MASONIC HOUSING ASSOCIATION

STRATEGIC PLAN

2025

50TH ANNIVERSARY

MASONIC HOUSING ASSOCIATION

Contents

01

Executive Summary

The Masonic Housing Association (MHA) Strategic Plan provides the Board with a focus for good governance and management as well as a roadmap for the Association to follow over the next few years.

Mission and Values

Our Mission Statement remains unchanged as:

"We are committed to providing affordable, quality sheltered housing to Freemasons, their family connections, and others in need that are over the age of 55 who are able to live independently".

The MHA's values are captured in our Vision Statement:

"To enrich lives through great homes and services and create a vibrant and caring community based upon the values of Freemasonry".

Strategic Goals

In 2023 the Board considered strategic proposals for the future of the Association and established two key objectives:

- That MHA should aim to raise its profile, both within English Freemasonry and beyond.
- That MHA should, in accordance with its background, become more tangibly masonic.

Awareness of the MHA

Surveys commissioned by the Board have established that the level of awareness of the existence and purpose of MHA is very low.

The Board intends to rectify this through the new strategic plan and in particular: a restructuring of the Board, improved alignment with UGLE, increasing the resident base with masonic connections and boosting awareness by:

- Increasing knowledge about MHA within the masonic community.
- Focusing outreach efforts on Freemasons aged 60 to 75 and those in rental housing.
- Promoting MHA properties and services across all Provinces with a unified communication strategy.
- Encouraging visits to MHA properties to build familiarity and interest.

Governance and Management

In reviewing its governance structure, the Board considered the requirement to ensure that it had the capacity and the correct skill sets to enable the success and viability of the charity in the future. As a result, the Board will be restructured, the responsibilities and role of the Finance and General Purposes Committee revised and updated (becoming the Management and Finance Committee) and two new committees would be established: a Communications Committee and a House Committee Chairmen's Forum.

01 Executive Summary

Funding and Finance

The MHA continued to face significant funding challenges including rising costs, rent caps and new government policies.

Going forward, consultancy would be reduced as far as possible, increased masonic donations would be encouraged through an awareness campaign and economies of scale would be sought wherever possible.

Marketing

Marketing would be aimed at raising the profile of MHA, within both the masonic and wider communities, to encourage greater use of the MHA by those with masonic connections.

This would be done through building brand recognition and trust, improving corporate visibility and concentrating on key messages which would enhance awareness inside and outside the masonic community.

MHA Tenants

The current tenancy agreement needed to be updated and closer alignment would be sought with RMBI and other providers. The latter would require careful planning.

Measuring Success

The following Key Performance Indicators (KPIs) would be used to measure success:

- Financial performance
- Social impact
- Tenant satisfaction
- Operational efficiency

Risks

The continuous monitoring of risk by the Board was a key task and further refinement of the risk register would be based on intelligence from the Board Members, House Chairmen and business partners; embedding the framework by regular presentation to the Management & Finance Committee and periodic review by the Board.

Conclusion

In pursuing the strategy laid out in this plan, the Board intends to continue to enhance lives through the provision of housing. This service, to both the masonic and wider communities, is evidence of the good that UGLE members bring to the people of this country. The Board intends to continue to provide high quality, affordable housing at the same time as alleviating loneliness and isolation.

Prebendal Close 50th Anniversary Celebrations

02

Introduction

In October 2023, the MHA Board considered a range of strategic proposals relating to the future of the Association.

Within the Consultation Paper considered by the Board, was a small number of overarching objectives, including:

- That MHA should aim to raise its profile, both within English Freemasonry and beyond.
- That MHA should, in accordance with its background, become more tangibly masonic.

These two objectives require a considerable degree of extrapolation and deliberation in order to establish well thought out working policies. This Strategic Plan sets out the Board's intentions in relation to the Association's strategy over the coming years.

In developing this Plan, the Board established a Working Group with a series of small workstream teams, to look at the various aspects of the overall strategy. The Plan has then been brought back to the Board for consideration and adoption. The Plan, as set out in this document, has been adopted by the Board and is in the process of implementation.

As can be seen from the text of this document, the agreed actions include:

- Restructuring of the Board to achieve a more strategic approach to the direction of the Association.
- Further empowering Board committees to enable swifter and more efficient decision-making, to reduce duplication of discussion of issues and to provide greater capacity for strategic review and development.
- The establishment of a Communications Committee to provide a continuous focus on the Association's profile and to target information at key audiences.
- To encourage greater interest in the Association among Freemasons and their families, from the position of both benefactor and beneficiary.
- To clarify the criteria for the prioritisation of applications for tenancies.
- To ensure that tenancy agreements reflect current best practice.

The Board has not resolved to make any change to its Vision and Values or to the services that the Association provides to its tenants.

In line with both internal and external evidence, through recent surveys and awards, the Board is satisfied that its approach to the provision of housing, that the Association can and should provide within its role as a Registered Housing Association, continues to fulfil expectations, both internally and externally.

It is the Board's intention to review its strategy on a regular basis; such reviews may lead to amendments to the Board's plans, in the light of changing circumstances.

03

Mission, Vision and Values

Mission Statement

It was decided that the Association's Mission Statement was still ideal for the current circumstances but would be reviewed in slow time within the next 3 years:

"We are committed to providing affordable, quality sheltered housing to Freemasons, their family connections, and others in need that are over the age of 55 who are able to live independently".

Vision Statement

"To enrich lives through great homes and services and create a vibrant and caring community based upon the values of Freemasonry".

Values

It is the view of the Board of the MHA that services that are valuable to Freemasons are likewise valuable to local communities and, consequently, that sheltered housing that MHA can provide is, or should be, valuable to all in similar circumstances, whether masonic or not.

03 Mission, Vision and Values

In similar form, MHA recognises that as people age, so they need care and support to a gradually advancing degree. MHA aspires to place its sheltered housing into this continuum. When individuals reach a point in life that leads them to seek company and some background support, for emergency and assurance, they may choose to move from ordinary independent accommodation to sheltered housing such as that provided by MHA.

Thereafter, there may be a point in a person's life when greater support, including a degree of personal or nursing care, is required. At that juncture they will require nursing home accommodation, such as that provided by RMBI.

MHA's business model is based around the use of volunteers rather than employees to run both the MHA and the House Committees.

The quality of MHA's housing is exemplified by the UK Enterprise Awards given in both 2024 and 2025 to Wilson Keys Court as the Best Sheltered Housing Provider in Staffordshire.

04

Strategic Goals
Key Challenges and Aims

4.1 Enhance Awareness of MHA Services and Selection Characteristics

- Increase knowledge about MHA within the masonic community.
- Focus outreach efforts on Freemasons aged 60 to 75 and those in rental housing.
- Promote MHA properties and services across all Provinces with a unified communication strategy.
- Encourage visits to MHA properties to build familiarity and interest.

As MHA has established through its surveys, the level of awareness of the existence and purpose of MHA is very low. This is as true close to home, even among Freemasons who live in Provinces where MHA has a house, as it is more broadly across the masonic and other communities. Although MHA is always able to fill its tenancies, the impact of a low profile is that Freemasons and family members frequently live in isolated situations with limited masonic or other community contact, when they could be enjoying the community of Freemasons in MHA accommodation.

Furthermore, a little-known charity is in danger of becoming a little-supported charity and, while MHA is not dependent on donations, those that it receives facilitate significant benefits to residents. MHA also benefits from the involvement of a comparatively small group of Freemasons and would benefit from growth in the practical support it receives.

4.2 Increase Resident Base with Masonic Connections

As a directly related aim to that of awareness, MHA believes that serving the needs of Freemasons and families should be reflected in greater numbers of connected tenants.

From the surveys, MHA is of the view that the modest number of masonic tenants is more a function of lack of awareness than lack of need. However, MHA also wants to ensure that the Association continues to serve local communities, admitting tenants who have not previously had any connections with Freemasonry.

4.3 Achieve closer relations and greater alignment with UGLE

Although MHA is an identifiable spoke/subset of UGLE, it has in practice operated entirely independently of UGLE and has in consequence been regarded as something of an outsider in respect of the UGLE complex.

This position closely reflects the legal structure, which is mandatory for any entity wishing to qualify for the benefits accorded to Housing Associations, but there is no obligation for MHA to disregard scope for better alignment and closer relations with UGLE which, as the Board agreed in October 2023, MHA should seek to achieve.

04 Strategic Goals - Key Challenges and Aims

An aspect of achieving this objective is an enhancement to MHA's strategic governance (as described in Section 6 below) to assist MHA to embed a vision of the Association as part of the greater whole and part of a continuum of support structures designed to fit the life cycle of UGLE members as well as that of the wider community.

The relevant steps that the Board is taking in this respect are:

- To move the Board into a more strategic mode in terms of both agenda and composition.
- To empower the committees to make operational decisions.

This reorganisation of the Board and committees is covered in further detail in Section 6 below.

4.4 Embed Strategic Governance and Empower Committees' Operational Decision-making

The current structure of MHA governance, as set out in Section 6, has led to limitations and inefficiencies in the form of:

- An operational approach in the Board at the expense of a strategic perspective.
- A significant degree of duplication between the deliberations at Committee and Board.

The Board aims to address these issues in order to deliver:

- A more strategic perspective.
- A significant reduction in duplication.
- Greater empowerment of committees.

The measures that the Board intends to implement to achieve these intentions are set out in Section 6 on Page 13.

05

Survey Analysis on MHA/ Provincial Engagement

Two surveys have been conducted to evaluate the relationship between the MHA and the masonic community. The first survey targeted the broader masonic community across five Provinces with MHA properties, aiming to assess knowledge, attitudes, and eligibility for MHA residency.

A total of 985 responses were collected. The second survey focused on current MHA residents with masonic connections, providing insights into their demographics and motivations. A total of 19 responses were collected.

5.1 MHA/Provincial Survey

PURPOSE

The primary goals of the MHA Provincial Survey were:

- To gauge the knowledge and attitudes of Freemasons towards MHA.
- To explore opportunities for increasing the number of MHA residents with masonic connections by examining respondents' housing situations and eligibility.

RESPONDENT DEMOGRAPHICS

The survey demographics reflect the age distribution within the masonic community:

21% UNDER 54 YEARS OLD

22% AGED 55 TO 64

28% AGED 65 TO 74

29% AGED 75+

KNOWLEDGE OF MHA

Awareness of MHA and its services is generally low:

- 38% of respondents knew their Province had an MHA property.
- Familiarity varied, with 49% awareness in Buckinghamshire compared to 26% in Staffordshire, suggesting that active promotion influences awareness.

Only 16% of over-55s and 6% of under-55s had visited an MHA property. Additionally:

57% REPORTED MINIMAL OR NO KNOWLEDGE OF MHA SERVICES

84% HAD LIMITED UNDERSTANDING OF MHA ELIGIBILITY CRITERIA

But it is the percentage of Freemasons that are not aware that is the headline figure and these findings highlight the need for improved MHA outreach and education, particularly among younger Freemasons.

05 Survey Analysis on MHA/Provincial Engagement

ATTITUDES TOWARDS MHA

Despite limited knowledge, support for MHA is high:

97% OF RESPONDENTS BELIEVE IT IS IMPORTANT FOR THE CRAFT TO PROVIDE SHELTERED HOUSING

88% OF THOSE WHO HAD NOT VISITED AN MHA PROPERTY EXPRESSED WILLINGNESS TO CONSIDER RESIDENCY

89% WOULD CONSIDER MHA HOUSING FOR A CLOSE FAMILY MEMBER

Notably, willingness to live in MHA housing decreases among under-55s who had visited a property, underscoring a potential gap in engaging younger demographics.

5.2 MHA Residents Survey

PURPOSE

The residents survey aimed to deepen understanding of the demographics and decision-making processes of current MHA residents with masonic connections. A concise one-page survey was distributed to eligible residents, resulting in 19 completed responses.

RESPONDENT PROFILE

47% WERE CURRENT OR FORMER FREEMASONS

26% WERE SPOUSES OR PARTNERS OF FREEMASONS

26% HAD A MASONIC CONNECTION THROUGH ANOTHER FAMILY MEMBER

AGE AT RESIDENCY

63% BECAME MHA RESIDENTS BETWEEN 64 AND 75 YEARS OLD

21% WERE OVER 75 YEARS OLD

PRIOR HOUSING

50% OWNED PROPERTY BEFORE MOVING TO MHA

50% RENTED PROPERTY, INDICATING HIGHER ELIGIBILITY AMONG RENTERS COMPARED TO THE GENERAL MASONIC COMMUNITY

MOTIVATIONS FOR CHOOSING MHA

71% SELECTED MHA DUE TO ITS MASONIC CONNECTION

5.3 Conclusions

- Significant knowledge gaps about MHA services and eligibility persist within the masonic community. Awareness is higher in Provinces with active promotion strategies, such as Buckinghamshire.
- The community shows overwhelming support for MHA's mission, with high interest in its housing options despite limited understanding.
- Current residents typically transition to MHA housing between ages 64 to 75, highlighting a key age group for future outreach efforts.
- Renters are more likely to transition to MHA housing than property owners, underscoring the importance of identifying and engaging this demographic.

05 Survey Analysis on MHA/Provincial Engagement

5.4 Actions

INCREASE AWARENESS

Develop a standardised, multi-channel outreach strategy to promote MHA to Freemasons across all Provinces, leveraging successful methods from Buckinghamshire. Freemasons should also be made aware that MHA housing may be an option for other family members.

Include prominent features in newsletters and provincial communications and promote MHA Housing to Almoners and other members of the wider masonic community.

This Action will be pursued by the new Communications Committee, alongside other marketing actions in Section 8 below.

TARGETED MARKETING

Focus efforts on individuals aged 64 to 75 and those in rental housing to maximize eligibility and interest.

This Action will be pursued by the new Communications Committee, alongside other marketing actions in Section 8 below.

EDUCATION CAMPAIGNS

Launch initiatives to educate Freemasons about MHA services, selection characteristics, and the application process. This Action will be pursued by the new Communications Committee, alongside other marketing actions in Section 8 below.

Encourage visits to MHA properties to enhance understanding and engagement. This Action will be pursued principally by the House Committees.

RESIDENT ENGAGEMENT

Continue to conduct residents surveys to help to refine strategies and address evolving community needs.

By addressing these areas, MHA can strengthen its connection with the masonic community, expand its resident base, and fulfil its mission more effectively.

06

Governance and Management

6.1 Review of Governance

As a result of several matters of best practice that MHA is minded to adopt, a key aspect of the Strategic Review has been to consider our governance structure. The focus of this governance review has been to ensure:

- That the Board has the capacity, both in time and experience, to fulfil a strategic role, maintaining an overview of all principal issues facing the MHA and to ensure that the Association continues to be effectively managed and governed.
- That the size of the Board does not exceed optimal, considering optimal to be a maximum of 10 to 12 members.
- That appropriate periods of service on the Board are observed, considering the appropriate period to be 6 years, with some extensions where special issues arise, including service as Chairman and difficulty in replacing important skill-sets.
- That appropriate committees are established to oversee the continuous processes, including management of operations, management of financial matters and the maintenance of the MHA profile, with both the masonic and wider world.

6.2 Current Governance Structure

- The Board, which includes all House Committee chairmen and several expert members (e.g. fire safety) who report regularly to the Board, reports annually to Association members.
- Finance and General Purposes Committee (FGPC) which reports to the Board
- Outsourced Finance and Company Secretary activity which reports to the Board and FGPC.
- House Committees, which oversee the management of their respective Houses – reporting to the Board and FGPC.
- A newly established Communications Committee (see below).

6.3 Intended Actions

RESTRUCTURING OF THE BOARD

The Board should be reformed to achieve the following:

- Its size limited to between 10 and 12 members.
- All members to be elected for terms of 3 years.
- Members should normally not serve more than 6 years on the Board.
- Exceptions to the 6 years maximum should be minimised and that service beyond 9 years should not be permitted.
- The Board should contain members whose combined experience includes those skill-sets important to MHA, including, knowledge of other Housing Associations, legal expertise, accounting and finance, understanding of properties such as those belonging to MHA, understanding and knowledge of the strategy and approach of UGLE.
- Where it is not practicable to retain any of these skill-sets within the Board membership, that the Board should consider alternative means of maintaining sufficient expertise to support and advise the Board.
- One member of the Board should be one of the House Committee chairmen and that that member would not normally serve on the Board for more than one 3-year term.
- The Board should ensure that its agenda and MI reflects its strategic responsibilities.
- The Board should determine what matters are reserved to the Board.

06 Governance and Management

MANAGEMENT AND FINANCE COMMITTEE (MFC)

All operational and financial responsibilities of MHA should be delegated to a MFC with the following requirements:

- It will report to the Board.
- It will make recommendations to the Board where any decision sought by the MFC falls within matters reserved to the Board.
- Terms of Reference for the MFC will be established and remain under the control of the Board.
- MFC members and the Chairman will be appointed by the Board.
- The Chairman of the Board will be an ex officio member.
- Members will include the chairmen of the House Committees.
- The size of the MFC should not normally exceed 12 members.

COMMUNICATIONS COMMITTEE

A Communications Committee should be established as follows:

- It will report to the Board.
- Its role will be to establish and maintain a strong profile for MHA both within the membership of UGLE and with the general public.
- It should be empowered to co-opt support to enable it to operate effectively.
- It should not normally exceed 12 members.
- It should make recommendations to the Board where any decision sought by the Communications Committee falls within matters reserved to the Board.
- Its chairman and members will be appointed by the Board.

HOUSE COMMITTEE CHAIRMEN'S (HCCS) FORUM

A House Committee Chairmen's Forum should be established[1] as follows:

- All House Committee Chairmen are to be members of the Forum.
- The Forum should be chaired by the HCC currently serving on the Board.
- The Forum should provide the opportunity for the HCCs to share best practice and to discuss matters of mutual concern.
- It should consider matters referred to it by MFC.
- It should meet no less than twice per annum.

TIMEFRAME FOR RECOMMENDED CHANGES

All recommended changes should be made according to a schedule determined by the Board and that this schedule should take account of the need for clarity and coordination and the need to effect these changes without undue delay and before the end of 2025.

6.4 Management Arrangements

The current management structure involves the Board and its committees, House Committees with a Scheme Manager and Knox Cropper, which provides contracted administration in specified areas. With the exception of the Scheme Managers and Knox Cropper, MHA's governance and management are undertaken by unpaid volunteers.

Following the resignation of Eldon Housing from its appointment as Administrator for MHA, the Association appointed Knox Cropper as Administrator. However, Knox Cropper is not in a position, or expected, to fulfil all the duties and tasks that were previously performed by Eldon Housing. This has resulted in gaps arising in the resourcing of some aspects of the Association's management and administration.

[1] As a HCCs' Forum already exists on an ad hoc basis, these recommendations build on recent experience.

06 Governance and Management

To assist the Board to identify the gaps and specify the tasks that now need reallocation, the Board has appointed Arc4 to report to it on the issue.

It is anticipated that when the reporting by Arc4 is complete, a paper will be presented to the Board with recommendations for future resourcing. It is expected that the resourcing of the 'gap areas' will take the form of a combination of:

- Greater use of Knox Cropper.
- Greater empowerment of Scheme Managers.
- An on-going role for Arc 4.
- Some additional resource from an additional Executive Officer, who might be a part time employee of MHA or a self-employed consultant.
- Assistance on policies and procedures from another housing association.
- Continuing governance and management by unpaid volunteers.

6.5 Conclusion

By these measures, the Board intends to achieve:

- A more strategic approach.
- A better and higher profile for the Association.
- A higher level of knowledge and understanding of the Association.
- Better participation from Freemasons and their families.

The Board also intends to maintain and enhance the facilities and services provided to our tenants.

07

Funding and Finance

The housing sector as a whole is facing significant financial pressure due to rising costs, pressure on rental income, necessary investment needs in existing homes, and the ever-increasing regulatory burden. These pressures are impacting the ability to invest in new properties and maintain existing ones, potentially leading to challenges in meeting the needs of those requiring social housing.

7.1 Main Issues

The main issues facing MHA are:

RISING COSTS
Increased costs for repairs, maintenance and building safety measures are putting a strain on housing association budgets.

REAL TERMS REDUCED RENTAL INCOME
Rent caps have led to lower than anticipated income, impacting financial stability.

INCREASED INVESTMENT NEEDS
Significant investment is required to improve existing homes, including energy efficiency, fire safety and meeting new standards, further straining financial resources.

GOVERNMENT POLICIES
Government policies, such as the introduction of new building and fire safety requirements, have increased the burden on housing associations to invest in their existing stock.

IMPACT ON NEW HOUSING
The increased financial pressures are forcing some housing associations to scale back their development plans, potentially hindering the delivery of new social homes.

NEED FOR GOVERNMENT SUPPORT
All stakeholders recognise the need for government investment in new social homes, as well as addressing the current shortage of affordable housing.

7.2 MHA Policy

A prudent approach to spending should be maintained with the priority being to remain compliant with regulation, to maintain properties to decent homes standards, and comply with fire and other health and safety critical requirements. Consultancy costs should therefore be minimised, with offers for pro bono advice pursued where possible.

Current spending levels resulting from governance reviews and fire safety compliance are depleting the cash reserves of the Association. There remains, however, scope to maximise the return on cash held whether through investments or high-interest rate deposits.

MHA should continue to raise awareness and foster relationships within the wider masonic community in the hope of increased donations to support income levels.

MHA's business model is built on ensuring that services to existing residents are maintained at a high level and fully funded. To deliver Value for Money, MHA must also be prepared to be more commercial and generate economies of scale, possibly via widening MHA's national presence to other masonic social housing schemes, whether by acquisition, merger or provision of management services.

08

Marketing

8.1 Overview

The principal purpose of our approach to marketing is to raise the profile of MHA, within both the masonic and wider communities, so that individuals for whom MHA accommodation is primarily intended, and to whom it is intended to be attractive, will be better placed to take up the opportunity of the accommodation that MHA offers. Marketing of MHA is a key part of our strategic goal of enhancing awareness of MHA services and availability, set out in Section 4 on Page 8.

8.2 Strategic Objectives

BUILD BRAND RECOGNITION AND TRUST

- Establish MHA as a recognised provider of quality sheltered housing within the masonic community.
- Create consistent messaging that communicates our masonic values and principles.
- Develop a distinctive brand identity that differentiates us from other housing providers.

ENHANCE STAKEHOLDER ENGAGEMENT

- Strengthen relationships with Provinces, UGLE and the broader masonic community.
- Increase awareness among potential residents aged 64 to 75 (identified as a key demographic).
- Build strategic partnerships with complementary organisations.

IMPROVE CORPORATE VISIBILITY

- Raise the profile of MHA within the housing sector and relevant industry networks.
- Share the MHA story through strategic media relationships.

8.3 Key Messaging Framework

CORE CORPORATE MESSAGE

- We enrich lives through great homes and services, creating a vibrant and caring community founded upon the values of Freemasonry.

MHA 50 MESSAGES

- A 50-year legacy of providing quality housing to Freemasons, their families and the wider community.
- Celebrating our history while building for the future.
- Showcasing the volunteer commitment that has sustained MHA for five decades.

SUPPORTING MESSAGES

- Our masonic heritage provides a unique foundation of care, integrity, and community.
- We offer more than housing – we provide community and belonging.
- Quality and affordability combine to create exceptional living experiences.
- Our independent living solutions help residents age well with dignity and support.

8.4 Conclusion

Recognising the need to raise awareness of MHA, especially among those to whom it can be most valuable, the Board intends to use appropriate marketing to achieve this aim. The new Communications Committee will take responsibility for this programme.

09

Our Tenants

9.1 Current Arrangements

INDEPENDENT LIVING

MHA is a sheltered housing provider, currently offering 5 schemes located within Southern England and the Midlands. It does not provide any care within its schemes, although it does provide some amenities, so it is essential that each resident has the capacity to live independently.

TENANCY AGREEMENT

Residents, who must be at least 55 years old, currently occupy their accommodation under the terms of an assured non-shorthold weekly tenancy agreement, which sets out the terms and conditions of occupation and the rent and other service and supplemental charges to be paid.

Rents and service charges are reviewed annually in either April or September each year. The tenant can remain an assured tenant as long as he or she occupies the apartment as his or her principal home.

RENTERS' RIGHTS BILL (RRB)

Government is currently introducing new legislation for tenanted residential property which will impact the terms under which MHA's tenants occupy their accommodation.

The Bill is expected to receive Royal Assent in 2025 and to be introduced as Law thereafter.

RENTS

Rents are based on 80% of market rents but subject to the relevant, locally-set Housing Benefit cap for social housing. Rents are increased annually, following recommendations from MHA's (currently designated) Finance and General Purposes Committee to the Board.

SERVICES AND FACILITIES

All repairs, maintenance and decoration of the property are managed by MHA. The tenant has to provide most of his or her own furniture, furnishings and portable equipment and is expected to keep their own apartment clean and tidy.

09 Our Tenants

The common areas are cleaned by MHA. The tenant is able to use communal facilities on site which typically include a lounge and dining facilities, and benefit from amenities and services provided by MHA from time to time, such as hairdressing and entertainments, in some cases for an additional charge.

MARKETING

The process for marketing available places, and for vetting and admitting new tenants is largely governed by the local house committees.

TENANT SELECTION AND NOMINATIONS FROM LOCAL AUTHORITIES

There are no nomination agreements in place between MHA and local authorities (and no evidence of schemes receiving either capital or revenue funding from local authorities). However, nominations are received from time to time from local authorities and other agencies and bodies such as Age Concern, but the local house committee retains the discretion to decide whom to admit.

There is typically a waiting list for each scheme and little need to approach local authorities for tenants. Although there are regular discussions between Scheme Managers and their relevant local authorities, local authorities do not seek to impose occupancy criteria or specific nominated tenants on a scheme. It is accepted that tenant selection is at the discretion of the provider. Local Chairs are always careful to maintain the right 'mix' of residents within their properties to minimise social difficulties and maintain a friendly and supportive atmosphere.

RELATIONSHIP WITH HOMES ENGLAND

During the 1980s and early 1990s, MHA received a Social Housing Grant from a predecessor organisation to Homes England, amounting to some £4.5m across the five properties.

Homes England does not impose occupancy criteria or conditions on homes that they fund and does not have a charge over any of the properties. No interest is payable on the grant amounts, nor are they amortised or depreciated, and there is no time limit on their retention.

However, the grant in each case would be repayable in full upon certain 'relevant events', which include asset disposal, change of use, redevelopment, extended voids or the deregulation of MHA from the Regulator of Social Housing.

MASONIC CONNECTIONS

Masonically-connected applications are encouraged, but each application is judged on its own merits. The current masonically-connected occupancy is approximately:

40%
HAMILTON COURT

25%
READING COURT

25%
PREBENDAL CLOSE

23%
WILSON KEYS

10.5%
PALMER COURT

09 Our Tenants

Most schemes report a few masonically-connected people on their waiting list, although Reading Court reports 100% of its waiting list being either Freemasons or nominated by Freemasons. Neither Homes England nor the relevant local authorities constrain the allocation of places to Freemasons or masonically-connected occupiers.

All schemes aim to work closely with their local and provincial masonic groups, involving them in promotion, fundraising and hosting visits.

9.2 Actions

THE NEED FOR AN UPDATED TENANCY AGREEMENT

- MHA's tenancy agreement is the 'master control document' for the management of the business. However, the current form of tenancy agreement is outdated and needs review. The current legislative and regulatory environment is changing with the introduction of the Renters' Rights Bill (RRB). The RRB, when it becomes Law, is expected to give a tenant the right to a tenancy for life (assuming they comply with tenancy obligations) and to constrain a landlord's automatic ability to achieve possession, other than via a successful application to the Court.

ACTION PLAN TO UPDATE TENANCY AGREEMENT

- Finalise the new tenancy agreement and apply it to all new tenants.
- Consider the need and appropriateness of inviting existing tenants to accept the new tenancy agreement.

FUTURE ALIGNMENT WITH RMBI AND OTHER PROVIDERS

- A closer alignment with RMBI is an aspiration for MHA.
- A 'through-life' model for senior living and elderly care for Freemasons and their families could be a broader ambition.
- As indicated above, the potential for RMBI to be a potential alternative accommodation provider in the event that a tenant has to be moved would be very advantageous. The ability to support specific cases will obviously depend on the availability of places in the right locations and affordability.
- Considerations may include how far MHA, by achieving greater scale, could improve its financial metrics and cost-effectiveness, as well as securing access to capital for major works and renovations etc., as part of its plan for financial sustainability.

FUTURE ALIGNMENT ACTION PLAN

To consider the appropriate timing and substance of relevant discussions with RMBI.

10

Measuring Success

There are four key performance areas:

10.1 Financial Performance

The value for money metrics used in our annual accounts are useful for looking at more than just the surplus for the year as they incorporate costs per social housing unit, operating margin and the return on capital employed in the business. We also include voids and arrears management in this category. We can also use benchmarking against other local housing associations to identify areas for improvement and to demonstrate accountability to tenants.

10.2 Social Impact

Social impact includes measuring the positive impact on our tenants and the masonic community, as well as the local community and wider environment, such as improved health and well-being, economic benefits and environmental stability. This is also an exemplar of the UGLE strategy "Freemasonry in the Community" by demonstrating social value to build trust and support within our local communities.

10.3 Tenant Satisfaction

Tenant satisfaction methods include information gleaned from our biennial Tenant Surveys and management information on repairs and maintenance, fire and safety, residents' complaints and building safety. Also included here is our risk management information. Monitoring these will help MHA to better understand tenant experiences and identify areas for improvement, ultimately contributing to better service delivery and a continued satisfactory tenant experience.

10.4 Operational Efficiency

Measuring operational efficiency assists MHA to optimise our processes and minimise costs whilst maintaining high quality services. This includes metrics like repairs, turnaround times, voids and arrears management as well as utilities costs and efficiencies. Improving our operational efficiency will lead to costs savings, better resource allocation and enhanced service delivery.

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Risks

The Board has set a strategic objective that comprehensive risk management becomes a tool to strengthen MHA delivery and resilience.

11.1 Goals

The goals of the Association's recently instituted risk management approach are to embed a proactive, organisation-wide risk framework to safeguard the charity's mission, enhance the quality and safety of our service to tenants, and contribute to the long-term sustainability of the business. The system will allow MHA actively to shape its future, securing both its short-term operations and long-term future.

11.2 Components of the system

RISK IDENTIFICATION AND MITIGATION

- Risk assessments to identify potential threats to operations, finances, compliance, and tenant welfare.
- Develop tailored mitigation strategies for high-priority risks, such as funding instability, property maintenance issues, and regulatory non-compliance.

CULTURE AND ENGAGEMENT

- Increased Board awareness of risk management practices.
- Foster a culture of risk management and control across the organization.

INTEGRATION INTO DECISION-MAKING

- Embed risk considerations into strategic planning and operational decision-making at Board and FGPC (and in the future, MFC).
- Use risk analysis to guide project planning, resource allocation, and service design.

MONITORING AND REPORTING

- Implement systems for ongoing monitoring, reporting, and review of risks.
- Establish clear metrics to measure the effectiveness of risk management efforts.

11.3 Outcomes and Benefits

- Improved resilience to external and internal shocks, safeguarding tenant welfare and condition of the Houses.
- Focused decision-making and resource allocation.
- Enhanced compliance with financial, statutory and regulatory requirements.
- Sustainable financial operations and the avoidance of unnecessary costs associated with legal action or operational interruptions.
- Increased stakeholder confidence, including the Regulator of Social Housing, and the 5 masonic Provinces and other closely associated masonic groups.
- Embedding of a risk-aware (but not risk-averse) culture.

11.4 Timeline

PHASE 1 (2023-4)

Commence risk identification, analysis, evaluation and mitigations; commit to a redrafted register tailored to key areas of concern: governance, operational and financial; refinement among working group; initial draft and approach presented to the Board to commence engagement with proposals for maintenance, implementation and development.

PHASE 2 (2025-6)

Monitoring of risk and refinement of risk register based on intelligence from the Board Members, House Chairmen and business partners; embedding the framework by regular presentation to FGPC (in the future, MFC) and periodic review by the Board.

PHASE 3 (2026-7)

Continued active development and review of impact.

11.5 Key Performance Indicators (KPIs)

- Reduction in number of hazards with unacceptable or undesirable risk ratings over 3 years.
- Number of Board members contributing to the risk management process.
- Frequency and quality of risk reporting to the board.

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Conclusion

This Strategic Plan sets out the Board's intentions over forthcoming years. The Board is well aware that external factors, including legislation, may have an impact on the proposed strategy and that, for that and other reasons, today's intentions may need minor, or even major, adjustments.

Nevertheless, it remains the Board's intention to drive forward its two primary strategic aims:

- That MHA should raise its profile, both within English Freemasonry and beyond.
- That MHA should, in accordance with its background, become more tangibly masonic.

In pursuing this strategy, the Board intends to continue to enhance lives through the provision of housing. This service, to both the masonic and wider communities, is evidence of the good that UGLE members bring to the people of this country.

The Board intends to continue to provide high quality, affordable housing at the same time as alleviating loneliness and isolation.

MASONIC HOUSING ASSOCIATION

STRATEGIC PLAN

2025

50TH ANNIVERSARY

MASONIC HOUSING ASSOCIATION