



MASONIC
HOUSING
ASSOCIATION



ANNUAL REPORT

2024



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 9-13.

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.

VISION & MISSION STATEMENT

OUR VISION

To ensure that our tenants, both now and in the future, live in safe, affordable, fit for purpose accommodation.

MISSION STATEMENT

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.





CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2024

2024 was a year of hard work and wonderful contributions from all our volunteers, including those who serve on our Board, House Committees and other committees. We remain stable and very busy.

Much of the work has been related to refreshment of the essentials in our five Houses, including vigilance in safety infrastructure. The security of our tenants remains, as it always will, our first priority.

MHA in safe hands

Financially, the Association has continued to generate a modest yet meaningful surplus on its current account. This financial stability allows us to invest in essential improvements to our properties without needing to borrow for capital projects. We are sincerely grateful to all who have donated - your support makes our continued progress possible and enhances the lives of our tenants.

More importantly, I'm pleased to report that our tenant population remains stable, with waiting lists for all our Houses. That remains a wonderful and strong endorsement of the value and impact of our work.

Changes to Board and to Board Committees

We had no departures from the Board in 2024, but we benefited from the arrival of Quentin Humberstone, who has previously been the Grand Treasurer of the United Grand Lodge of England (UGLE). In the invaluable Finance & General Purposes Committee, the Chairman Prof Mike Jones stepped back from that role after a great many years, while remaining Deputy Chairman of the Board. As Chairman of F&GP Committee he has been succeeded by Kai Hughes, who brings to that role, from elsewhere, extensive experience of sheltered housing.

Outside the Board, the informal appointment of our President, Geoffrey Dearing, in late 2023 was confirmed at the AGM in June 2024.

In the coming year, we are due a number of retirements from the Board, so this quiescence will not last long.

Establishment of Communications Committee

The establishment of a Communications Committee is part of our Strategic Plan and has been actioned, with the Board's agreement, in advance of the completion of the Plan. The Board agreed that there was no benefit in delaying the introduction of the Committee. The Committee's objective is to raise and maintain the profile of the Association. It started work in the autumn of 2024 and has begun to have a significant impact on general awareness of MHA. This has already had the added benefit of encouraging donations, all of which go towards providing additional comfort and enjoyment for our tenants.

Strategic Plan

Work on the Strategic Plan continued throughout the year. Using a number of different work-streams, a range of Board members and others have worked at developing practical plans from high-level concepts. The principal aims remain as before – to raise the MHA profile, across masonry and the wider community, so that there should be a much greater awareness of what the Association has to offer, and how others can help to support us. Much hard work has been done and we hope to publish a summary of the Plan during 2025.

We have already taken a number of steps related to our strategy, including the establish of a Communications Committee. We also plan other changes to our governance arrangements, which we hope to adopt in the course of 2025.

Continued overleaf >>



CHAIRMAN'S STATEMENT

FOR THE YEAR ENDED 31ST DECEMBER 2024

Financial outcome and spending

The financial surplus for the year has remained at a healthy level, albeit reduced from the prior year. Although income has risen by some £85k, operating expenditure has risen by nearly £145k. The Board is very conscious that while our income is largely controlled by regulation, expenditure is exposed to inflation and ever more demanding regulatory standards. The Association's current finances are sound, but the long-term outlook is not easy to forecast.

In the year, capital expenditure has continued at an historically high level, continuing the programme of replacing and up-grading buildings and equipment. The Board aims to maintain an adequate cash cushion to facilitate necessary refurbishment.

Administrator & Auditors

Knox Cropper, previously the auditors of the Association, have continued in the role of Administrator throughout the year, and Beevers & Struthers have continued as our Auditor. We are grateful to both firms for their continued administrative support.

Preparation for MHA 50

As our 50th Anniversary year approached, we asked our Deputy Chairman, Professor Mike Jones, to plan the structure of our celebrations and to arrange a modest but focal Reception at Freemasons' Hall in London, generously sponsored by The Grand Stewards' Lodge.

During 2025 each of our Houses will host an eventful and sparkling daytime event for our tenants and for local and national visitors, celebrating the occasion and raising the profile of the Association. Much hard work by our volunteers and our Scheme Managers is going into making 2025 a successful and memorable year.

Volunteers, Staff & Donors

The Board remains deeply grateful to the dedicated staff at our Houses, the many volunteers serving on our House Committees, and their generous wives, all of whom give so freely of their time and energy. Their contributions are vital to the smooth running and upkeep of our Houses. This support is valued not only by the Board, but also by the tenants whose daily lives and homes are greatly enriched by their commitment and care. We are also immensely grateful to our kind sponsors and donors. Their contributions enable us to make the MHA a special and happy place for our tenants.

I would also like to add a special thank you to all who have served on the Board, very much including those who are stepping down from the Board in the course of 2025.

Looking forward

In the course of 2025, we hope to deliver our Strategic Plan and to start to see the benefits from it. Those benefits we hope will include a much raised profile for the Association, bringing the advantage of wider support from across the community, including of course the local and national masonic community. We hope that this support will be accompanied by wider interest in taking up tenancies in our Houses and we look forward to welcoming new tenants as vacancies arise.



Oliver Lodge
Chairman



PERFORMANCE

CAPITAL EXPENDITURE INCLUDING FUTURE PROOFING

Over the year the Association has continued to concentrate major capital expenditure on improving fire safety with the replacement of communal and flat entrance doors.

Other capital expenditure has included continuing our bathroom and kitchen upgrade programme.

Achieving net zero targets continue to be monitored and any such improvements will form part of the review of our planned maintenance programme.

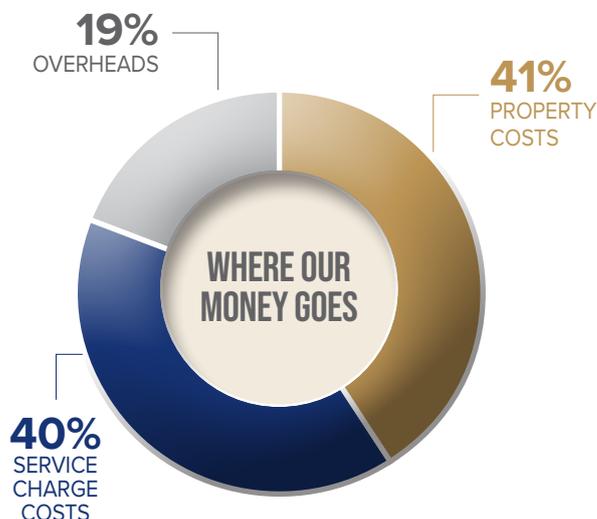
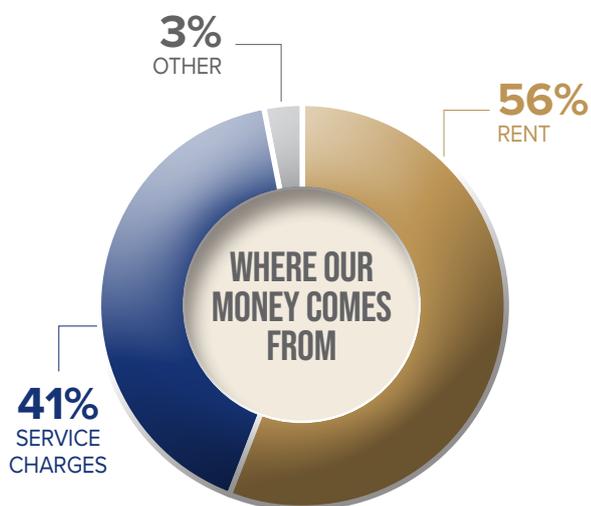
Douglas Neill
Board & Finance & General Purposes Committee Member

“Hamilton Court is a great place to live – we have a 1st class Scheme Manager, Sarah, with a very good social and neighbourly environment”

“We have all enjoyed entertainers and other activities, thank you to our great staff at Wilson Keys Court who support us in all we do”



Value for Money





VALUE FOR MONEY

The regulatory framework for housing associations includes a Value for Money (VFM) standard that requires registered landlords to manage resources economically, efficiently and effectively in the provision of housing and services, and for Boards to maintain a robust assessment of VFM performance and to articulate how they will deliver VFM.

The results of Masonic Housing Association have been compared to the Acuity smaller providers 2023/24 results.

BUSINESS HEALTH	2024 RESULT	2023 RESULT	ACUITY SCORE CARD	MASONIC TARGET
Operating Margin (overall) %	13.07%	18.86%	15.52%	15.67%
Operating Margin (social housing lettings only) %	12.36%	18.48%	18.52%	15.12%
EBITDA MRI interest Cover %	-%	-%	200%	-%
OUTCOMES DELIVERED				
Reinvestment %	4.68%	6.42%	2.7%	3.45%
EFFECTIVE ASSET MANAGEMENT				
Return on Capital Employed %	2.16%	2.84%	2.53%	2.53%
OPERATING EFFICIENCIES				
Headline Social Housing Cost Per Unit	£8,699	£8,593	£6,447	£7,572

Operating Margin: These metrics measure the overall profitability of the Association, excluding exceptional items. The Association's margin decreased in the year due to increased services and maintenance costs. Voids also increased but remain within budgeted levels.

Reinvestment: This metric measures the funds being invested in both new properties and improvements to existing properties as a % of existing property portfolio. While lower in 2024, the Association remains above the sector average as it carries out works in respect of fire safety to the properties.

Return on Capital Employed: This metric 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 are consistent with the industry standard and demonstrate a commitment to investment in social housing.

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 increased in the year due to increased services and maintenance costs. The Association remains higher than the sector comparison due to the additional level of services provided to the Association's tenants.



SUMMARY OF FINANCIAL POSITION

SUMMARISED ACCOUNTS FOR YEAR ENDED 31ST DECEMBER 2024

STATEMENT OF FINANCIAL POSITION		
	2024	2023
	£	£
Fixed Assets		
Housing Properties	9,685,672	9,507,876
Other Fixed Assets	71,221	83,643
	9,756,893	9,591,519
Current Assets		
Trade and other Debtors	43,400	33,455
Cash and cash equivalents	791,326	690,925
	834,726	724,380
Creditors		
Amounts falling due within one year	(223,531)	(144,402)
Net Current Assets	611,195	579,978
Total Assets Less Current Liabilities	10,368,088	10,171,497
Creditors		
Amounts falling due outside one year	(3,647,711)	(3,692,852)
Total Net Assets	6,720,377	6,478,645
Capital and Reserves		
Called Up Share Capital	49	47
Restricted Reserves	8,115	8,115
Unrestricted Reserves	6,712,213	6,470,483
	6,720,377	6,478,645

STATEMENT OF COMPREHENSIVE INCOME		
	2024	2023
	£	£
Turnover	1,715,489	1,635,720
Operating Expenditure	(1,491,258)	(1,346,547)
Operating Surplus	224,231	289,173
Interest Receivable and Other Income	17,499	11,940
Interest Payable and Similar Charges	-	-
Surplus On Ordinary Activities Before Taxation	241,730	301,113
Taxation on Surplus on Ordinary Activities	-	-
Total Comprehensive Income for The Year	241,730	301,113



FINANCIAL PERFORMANCE

These summarised financial statements, which comprise the Summary of Financial Position and Statement of Comprehensive Income 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 2024 are available upon request by calling **01428 652788**.

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.





HAMILTON COURT

NELSON PLACE
SOUTH WOODHAM FERRERS
ESSEX CM3 5FJ

43 ONE BEDROOM FLATS

Scheme Manager - Sarah Darbourn

☎ 01245 323743

✉ schememanager@hamilton-court.co.uk

🌐 www.hamilton-court.co.uk

Well another busy year has gone by and work on Hamilton Court is nearing the end of “future proofing” All the entrance doors to the flats are now complete with the last door fitted a few weeks ago.

We followed this by replacing the main entrance door as this did not comply with the latest fire regulations. The new entrance door opens outwards so the existing porch had to be replaced, and the same time we decided to get rid of the overgrown shrubs to the right of the porch.

We now look like a brand new building again!!

The extension to the carpark is proving to be difficult as the Chelmsford Council are resisting the change, we will however press on.

The gardener and window cleaner have continued to give us a great service and return promptly if a problem arises. A special thanks to Zoe, our day to day cleaner, for the great work she and her team provide. The Committee are very grateful for their loyal service.

This spring we will replace the conservatory roof from the existing plastic to a robust solid roof which will transform the area into a Summer Room which can be used more efficiently during the year.

Mrs Sarah Darbourn, our super Scheme Manager has continued to improve the lives of all the residents with new activities and has the ability to rectify any issues they have in a very efficient manner.

BBQ's are still being enjoyed, particularly in June with our group of opera singers, fun had by all. Christmas, Halloween parties continue to be a great success along with other social events organised by the residents themselves.



“A very well run establishment, with a wonderful communal garden and social side”

I am very pleased to say that we have a long waiting list of single persons and couples who are desperate to move into Hamilton Court. They have all viewed the property and are delighted with the rooms and the locality of the property, plus the additional benefits that go with it. This you do not get at other sheltered housing accommodations.

I would urge all Almoners to make a visit to Hamilton Court. This year we had a monthly visit from a designated Almoner, so that the residents can speak to an independent person if they feel unable to talk to one of us. Almoners can inform the members of their Lodges/Chapters the facilities that we offer.

The following details will be of some help; Hamilton Court can accommodate twelve couples in double flats and thirty-one single tenants, in specially designed flats for the active persons over the age of 55 who wish to retain their independence, do their own shopping, cook their own meals and have their own front door, but find the presence of a Scheme Manager and stable housing costs a great comfort. All the flats are unfurnished and are held on assured tenancies.

Robert Mathew
House Committee Chairman



PALMER COURT

HATTON AVENUE
WELLINGBOROUGH
NORTHAMPTONSHIRE
NN8 5UZ

35 ONE BEDROOM FLATS

Scheme Manager - Chris Rayatt

☎ 01933 273140

✉ chris@palmercourt.org

Palmer Court in Wellingborough enjoys views over the historic Broad Green. Wellingborough, a former market town is enjoying significant growth with new developments at Stanton Cross and Glenvale Park.

To help serve our town and the surrounding area an exciting new shopping complex known as Rushden Lakes has been constructed just a few miles away incorporating virtually all the well-known high street names, set in a Wetlands Nature Reserve managed by the Wildlife Trust.

This year, our scheme manager of some 18 years, Mrs Jill Lett has sadly retired, but we have been most fortunate to employ Mr Chris Rayatt in her stead. Chris has an extensive knowledge of the care industry having previously worked as an entertainments and activities manager with one of our competitors. Not only is he an experienced musician, but he also organises many different social activities for our residents, in addition to having great administrative skills and knowledge of important Health & Safety legislation.

Chris works closely with the House Committee that comprises of local Freemasons who bring other specialist skills enabling the provision of a balanced and very experienced overview of day-to-day activities, this ensures the provision of the highest standard of voluntary care for our local community.

Palmer Court was very fortunate last year to receive many donations from local Masonic Lodges, The Provincial Grand Charity of the Province of Northamptonshire and Huntingdonshire and various individual Masons. Such donations enable us to provide those extra facilities and functions that other local authority sheltered housing schemes are unable to include. We also give our tenants a special Christmas present to help with the cost of their own celebrations.



As mentioned above, social events at Palmer Court are organised and run by Chris and helped by several residents with the support of Committee Members. Details of our social events are published on our Facebook page and updated at least weekly and show a multiplicity of different activities. Over the summer the well-known local entertainer, Ann Marie came to perform '60s -70s' music at our garden party, which was very well attended by our residents.

In December, as part of our 'Christmas at Home' party local singers Lesley Ann Parker and her daughter Katie Rose entertained residents with a wide selection of Christmas songs.

During one of our coffee mornings in December we were delighted to welcome W Bro Mick Warren the Provincial Grand Charity Steward who presented a £1500 cheque thereby giving our residents a very special personal Christmas present.

Our annual Garden Party will take place next year on the 20th May with entertainment from Perfect Vintage to mark the 50th Anniversary of the Masonic Housing Association.

Ian Richards
House Committee Chairman



PREBENDAL CLOSE

CASTLE STREET
AYLESBURY
BUCKINGHAMSHIRE
HP20 2RY

29 ONE BEDROOM FLATS **2** TWO BEDROOM FLATS **2** STUDIO FLATS

Scheme Manager - Beverley Mills

☎ **01296 433511**

✉ **manager@prebendalclose.org.uk**

Prebendal Close is run by a full time Scheme Manager, Beverley Mills, who also lives on site and is assisted by a volunteer committee, made up of Freemasons, each with a different set of skills to bring to the scheme.

Prebendal Close is in the heart of the old town of Aylesbury, and we have 33 flats offering sheltered accommodation to Freemasons, their families and the general public. We have a healthy waiting list, and applications are welcome from those who can live independently and are sufficiently mobile as we are on a steep hill and have 3 storeys. The flats are decorated to a high standard and all flats have a kitchens and bathrooms fitted to a modern finish.

In 2024 we have had a new state of the art call system, upgraded to move with the times and ensure the safety and wellbeing of our residents. The Careline system takes over when the Scheme Manager is off, providing continuity of care so, the residents feel safe and have extra peace of mind that help is not far away if needed.

With safety in mind, we continue to improve and update the fifty-year-old buildings with the resident's safety and wellbeing at the front of all that we do. The Summer Room will have a new economical roof fitted this year to ensure that the residents can enjoy it in both the summer and winter times, as it is one of the most popular, social rooms.

We have a gardener for the maintenance of the grounds and a housekeeper to maintain the communal areas and both are valued members of staff who often go the extra mile to ensure the residents are happy and that the building and grounds are well looked after.

Prebendal Close is a unique place to live, in that everyone is social with each other, and it has a friendly atmosphere with a great community spirit.



Thanks to the generosity and kindness of our local, and some not so local, Freemason lodges, who make generous donations to the Scheme, we have been able to do many social events within Prebendal Close and away from the Scheme over the past year. This has included a river cruise in London, Pantomime, and theatre trips. We have many social events in-house including, two 90th Birthdays, fish and chips lunch, quiz nights, cheese and wine evenings with performers, coffee mornings, BBQs and the open gardens event for the local hospice, Florence Nightingale.

We are also very fortunate to have one of the local lodges, who come regularly, every Christmas, bringing refreshments and their best singing voices for a Christmas carol concert which is both enjoyed and appreciated by the residents.

This year we are all looking forward to our very own celebration of the MHA being 50 years old alongside a host of events, being organised between all the Schemes to celebrate this momentous occasion

Again, our green fingered resident Shelia Burns who is in her 90s won a Silver award for the Best Communal Back Garden in the local competition Aylesbury in Bloom! Shelia shows age is nothing but a number and we look forward to seeing what this year will bring.

Terry Stocker
House Committee Chairman



READING COURT

TIDDINGTON ROAD
STRATFORD UPON AVON
WARWICKSHIRE
CV37 7SA

45 ONE BEDROOM FLATS

Scheme Manager - Rachel Keenan

📞 01789 297301

✉ admin@readingcourt.com

In a very pleasant situation on the outskirts of Stratford-upon-Avon, Reading Court consists of 45 flats, mostly double, offering sheltered accommodation for those over 55 who wish to maintain an independent lifestyle.

It is a popular location. The centre of the town is a walk of just over a mile, but residents may take advantage of the local bus service. Off road parking is permitted in designated areas, for residents with cars.

The last year saw the completion of a programme of upgrades to ensure Reading Court remains abreast of the latest safety policies and requirements, particularly with respect to fire safety. To further enhance the safety and security of residents, CCTV has been extended over communal and access areas, electric gates from the road have been installed and the building now benefits from a new, electronic door system, to which residents have individual access.

This work will continue in 2025 and be supplemented by redecoration of some of the common areas of the building as well as some individual flats. The popular Gardening Club has benefitted from Masonic funding, as well as donations by residents themselves. The project will be completed during the year. A new endeavour is being undertaken: the conversion and development of a “wellness” area for residents.

Much of this activity is funded by the generous donations to our charity, the Reading Court Charitable Association, from within the Masonic Province of Warwickshire and a number of its Lodges, with some adopting us as their charity for the year. The assistance of all those who have donated is much appreciated by residents and their families and helps create a positive impression of Freemasonry in the local community.



“It’s such a happy place to be”

Scheme Manager, Rachel Keenan, with the help of partner Adam, continues to promote social life at Reading Court. This includes Christmas and summer lunches, quizzes and coffee mornings. Rachel is helped by the efforts of our volunteer Committee members, who bring a wide range of skills and experience to support Reading Court. The committee welcomed Ian Grayson and Nigel Smith as new members during the year and thanked Tom Mangan for his contributions to property maintenance and Keith Beckett for his work over many years as Treasurer.

We look forward to another year of progress at Reading Court and in particular, the building of closer ties with the wider masonic community.

John Kisbey
House Committee Chairman



WILSON KEYS COURT

DEANERY CLOSE
RUGELEY
STAFFORDSHIRE WS15 3JX



34 ONE BEDROOM FLATS

Scheme Manager - Tracy Slater

01889 576544

info@wilsonkeyscourt.co.uk

The year 2024 at Wilson Keys has not always been easy. We had three residents pass away, relatively closely together, sadly that affected everyone in the house.

As we reflect on the year, it is essential to acknowledge the resilience we have shown. Despite the sadness, we have continued to forge ahead, drawing strength from each other and from the memories of happier times. This resilience is a testament to the strong bonds that define Wilson Keys Court.

Looking forward though, we carry with us the lessons learned from this year. We are reminded of the importance of cherishing every moment and of the power of the community. The trials of 2024 have strengthened our resolve and deepened our appreciation for the relationships we have built.

The really nice part of the year was beyond our expectation for two reasons. Firstly, we celebrated our 30th Anniversary at the house. We had a party to celebrate and many of our guests attended to be with us. Two members of the Masonic Housing Association Board were particularly welcomed to the House. Prof. Mike Jones and Kai Hughes. Both played a part and perhaps the best part was given to Prof. Mike Jones who presented flowers to the three members of staff. We had wonderful memories which are evident in the photographs. The leaders of the three main Masonic Orders were in attendance from the Provincial Grand Lodge, John Lockley. From the Provincial Grand Chapter, Michele Santopietro and the Deputy Head of the Mark Master Masons for Staffs and Shrops, Dennis Hill. The Rugeley, Town Crier, Adrian Basford was present in all his splendor. I had the honour of welcoming so many guests together with the residents which gave me great pride.

The second announcement was that we were so proud to inform everyone that Wilson Keys Court had won an award that the Staff and Committee were so proud of. We won the Best Affordable Housing Enterprise Award for Staffordshire 2024.



That is something we are so proud of. It is testament to the staff and support that is given from Masonic sources.

We continue to have a very healthy waiting list, and our flats are not empty for long.

By the end of 2024 we have completed 14 kitchens.

We do have the occasional coffee morning in aid of charity and in October we raised £125 in aid of Cancer Research. We continue to have entertainers regularly. We are hoping to extend our entertainment into the Chair Exercise Class and use of Dog Therapy sessions reducing stress and providing improved mood and social interaction thereby improving the quality of life.

Sadly, this will be my last Annual Report but one that I am very proud of presenting. None of the good work that we are able to do would be possible without the help of the Masonic Housing Association Board and particularly the Chairman, Oliver Lodge. From Knox Cropper James, Heather and Desi who are a tremendous help to the running of the house. But the main cogs of our House are the Scheme Manager Tracy and her two able assistants Jean and Sara. My personal thanks to you all.



Alan Walker MBE
House Committee Chairman



BOARD OF MANAGEMENT

Oliver Lodge TD, BSc	Chair and member of the Finance & General Purposes Committee	
Stephen Barter MA (Cantab), FRICS, FRSA	Finance & General Purposes Committee Member	
Kai Hughes MBA, BA (Hons), MCI Arb	Chair of the Finance & General Purposes Committee	
Quentin Humberstone	Finance & General Purposes Committee Member	Co-opted 26th June 2024
Professor Michael Jones DBA, Hon DBA, MSc, Chtrd FCIPD, FRSA, PGDip	Deputy Chair	
John Kisbey LLB (Hons)	Chair of Reading Court House Committee	
David Knapp CIWFM	Finance & General Purposes Committee Member	
Robert Mathew AIIRSM	Chair of Hamilton Court House Committee	
Douglas Neill MRICS	Finance & General Purposes Committee Member	
Ian Richards BSc (Hons), CEng, FIMechE	Chair of Palmer Court House Committee	
Ronald Terence Stocker	Chair of Prebendal Close House Committee	
Alan Walker MBE	Chair of Wilson Keys House Committee	
Timothy Yates MB BChir, MA, PhD (Cantab), MRCP	Finance & General Purposes Committee Member	

PRESIDENT

Geoffrey Dearing		Appointed 26th June 2024
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**Registered Office and
Address for Correspondence:**

Office Suite 1, Haslemere House
Lower Street, Haslemere
Surrey GU27 2PE

Auditors

Beever and Struthers
150 Minories
London EC3N 1LS

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

2024