



MASONIC HOUSING ASSOCIATION

ANNUAL REPORT

2020





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 2020

The result for the year is a surplus of £227k after providing depreciation of £218k, compared with £293k and £186k respectively last year.

The net decrease of £66k results from an increase in voids during the pandemic arising from a change in tenancy as it was more difficult to relet properties, together with the additional costs of maintenance to properties as they became vacant, and a decline in income from the letting of guest rooms. We also incurred, exceptionally, some fees for professional property advice. The retirement of some of our assets as part of our renovation programme showed a loss of £16k over that of the previous year. This was the last year that we were obliged by law to reduce rents from tenants by 1%.

The year was, of course, dominated by the COVID-19 pandemic. Last year, when I wrote my statement, we had already experienced a few months of the pandemic. This report covers the whole year. The whole MHA community rose to the occasion and how the storm was weathered is recorded elsewhere in this Annual Report. Suffice it to say here that the staff at our properties, the House Committees, the Board, and the wider Masonic community pulled together in a robust manner so that, not only were the vast majority of our tenants protected from the ravages of the disease, but there was a renewed spirit of cooperation and the sharing of best practice in the whole organisation.

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 in this Annual Report that show the extraordinary achievements of all who work at our properties during the COVID-19 crisis and 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.

I mentioned in my report last year that the Board had already embarked on 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.

Our programme of works continues. The detail is recorded on page 13 of this Annual Report. In total we spent £476k on these capital improvements and we expect further expenditure in the next year. It means that all our properties will have been modernised and therefore the overall condition remains good.

I am pleased to report that the Board has agreed to adopt the National Housing Federation's Code of Governance with effect from 2021.

We had a number of changes on The Board. David Dunsford retired. David Stanford relinquished his position as Chairman of the Reading Court House Committee and retired from the Board. We welcomed David Butcher in his place. He is a retired banker and also Chairman of a children's hospice. We also welcomed Stephen Wood as a Director. He is a Chartered Civil Engineer and brings experience in property development and in affordable and sheltered housing. We thank those retiring for their contribution to our affairs.

Elizabeth Rangé, our Company Secretary since 2008, retired. She was CEO of Eldon Housing Association which provides management services to MHA. Her considerable housing experience was of great help to MHA. We thank her for her support and wish her a long and happy retirement. She was succeeded by Tony Molloy, whom we welcome as our Company Secretary. We shall benefit from his 27 years' experience in housing.



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 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 started off very well with some social events but COVID-19 struck!! The Christmas party had to be cancelled but we still provided a "Stay in your flat" Christmas lunch, card and gift. We continued this theme all year with cheese & wine, tea & cakes, and Sunday lunches. The local chippy provided many Friday Night, free of charge, fish & chip suppers for which we are very grateful.

Nearly all our regular social events had to be cancelled but in-between lockdowns we had a garden musical afternoon with Pimm's and a BBQ.

As soon as possible we will resume our in-house entertainment and ask Mark Smith, the Military Memorabilia specialist who regularly appears on BBC's Antiques Roadshow, to provide us with another one of his talks which the residents really enjoy.

The grounds look fantastic due to the hard work of our Gardener and of the daily maintenance by some of our residents. My Secretary and I rewired all the garden lights which have not worked for many years – they look fantastic!! The residents that face the garden are delighted with the effect. We now have to try and brighten up the front.

We have almost completed the replacement of the kitchens and this year started a programme of upgrading all bathrooms to 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 are 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 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

“ I felt 100% secure throughout the lockdown. It's absolutely lovely.”

Alan Brown | Hamilton Court



PALMER COURT

HATTON AVENUE • WELLINGBOROUGH • NORTHAMPTONSHIRE NN8 5UZ

Palmer Court is run by an 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 help 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 and Masonic Lodges throughout the Province of Northamptonshire and Huntingdonshire and a number of charitable trusts. These donations enable us to provide a range of social events and improvements for our tenants and this year our Christmas was further brightened by a special Christmas present of mince pies and chocolates provided by the Northamptonshire & Huntingdonshire New & Young Masons Club (The Light Blues).

During the first lockdown in March 2020 we became aware that the mental health of some residents was suffering, and their personal motivation was falling to the extent that many were not eating regularly or bothering to shop for basic needs. Fortunately, our local 'One Stop' supermarket was prepared to bring grocery deliveries to our lobby for collection by our residents solving one problem, but the provision of regular hot meals and sustenance proved to be a

greater problem. Consequently, the House Committee arranged with a local restaurant to provide two 2-course hot meals every week. These were then safely distributed to our residents by the Light Blues. Several of our residents subsequently wrote how much they were enjoying the consistently high quality of the meals and how much they were enjoying regular food without the need for shopping or preparation.

During the first lockdown our meals programme was funded by the Masonic Charitable Foundation through their national assistance scheme, during the second lockdown our meals programme was funded by the Provincial Grand Charity of Northamptonshire and Huntingdonshire.

However, between these lockdowns, our Scheme Manager hosted a very successful and well attended but socially distanced Pimm's & Strawberries garden party, which our residents thoroughly enjoyed.

In 2021 we are hoping to hold a further garden party with a wartime theme to follow on from last year's VE day celebrations which were unfortunately cancelled due to lockdown with entertainment by the 'Perfect Vintage'.

Ian Richards, House Committee Chairman



35 x One Bedroom Flats

Scheme Manager - Jill Lett

📞 01933 273140

📧 palmercourt@btconnect.com

“The support and guidance I and the residents have received during this very difficult year from Ian and the House Committee has been wonderful, helping me as Scheme Manager to keep everyone safe and well.”

Jill Lett | Scheme Manager





PREBENDAL CLOSE

CASTLE STREET • AYLESBURY • BUCKINGHAMSHIRE HP20 2RY

As a result of the COVID-19 restrictions we have not managed to achieve any of our plans for events, outings, entertainment, etc. We have tried our best to keep the motivation of the scheme alive and the residents jolly, a few have come and gone over this period, with some unfortunately ending their life's journey, the majority of our newcomers have joined us for the relative ease and companionship of sheltered housing.

We have experienced more vacant flats due to people moving on and unfortunately some due to the passing of residents. We have assessed the risk of income versus safety and decided to err on the side of caution even though it has financial consequences.

The Buckinghamshire Province has provided commendable support for our scheme, taking us right into their hearts and have truly thrown Prebendal Close a financial life ring, supplying food parcels, pies, fish & chip suppers, money for a (socially distanced) BBQ during the 'eat out to help out' period. They also paid for our Christmas Dinner which didn't happen so the money was diverted instead to a Chairman's Take Away Evening.

The Committee has only met once physically during the many lockdown periods although we have kept in touch with each other and have all assisted in the delivery of meals, food parcels, etc to the residents.

Our Scheme Manager has been an absolute star acting above and beyond her job description, delivering post, medication, pies, food parcels and doing online food shopping for those that haven't got their own computer.

Our residents are very happy that the ongoing planned refurbishment works to their bathrooms which includes replacing baths with showers. The works stalled due to COVID-19 restrictions but when we were able to get contractors in we did.

I wish to thank all the staff at Eldon Housing for their endearing attitudes, lovely manners during the many phone calls and e-mails that myself and my Scheme Manager have had to send them during these dark and dismal times, and I applaud their overall co-operation throughout.

Mark Duncan, House Committee Chairman



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

Scheme Manager - Beverley Mills
📞 01296 433511 or 07792 536696
✉ manager@prebendalclose.org.uk

“ Thank you all so much for the food parcels and pies etc. They were every much appreciated and very welcome. Please send my thanks to any other people that may have helped.”

Pam O'Connor | Prebendal Close



READING COURT

TIDDINGTON ROAD, STRATFORD UPON AVON, WARWICKSHIRE CV37 7SA

We are enormously proud of Reading Court, situated 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.

Reading Court is run by our full-time Scheme Manager, Pam Jowers, who is now in her twenty eighth year with us. She is supported by the efforts of our volunteer Committee Members. The members of the Committee bring a wide range of skills to support our work, including building, health and safety, financial, managerial, governance and welfare.

There have been some changes to the Committee during the year, my predecessor as Chairman, David Stanford, stood down, as did our long-standing committee member Alan Wellan. I would like to thank them both for their past service to Reading Court.

As with all the other locations the impact of Covid-19 proved to be particularly challenging. The lockdown has meant that almost all the social events planned for the year were cancelled and everyone, residents and staff had to come to terms with a hugely different living and working environment.

I would particularly like to thank our Scheme Manager, Pam, and Jackie, Herbert & Vicky from our cleaning contractors, Vision Hygiene, for their effort and commitment in the difficult circumstances we have faced. Their hard work helped to ensure that Reading Court has remained COVID-19 free.

We did manage to hold a coffee morning, and as a Christmas lunch was not an option we ensured that every resident received a Christmas gift and a card.

We are lucky enough to have our own charity, the Reading Court Charitable Association which is generously supported by the Provincial Grand Lodge of Warwickshire to enable us to arrange functions and visits for our residents together with extras for our building and garden.

We are very much looking forward to the easing of the lockdown which will enable us to do some of those activities that have been missing for so long.

David Butcher, House Committee Chairman



45 x One Bedroom Flats

Scheme Manager - Pam Jowers
📞 01789 29 7301
✉ readingcourt@btconnect.com

“We would like to express our sincere thanks to Pam for all her help and assistance in these terrible times. With the wonderful staff and your valuable help Reading Court has been Covid free. It has made the residents feel safe and secure.”

John and Jenny White | Reading Court





WILSON KEYS COURT

DEANERY CLOSE • RUGELEY • STAFFORDSHIRE WS15 3JX

Without doubt COVID-19 meant that the last 12 months have been the most challenging in our history. During the year we have had an unprecedented 8 people move out of the House, some to full-time care or larger flats and 3 passed away. All of the flats have since been refurbished and we have welcomed 5 new residents. We are positive that in time all the flats will be accommodating new residents.

Due to various lockdown measures little social activity has been able to take place, though in early September time, when there was a relaxation of regulations, we did start to have coffee and tea, knit and natter group and bingo in the lounge, all socially distanced.

During this last year, our biggest project was planning the replacement of the lift, which has now been completed. An official 'taking into use' ceremony was done by Ivy Meehan our eldest resident at nearly 100 years of age and Rita Brooks another long standing resident. The new lift has been a blessing.

We have had good fortune in two major areas. Firstly the support of all staff under the direction of our Scheme Manager, Tracy Slater. They have devoted themselves to keeping everyone as free from COVID-19 as much as humanly possible and with the exception of 2 residents contracting COVID-19 in hospital we have all been Covid free,

of which we are all immensely proud. I am forever grateful for their dedication, support, and care.

Secondly, we have been well supported, by our own Provincial Grand Master, the heads of other Masonic Orders, as well as individual Lodges. We received a donation for residents on behalf of the Mark Master Masons in Staffordshire and Shropshire.

As a result we were able to provide an afternoon tea in July, a fish & chip lunch in December and afternoon tea in February to thank the Residents for their patience while the lift was being replaced.

In September we were advised that our Masonic Province had been asked to provide knitted or crocheted 'poppies' and in October our Provincial Grand Master, John Lockley, David Thomas Deputy PGM and Charles Baggott, Staffordshire High Sheriff came to collect the over 200 poppies that residents had crafted to display in Freemasons' Hall, in London (photographs of the display can be seen on page 13). At the same time, the High Sheriff was also able to award our Provincial Grand Master and Deputy with a certificate of appreciation for all the efforts that Freemasonry in Staffordshire had given (see photograph on page 12).

Alan Walker MBE, House Committee Chairman



34 x One Bedroom Flats

Scheme Manager – Tracy Slater

☎ **01889 576544**

✉ **wilsonkeyswarden@btconnect.com**

“ Everyone has co-operated to keep the house covid free by abiding by the guidelines. I am grateful to the staff who have gone above and beyond by taking on additional duties to support the residents and to the Chairman for all his ongoing support.”

Tracy Slater | Scheme Manager



OUR STAFF TEAM

Our staff team may be small, but they are a dedicated group supported by a strong team of volunteers.

2020 was the toughest year the team have ever encountered, and they were not found wanting, they stepped up going above and beyond to ensure that our buildings were safe and clean, and our residents were supported during this difficult time.

OUR THANKS ARE EXTENDED TO THEM - THEY ARE:

HAMILTON COURT



SARAH SKINNER
SCHEME MANAGER

PALMER COURT



JILL LETT
SCHEME MANAGER

PREBENDAL CLOSE



BEVERLEY MILLS
SCHEME MANAGER

READING COURT



PAM JOWERS
SCHEME MANAGER

WILSON KEYS COURT



TRACY SLATER
SCHEME MANAGER



JEAN BROWN
DEPUTY MANAGER/
DOMESTIC



SARA WALMSLEY-LYCETT
DOMESTIC



COVID-19 PANDEMIC

2020 was not a year that any of us will reflect on with fondness but the wave of generosity and support for those suffering as a result of the pandemic is something that we should all be proud of.

The staff, volunteers and residents at the MHA schemes and their local Masonic charities were no exception. You will see reports of this generosity throughout this publication and particularly on these pages with quotes from some of our residents and staff.

“ We have been treated very well. The Masons have done a great job providing free lunches and other treats.”

Trish Atkinson | Hamilton Court

“ They’ve tried really hard to look after us. We have had some lovely surprises.”

Ethel Robbins | Hamilton Court

“ I felt completely supported by the House Committee and Association during the pandemic, myself and the residents felt safe with all the extra measures that were put in place. We were very lucky to have treats provide throughout which kept us in good spirits.”

Sarah Skinner | Scheme Manager at Hamilton Court

“ As a Scheme Manager working in Sheltered Housing through COVID-19 it has been challenging, stressful and hard work but also very rewarding. The Residents have adapted to the new rules and regulations which has been very difficult for them. Our brilliant cleaners have kept the complex well sanitised, and we have been Covid free. We are now looking forward to our forthcoming social events which are well deserved.”

Pam Jowers | Scheme Manager at Reading Court

“ I cannot state in such few words the admiration I have for Jill our Scheme Manager. At the scheme at silly o clock in the mornings working to ensure everything is spotlessly clean and sanitised, ensuring all residents are safe and well and allaying any fears and concerns.

I would also like to thank the Masons for providing the free meals during lockdown which were eagerly looked forward to by all and brought some light-heartedness during a stressful and depressing time.”

Pam Dawson | Palmer Court

“ During this last year everyone has experienced difficulties due to the situation that we have all been put in. I would like to say how fortunate my wife and myself feel at being at Wilson Keys. We have felt as safe as we can be and can only thank the Staff and Committee plus the Masonic Charities for all the efforts and support, they have made. Thank you for all the commitment given it is very much appreciated.”

Ken Wilby | Wilson Keys Court



“ I would personally like to say a big thank you to the Freemasons across Buckinghamshire and those affiliated to Prebendal Close. They went above and beyond during this time with food parcels, pies, takeaways etc. I know that all of our residents were most grateful for their kind gestures and help during this scary and unprecedented time. I would also like to thank the Association for all the support I have received here at Prebendal Close during this time and that I continue to receive when needed.”

Beverley Mills | Scheme Manager at Prebendal Close

“ I would like to start by saying that all residents here are privileged, compared to many other 'elderly folk' in the community. Our welfare is continually monitored, the staff are always keeping us updated with latest advice and procedures on how to keep safe.

Despite the cancellation of events in the common room, we have been able to have some contact under social distancing. We have received support from the 'Light Blues' with twice weekly meals which were most generous.”

Ken Danes | Palmer Court

“ I must congratulate the Association for the help that was available during the lockdown, although we had strict rules we did not feel forgotten. We had meals and food parcels delivered several times a week. The Manager and Welfare Officer were always available if there was a problem. I feel very grateful to the Association for all their help, thank you to all members of the Association, also our Manager and staff here at Prebendal Close.”

Sylvia Stroud | Prebendal Close

“ I would like to thank the Masons for their thoughtfulness in arranging food parcels with essentials and also the twice weekly home-made pies. The weekly quizzes were a welcome distraction to keep our minds busy.”

Val Mills | Prebendal Close

“ Not being able to socialise and activities suspended the house has been noticeably quiet. But throughout it all our wonderful staff have kept us going, especially during the few weeks it took to install the new lift!

They have done it with smiles on their faces and unfailing good humour. So, thank you Tracy, Jean, Sara, we couldn't have got through it without you.”

Brenda Heath | Wilson Keys Court

Communication has been key throughout this pandemic and our staff and House Committee Members have taken time to ensure that our residents were kept up to date with Government/ Public Health England requirements. This, combined with enhanced cleaning regimes, helped to allay some of our residents' concerns and helped to keep everyone safe.

We are all aware of the heavy price paid with illness and loss of life as a result of COVID-19. At MHA 17 of our residents contracted Covid with 4 passing away as a result of contracting the virus whilst in hospital, 2 passing away having contracted this in the community and the remaining 11 all having recovered. Our sincere condolences go out to the families and friends of the residents who have passed away.



OUR BOARD OF MANAGEMENT

Martin Clarke MA, FCA, D.Univ, FRSA	Chairman
His Honour Ian Alexander QC, LLB Hons	
Stephen Barter MA(Cantab), FRICS, FRSA	
David Butcher	Co-opted December 2020
David Dunsford	Retired October 2020
Mark Duncan F Inst SMM	
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	Retired December 2020
Alan Walker MBE	
Steven Wood BSc(Hons), CEng, MICE	Appointed September 2020



DEVELOPMENT AND FUTURE PROOFING

Due to the COVID-19 pandemic all major works as well as general maintenance at the five schemes were suspended until Government restrictions were eased and the local schemes were content that contractors could safely work in compliance with COVID-19 protocols.

PREBENDAL CLOSE

The Board, having examined options for the future, decided to undertake a major programme of improvement including replacement of kitchens and bathrooms in flats, replacement of the boilers along with other general improvements.

WILSON KEYS COURT

The lift was replaced earlier this year and, as we move forward, we will consider improvements to the kitchens and bathrooms.

READING COURT

Following the completion of the bedroom extensions almost two years ago no major works are foreseen in the next few years.

HAMILTON COURT

The kitchen improvement programme is almost complete, and we are now well under way with the upgrading of bathrooms.

With the assistance of all the Scheme Chairmen we will continue to be forward thinking in our efforts to future proof our buildings ensuring that we continue to provide a safe and comfortable environment for our residents.

PALMER COURT

The programme to reconfigure the small flats in the original building is ongoing. Such works include the removal of partition walls and creating an open plan kitchen and sitting room layout.

Douglas Neill MRICS | Board Member





STATEMENT OF FINANCIAL POSITION

SUMMARISED ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2020

STATEMENT OF FINANCIAL POSITION		
	2020	2019
	£	£
Fixed Assets		
Housing Properties	9,124,416	8,910,459
Other Fixed Assets	105,270	112,721
	9,229,686	9,023,180
Current Assets		
Trade and other Debtors	46,857	39,810
Cash and cash equivalents	241,356	289,297
	288,213	329,107
Less:		
Creditors		
Amounts falling due within one year	(113,952)	(130,533)
Net Current Assets	174,261	198,574
Creditors		
Amounts falling due outside one year	(3,829,935)	(3,875,386)
Total Net Assets	5,574,012	5,346,368
Capital and Reserves		
Called Up Share Capital	44	39
Unrestricted Reserves	5,573,968	5,346,329
	5,574,012	5,346,368

STATEMENT OF COMPREHENSIVE INCOME		
	2020	2019
	£	£
Turnover	1,472,992	1,477,050
Operating Expenditure	(1,201,370)	(1,156,293)
Gain(loss) on disposal of housing properties	(44,236)	(28,294)
Operating Surplus	227,386	292,463
Interest Receivable and Other Income	253	569
Surplus On Ordinary Activities Before Taxation	227,639	293,032
Taxation on Surplus on Ordinary Activities	-	-
Total Comprehensive Income for The Year	227,639	293,032



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.



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**



MASONIC HOUSING ASSOCIATION

ANNUAL REPORT

2020

