mailto:jill@palmercourt.org)







# PREBENDAL CLOSE

CASTLE STREET • AYLESBURY • BUCKINGHAMSHIRE HP20 2RY

Prebendal Close is in a lovely central location in Aylesbury consisting of 33 flats offering sheltered accommodation for those over 60 who wish to continue independent living. Approximately half the residents are Masons or have Masonic connections.

Towards the end of the year, we began a return to normality after two years of contending, coping and living with COVID during which only one resident was lost to the virus. We are in the very fortunate position of having had virtually no vacancies in the last 12 months. We are fully occupied, and we have a very healthy waiting list.

Our residents utilised the patio and garden areas during the summer of 2021. They enjoy going out into our colourful garden. They came together to celebrate England's journey to the finals of Euros 2021 and joined the House Committee Members at their AGM and enjoyed BBQs.

One of our residents, Shelia Burns, has been looking after the communal gardens since the initial lockdowns. The garden won Best Communal Garden at the 2021 Aylesbury in Bloom Awards. Sheila and Scheme Manager, Beverley, collected the award from the Mayor of Aylesbury in September.

As soon as Buckinghamshire Lodges were able to arrange meetings again, they have been generous in making donations to us, enabling

us to put on, in 2022, a varied programme of events for our residents, including afternoon teas, theatre trips, a Jolly Boys Outing to the seaside, entertainment in the form of comedy, horse racing, live singers, and a summer BBQ,

The House Committee have been as devoted as ever, attending meetings, listening to what our residents want and delivering on our promises, ever available both on the end of the phone and in person.

Our Scheme Manager, Beverley, has once again proved her mettle by going way above the call of duty and making herself available outside of her usual working hours.

All bathrooms have been updated with showers replacing baths. In 2022 we have started replacing all the kitchens, due to be completed by the end of 2023. We have also refurbished much of the carpeting in the communal areas and provided new chairs and tables in the communal lounge, Prebendal Close is now looking like a new facility,

All of us connected with Prebendal Close put the welfare of our residents firmly in our hearts and minds. I thank everyone who has been involved with us in any beneficial way in the last year.

**Mark Duncan, House Committee Chairman**



**31 x One Bedroom Flats and  
2 x Two Bedroom Flats**

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**Scheme Manager - Beverley Mills**  
 ☎ 01296 433511 or 07792 536696  
 📧 [manager@prebendalclose.org.uk](mailto:manager@prebendalclose.org.uk)



**“If there is a better place in this country to live than here then I want to see it”**





# READING COURT

TIDDINGTON ROAD, STRATFORD UPON AVON, WARWICKSHIRE CV37 7SA

Reading Court is in a lovely location on the outskirts of Stratford-upon-Avon and consisting of 45 flats offering sheltered accommodation for those over 60 who wish to continue independent living. It is a very popular location, with a waiting list for our flats.

We have had some changes during the year, our full time Scheme Manager Pam Jowers, who had been with us for twenty-nine years decided to retire, and we gave her a good send off with a lovely party in November to mark the end of an era. In the same month we welcomed her successor, Alan Smith, to Reading Court.

Alan is making his mark with some innovative ideas for the complex which are being well received. He is well supported by the efforts of our volunteer Committee Members who bring a wide range of skills to support our work, including building, health and safety, financial, managerial, governance and welfare.

The year started with the impact of Covid-19 still well and truly with us, and it kept social activities clearly off the agenda. We took advantage of the government easing of restrictions in July to hold a Summer Lunch for our residents. It was a lovely day and one that was much enjoyed by all.

The lunch was generously funded by a Warwickshire masonic charity, and we welcomed the Provincial Grand Master, Philip Hall and his team to the event

As far as our building is concerned, we are planning the installation of CCTV to add to the security of our residents. During the coming year we also plan to redecorate some of the common areas of the building as well as undertake renovations to individual flats as and when they become vacant.

We are lucky enough to have our own charity, the Reading Court Charitable Association to enable us to arrange functions and visits for our residents together with extras for our building and garden. The lockdown has restricted what we have been able to do in this respect, however with the impact of Covid easing, and our residents become more comfortable with mixing, we will be doing more of the activities that for such a long period have been off the agenda.

**David Butcher, House Committee Chairman**



**45 x One Bedroom Flats**

**Scheme Manager - Alan Smith**

☎ **01789 297301**

✉ **admin@readingcourt.com**



Alan Smith



# WILSON KEYS COURT

DEANERY CLOSE • RUGELEY • STAFFORDSHIRE WS15 3JX

During 2021 we had 7 void flats, 3 residents passed away, 3 had to move to care homes and 1 moved to a different form of accommodation. All flats have now been re-let, and we have no voids.

We have been through a very dark period that has affected so many, life is now beginning to gradually return to normal.

Upgrades at Wilson Keys Court in 2021 included the installation of a new lift and new flooring in the laundry and communal kitchen. We continue to keep on top of any necessary work on the fabric of the house externally as well as internally. During the Covid-19 restrictions two residents were happy to help with the garden while our Handyman/Gardener was isolating.

In September we restarted our Knitting group on a Monday, Bingo on a Wednesday, Quizzes on a Thursday, and Coffee morning on Fridays. Residents were very happy to have some sort of normality after such a long period of restrictions.

The first social gathering we had was the visit of the Board Members of MHA on the 30th September. The Board, who were joined by the Provincial Grand Master of Staffordshire, held their meeting at a local church meeting room and then returned to Wilson Keys Court to join our residents for lunch.

October saw us host a belated celebration for our oldest resident, Ivy Meehan, who was 100 years old

in July. Our Social Committee organised an outing in November to Trentham Gardens, a large shopping complex with country gardens and lakes, which was enjoyed by 10 of our residents.

We managed to host a residents only Christmas lunch in December just before the Covid-19 regulations changed again.

During the year we received donations of £385.00 from Masonic Lodges plus a personal donation. This helped fund 2 afternoon teas and 2 fish & chip lunches which were delivered to residents flats whilst our communal lounge was closed due to Covid-19 restrictions.

I would like to take the opportunity to acknowledge the excellent efforts of the Wilson Keys Court staff team - Tracy our Scheme Manager, Jean Brown and Sara Walmsley-Lycett.

It would be remiss of me not to mention the support we have from the House Committee, the Board of MHA and Eldon Housing who give us so much support, all very gratefully received, thank you everyone.

**Alan Walker MBE, House Committee Chairman**



**34 x One Bedroom Flats**

**Scheme Manager – Tracy Slater**

☎ **01889 576544**

✉ **wilsonkeyswarden@btconnect.com**





# STATEMENT OF FINANCIAL POSITION

## SUMMARISED ACCOUNTS FOR YEAR ENDED 31<sup>ST</sup> DECEMBER 2021

STATEMENT OF FINANCIAL POSITION		
	2021	2020
	£	£
<b>Fixed Assets</b>		
Housing Properties	9,115,770	9,124,416
Other Fixed Assets	89,407	105,270
	<b>9,205,177</b>	<b>9,229,686</b>
<b>Current Assets</b>		
Trade and other Debtors	39,359	46,857
Cash and cash equivalents	614,042	241,356
	<b>653,401</b>	<b>288,213</b>
Less:		
<b>Creditors</b>		
Amounts falling due within one year	(169,917)	(113,952)
<b>Net Current Assets</b>	<b>483,484</b>	<b>174,261</b>
<b>Total Assets Less Current Liabilities</b>	<b>9,688,661</b>	<b>9,403,947</b>
<b>Creditors</b>		
Amounts falling due outside one year	(3,783,222)	(3,829,935)
<b>Total Net Assets</b>	<b>5,905,439</b>	<b>5,574,012</b>
<b>Capital and Reserves</b>		
Called Up Share Capital	44	44
Unrestricted Reserves	5,905,395	5,573,968
	<b>5,905,439</b>	<b>5,574,012</b>

STATEMENT OF COMPREHENSIVE INCOME		
	2021	2020
	£	£
<b>Turnover</b>	<b>1,532,589</b>	<b>1,472,992</b>
Operating Expenditure	(1,167,230)	(1,201,370)
Gain (loss) on disposal of housing properties	(33,961)	(44,236)
<b>Operating Surplus</b>	<b>331,398</b>	<b>227,386</b>
Interest Receivable and Other Income	29	253
<b>Surplus On Ordinary Activities Before Taxation</b>	<b>331,427</b>	<b>227,639</b>
Taxation on Surplus on Ordinary Activities	-	-
<b>Total Comprehensive Income for The Year</b>	<b>331,427</b>	<b>227,639</b>



# 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 2020 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.





# DEVELOPMENT AND FUTURE PROOFING

The Association has achieved much over the past 18 months through a programme of improvement to kitchens and bathrooms, particularly at Prebendal Close and Hamilton Court and such improvements are now planned for Wilson Keys Court.

We still have two flats to reconfigure/refurbish at Palmer Court in the original building and these will be undertaken when they become vacant.

There is the possibility of future development works at Prebendal Close and Hamilton Court. Formal feasibilities are yet to be commenced although initial enquiries have been made regarding the availability of grants to undertake such works.

Perhaps the biggest challenge we face in coming years is developing a net carbon policy eliminating carbon emissions and particularly our reliance on gas boilers. As widely reported in the media the Government has a commitment to deliver a zero-carbon economy by 2050.

We aim to initially assess the energy efficiency of our existing buildings and to look at practical and strategic policies to deliver de-carbonisation programmes. We have commenced initial discussions with an independent firm of surveyors as to how they can assist us in creating a policy for energy efficiency including undertaking carbon reduction/elimination assessments.



**Douglas Neill**  
Board and Finance & General Purposes  
Committee Member

“My old kitchen was falling to pieces and not easy to clean, the new kitchen is very good with more space and soft shutting drawers.”

Mick | Prebendal Close

“After many requests for a new bathroom I was so pleased to see that when finished everything was well worth the wait, as it is so easy to keep clean its bright and cheerful. My kitchen its light and bright, I love my eye level oven and it has a more modern feel to it.”

Trish | Hamilton Court

“Bathroom is great and works very well for me.”

Mavis | Prebendal Close

“I am more than happy with my new bathroom and the shower is very good and I am very happy with my new kitchen its perfect for me.”

Jan | Hamilton Court

# OUR BOARD OF MANAGEMENT

Martin Clarke MA, FCA, D.Univ, FRSA	Chairman and member of the Finance & General Purposes Committee
His Honour Ian Alexander QC, LLB Hons	
Stephen Barter MA(Cantab), FRICS, FRSA	Finance & General Purposes Committee member
David Butcher	Appointed June 2021 Chairman of Reading Court House Committee
Mark Duncan FInst SMM	Chairman of Prebendal Close House Committee
Richard Grove	Finance & General Purposes Committee member
Michael Jones DBA, Hon DBA, MSc. ChtrdFCIPD, FRSA, PGDip	Chairman of Finance & General Purposes Committee
Oliver Lodge TD, BSc	Appointed June 2021 Finance & General Purposes Committee member
Stephen Lindner BSc, ACGI, CEng	Finance & General Purposes Committee member
Robert Matthew AIRSM	Chairman of Hamilton Court House Committee & Finance & General Purposes Committee member
Douglas Neill MRICS	Finance & General Purposes Committee member
Ian Richards BSc(Hons) CEng, FIMechE	Chairman of Palmer Court House Committee
Alan Walker MBE	Chairman of Wilson Keys Court House Committee
Steven Wood BSc(Hons) C.Eng. M.I.C.E.	Finance & General Purposes Committee member

## 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 Pemberton Greenish  
Number 22  
Mount Ephraim  
Tunbridge Wells  
Kent TN4 8AS

## 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



Homes  
England

NATIONAL  
HOUSING  
FEDERATION



MASONIC HOUSING ASSOCIATION

# ANNUAL REPORT

2021

