

Read all about it! Almshouses are in the news

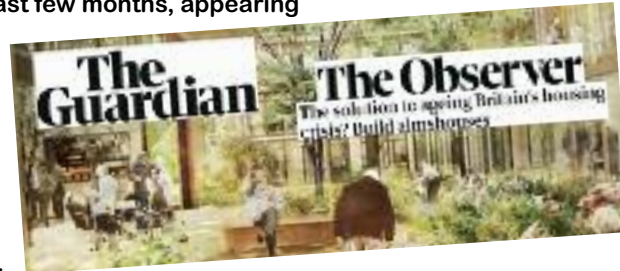
Almshouses have been popular in the national newspapers over the last few months, appearing in The Times newspaper and The Observer and The Guardian online.

This is great news in our quest to raise the profile of almshouses and highlights their value to both the local community and as a part solution to the affordable housing crisis.



Half of total journey's time paper tickler

The full articles can be downloaded from our website at www.almshouses.org/news/the-times-reports-on-the-almshouse-boom/ and at www.almshouses.org/news/the-guardian-reports-on-almshouses/



We have also been contacted by the BBC's *The One Show*, The Telegraph and BBC Radio 4 - so watch this space!

American descendants return to celebrate 150th anniversary of Falmouth almshouse

Twelve American descendants of George Earle visited Falmouth to commemorate the 150th anniversary of the founding of Earle's Retreat, an almshouse which offers accommodation to 20 residents in self-contained flats.

George Earle, the fourth of thirteen children, was born in 1807 at North Quay in Falmouth. As a young man he moved to London and set up business as a successful architect and builder. At the invitation of some Americans, he emigrated there and

Green Hill from the Earl of Kimberley for £150 and start the construction of Earle's Retreat for the benefit of the poor in Falmouth. He continued to live in America until his death in Philadelphia in 1876, with the Retreat being administered by his brother Frederick.

Since its foundation, the almshouse has undergone several updates and extensions and is now home to single people over the age of 55 who have established associations with Falmouth.



Lt. Cdr. Nicholas and Mrs Servane Trefusis (centre) with Martin and Glyn Winchester (left) and Jill and Paul Hobson (right).
Martin and Paul are trustees.
Left: American descendants of George Earle, who founded the Falmouth almshouse.

of the Victorian philanthropists, of which George Earle was one, describing Earle's Retreat as one of the iconic buildings in Falmouth and a living monument which continues to care for the community.

This was borne out by a number of messages written by residents expressing their appreciation of the facilities and beautiful gardens and the care given by the manager and her husband.

Replying on behalf of the visitors, Robin Earle described their visit to Falmouth as a "dream come true". He said he was deeply moved to have re-affirmed the link with the Retreat and pledged a continuing interest from the American branch of the family in the work it carries out for the well being of Falmouth.

Deborah Moore, Secretary to the Trustees, Earle's Retreat, Falmouth.



rapidly established himself as an entrepreneur in Illinois and later Indiana. He was involved in building railroads and dams, and dealt in milling and real estate. During his lifetime he founded several new townships, one of which he named Hobart after his brother Frederick Hobart Earle.

An enormously energetic man, he never forgot his origins, returning to Falmouth in 1868 to buy land on Bowling

The Board of Trustees, chaired by Arnold Mooney, welcomed visitors to a service of celebration in the Retreat's chapel, followed by a buffet in the common room. Also attending in addition to the founder's descendants from America, were Lt. Cdr. Nicholas Trefusis, Deputy Lieutenant of Cornwall and Cllr. Trish Minson, then Deputy Mayor of Falmouth. Both spoke of the generosity and humanity

chief executive's comment

People or Buildings?

Almshouses are recognised for their architectural characteristics as much as their great value to residents. If you have been around almshouses for a while, you will instantly recognise the design and style of an almshouse courtyard or row of almshouse cottages. They often have prominent chimneys, close front doors, high roofs and shared courtyard gardens. This architectural distinctiveness is one of the reasons almshouses are held in such high esteem around the world.

So how do we feel when we find out that the almshouses we have been admiring as a great part of the streetscape are sold as private houses? Perhaps we feel somehow that the almshouse movement has lost part of its history - gone forever to the highest bidder; but should we feel a more positive sense of progress?

We have about 600 charities with listed almshouses in the Association. They are flagships of the movement and stunning to look at but it gets harder and harder for the trustees to maintain them and provide fit-for-purpose accommodation with the high standards needed for residents - all within the budget of weekly maintenance and reserves.

This begs the question ... "when is it or is it ever time to put residents' wellbeing before the historical value of the building?"

Sell up and build new? Or can the building and residents' welfare be maintained as a joint priority?

To some residents and trustees, the historic nature of the building is what gives them the pride, a sense of place, a connection that they love. Both would rather maintain a slightly draughty 15th/16th/17th/18th Century

building and put up with narrow stairs and ill-fitting windows than move to a new building.

Other almshouse charities are on their third or even fourth location, expanding and improving their buildings with every redevelopment. *Do the residents of newer homes have any less a sense of connection or feel less happy to be in their almshouse?*

I have been working with Historic England to develop a guide for local conservation officers to work with almshouses with the specific intention of reducing the stress of managing historic buildings, keeping them fully functioning and fit for purpose to cope with ever increasing building maintenance programmes and an ever ageing resident population, plus an increasingly varying demographic - we are

seeing more young people move into almshouses where the scheme allows. The Historic England Guide for our members is work in progress at the moment but the issue will remain a priority.

When trustees are planning their next 10, 20 or 50 years, I wonder where they place the buildings and residents' wellbeing. I believe that the next decade will see this question climb high on the trustees' agenda and as we try and raise awareness of the value of almshouses, highlighting their resilience through 1,000 years of history and promoting them as a future solution to community housing for the next 1,000 years, the importance of the historic buildings and the wellbeing of residents will come to the fore - there is no simple answer, that is certain.

Nick Phillips

Free to advertise almshouse vacancies

The charity EAC (Elderly Accommodation Counsel) helps older people find accommodation and services that best meet their needs and aspirations.

Its website at www.housingcare.org lists virtually every housing scheme or development for older people in the UK, including most almshouse charities, and is visited by 17,000 people every day. Its annual National Housing for Older People Awards celebrate examples of successful schemes, nominated by their residents.



Please help EAC keep its housing directory up to date by checking the details provided about your accommodation and updating them if necessary. You are also invited to advertise your vacancies at no cost.

To check or update your details, or to place a vacancy on the website, first find your almshouses on www.housingcare.org using the Accommodation Search on the homepage. A search by postcode is the easiest way. Then click 'View details' and scroll down to the page to click on either 'Update info' or

'Advertise vacancies/sales', and follow the instructions.

Your updates or vacancy advert will appear on the EAC website within three days. Vacancy adverts run for six weeks but can be cancelled or extended at any time. Your charity's details generally list the eligibility criteria, so don't fear an avalanche of inappropriate enquiries!

For more information, please phone the EAC on 020 7820 3755 or email alex.billeter@eac.org.uk www.almshouses.org/news/stake-your-credit-claim/



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At the time of publication, the content of this newsletter is correct to the best knowledge of the Almshouse Association's officers. Information is provided for the general guidance of trustees and clerks, who should take their own professional advice where necessary.

in this issue

2/3 Chief Executive's comment; Anglo-Dutch almshouse links; Advertise vacancies online free of charge; Remembering Cameron Floate

4/5 Listed building to be replaced with new flats; Importance of early project planning; Treasure trove of Thomas Cook memorabilia

6/7 Policy and Governance: charity law, property and planning, housing, health and safety, social care, environment and energy, taxation

8/9 Advice on keeping warm and dry; Guarding against trustees' conflict of interest; Nautical flavour for 425th anniversary; Long service award

10/11 Loan finance secures future almshouse development; Painting with flowers; New structure for NAACIF; East Barnet tree planting

12 Building a better and more robust Board; Little woolly hats from Dulwich knitters; Reminder to submit heating notice; Calendar dates

Forging international Anglo-Dutch collaboration



Back in 2016, the Dutch equivalent of the Almshouse Association held an international conference for those interested in the architecture and history of almshouses.

Through contacts made during research, Liz Fathi, the Association's Chair, met the Landelijk Hofjesberaad (LHB) in The Netherlands in 2018.

The initial meeting focused on architectural similarities between almshouses and hofjes (Dutch almshouses). It was apparent that the two organisations had shared interests and it was agreed that a joint meeting should be held in 2019.

On October 24 we welcomed a team from the Dutch Almshouse Association to Southwark almshouses. Our aims were: ● to explore the possibility of working together to raise the profile of the almshouse movement in both countries ● to add gravitas to the movement when representing almshouses at ministerial level ● to investigate working together on identified topics that affect us both ● to encourage other countries to consider and prioritise their almshouses, their history and future ● to identify and replicate best practice elsewhere ● to start with an Anglo-Dutch agreement.

The Almshouse Association welcomed a team of visitors from the Dutch Almshouse Association and visited (clockwise from top left): United St. Saviours, Southwark Charities Edward Edwards Almshouses, Royal Hospital Chelsea, The Charterhouse. photos by Willemijn Wilms Floet.

During the two day meeting, our guests enjoyed a guided tour around some of our London almshouses: Southwark United Charities (thanks to Chris Wilson, CEO), tour of United St. Saviours Charity (thanks to Martyn Craddock, CEO and Jude Leighton), tour of Charterhouse (Ann Kenrick, Master), tour of The Sheppard Trust (thanks Clare Scott Booth, CEO), tour of Royal Hospital, Chelsea (Gary Lashko CEO/Chelsea Pensioners).

Positive discussion

The Landelijk Hofjesberaad (LHB) was formed in 1997 and has 107 almshouse members representing most of the almshouses in The Netherlands. Some almshouses have been taken over by Housing Associations, which the LHB are unhappy about.

During the trip the Dutch visitors presented the Almshouse Association with a mini-brick made from the same brick as the oldest hofjes.

After much positive discussion we agreed to explore: ● Improving know-how by working together on similar challenges ● share best practice of almshouses ● research on almshouses and seek other international partners ● and jointly raise the profile of the value of almshouses.

Long-standing supporter Cameron Floate

We were all very sad to learn that our dear friend and supporter, Cameron Floate had died.

Cameron and Georgia, his wife of 66 years, came to the Association as volunteer packers for our quarterly mailings in 1996 and continued for some 22 years!

The two days they spent each quarter in our conference room stuffing envelopes were always jolly events and we all looked forward to catching up with them and hearing about their family.

Cameron was a police officer for many years and had a lovely reputation as a very fair and decent man who was often called upon to calm situations with his quiet confidence.

He was a great supporter of the Royal National Lifeboat Institution as well as Thames Valley Air Ambulance and spent much of his spare time distributing and collecting donation boxes in various locations.

A thanksgiving service of remembrance was held in Cameron and Georgia's village at Wargrave Parish Church which was very well attended. Their children, Robert, Fiona and Rhona, each spoke of their memories through various phases of his life and it was very obvious he was a well-loved and respected family man. Cameron will be much missed. Sue Turner Membership Services Almshouse Association







Members Day 2020

Central Hall Westminster, London SW1H 9NH
Thursday 4 June 2020

Guest speakers
Almshouse Association Awards
Workshops
Q&A with Panel of Experts
Exhibitors
Networking

for tickets, visit:
www.almshouses.org

Historical legacy of Thomas Cook's almshouses

A treasure trove of fascinating documents and artefacts, ranging from receipt books to crockery, was discovered at the Thomas Cook Memorial Cottages in Melbourne, South Derbyshire, just weeks after the collapse of the holiday company that bore the same name.

grandson, Tom Cook. The large collection of documents recently found at the almshouses provide a detailed picture of the care that was taken in 1891 over the furnishings and management of the Memorial Cottages, which were provided for the use of local people in Thomas

Cook's home parish - as they still are to this day.

Perhaps one of the most interesting finds has been the original inventory book listing the furnishings that went into every cottage, from the "white and red counterpane" to "three cane seated chairs" and "water bottle and glass".

Painstakingly detailed minute books provide an interesting picture about the various goings-on at the cottages. Recounted in

Church in our locality. Each book was beautifully bound in a hard cover and neatly stamped in gold with the number of the cottage it belonged to. A few of the originals still survive among the documents. In line with Cook's Temperance beliefs, they show that he was concerned with the mental state of the residents and not just their physical welfare."

Vivid picture

Nigel Collyer, Chair of Trustees for Thomas Cook Memorial Cottages, said: "It was fascinating to find these old documents, which paint a vivid picture of Melbourne 100 years ago".

He added: "In conjunction with the Melbourne Historical Research Group, we will try to find a future opportunity to display some of the artefacts and documents but, in the meantime, we will keep them in secure storage. The trustees recognise that we are looking after one of



The Thomas Cook holiday company ceased trading in September, bringing about the UK's biggest peacetime repatriation ever undertaken, with 150,000 British holidaymakers needing to be brought home. Thousands of people lost their jobs, (although some of those were later re-employed by Hays Travel) and hotels and holidaymakers were left out of pocket.

But the Victorian travel pioneer, who was born in Melbourne, left another legacy, being the Memorial Cottages or 'alms houses' in the High Street for the use of local people.

The cottages are still run by a board of trustees which includes Thomas Cook's great-great-grandson, Charles Temple-Richards, and his great-great-



the pages, we learn how a resident has become irritated by another's noisy grandchildren and how those whose spouses had died were sometimes paired up together in the same cottage!

Philip Heath, Chair of Melbourne Historical Research Group, said: "I was fascinated to discover that each cottage had, from the start, been provided with its own bible and a history of the Baptist

Melbourne's iconic buildings and we hope we have found a good balance between the original intention of the founder and the realities of the 21st century."

by Lucy Stephens news editor of the Village Voice newspaper, Melbourne, South Derbyshire, reproduced by kind permission of Village Voice, Melbourne.
www.melbournvillagevoice.co.uk

New homes replace old in £7million Uxbridge scheme

The trustees of Uxbridge United Welfare Trust witnessed the start of demolition of a 100-year-old almshouse building which is being replaced with 30 new flats for elderly people in Uxbridge, West London.

The new independent living flats in the heart of the town centre will offer step free accommodation so that residents will no longer have to be relocated if they suffer from any mobility issues.

The architect and design team have worked in conjunction with the trustees to overcome planning concerns in demolishing a listed building in a conservation area. They were able to demonstrate the public benefit of this scheme as the old homes were no longer fit for purpose.

A year-long build programme is planned and with the main contractors keen to begin, the trustees have high hopes of the new almshouse blocks being completed in 2020. All of the previous almshouse tenants have been relo-

Witnessing the start of the £7million project are trustees (from left): Peter Davies, Andrew Longhurst, Susan James (Chair), Ian Bocock and Jill Rhodes.



cated just three miles up the road in a brand new building for the duration of the build program.

Susan James, Chair of Trustees, said: "I am so proud of the trustees and staff who have worked so hard to bring this vision to the fore. We all eagerly await the completed scheme that will deliver the very best of almshouse living to Uxbridge."

Importance of early project preparation and planning

When starting a new building project, often overlooked is the essential work undertaken in the early stages of the project.

Well before anyone puts pen to paper, it is critical that you establish your management structure to deliver the project (Governance) and outline how this may be achieved (Project Execution Plan).

Get this piece of work right and it builds momentum, achieves buy-in from stakeholders and ensures the project is correctly aligned at its launch. Get it wrong or miss it out and the project could quickly lose direction and focus, which can lead to increased costs, missed deadlines and members of the project team pulling in opposite directions.

Governance

Your organisation needs to appoint an overall project leader with the responsibility to act as the project sponsor and champion. They must be given sufficient time and resource to undertake this role along-

"Before anything else, preparation is the key to success." Alexander Graham Bell

side their day-to-day role within your organisation. The project leader will need to be supported by a Project Board or Committee to give oversight and direction to the project. As the project progresses it is essential that the project leader reports regularly to the Main Board or Committee, including changes to the brief, target costs and programme.

It is really important to maintain separation between the Project Board and the Main Board to avoid day-to-day issues sidetracking the senior management of your organisation.

Your Project Board should take reports from the various work stream leaders that are contributing to the overall management of the project. As a minimum the following work streams should be represented on the Project Board:

- **Business and Organisational Change:** To make sure your organisation is fit to manage a construction project which may include organisational changes needed to meet the project's aims.
- **Information Technology:** Managing IT and infrastructure, changes or updates to make handovers as smooth as possible.
- **Construction:** Managing the design and delivery of the project.
- **Finance:** Managing the business case for the project and overseeing cost management.

Project Execution Plan

The output of a Project Execution Plan is a guide for managing, progressing and governing the project. During this critical preparation stage, matters such as the vision and expectations are clearly defined. What success looks like should be agreed so that progress towards the delivery of the vision can be measured against expectations at key stages throughout the life of the project.

"Good fortune is what happens when opportunity meets with planning." Thomas Edison

Typically, a Project Execution Plan covers the following but can be tailored to suit your individual organisation and project:

- Introduction and summary of project scope
- Vision/Expectations/Outcomes
- Governance/Roles and responsibilities
- Legal
- Cost and risk management/Change control/Fees and project costs
- Gateways (Progress checkpoints)/Communications and reporting strategy
- Health and Safety/CDM2015 Regulations
- Contract form and Procurement
- Timing

Like any business plan this may be refined and updated as the project proceeds, but without an initial plan there is no base line to measure or control the decision making process as it evolves.

Summary

A well-managed and governed team is essential for a successful project outcome that meets the needs of all stakeholders and is delivered on time and on budget. A simple governance structure and concise Project Execution Plan underpins and supports this aspiration.

Oliver Golding Rockcliffe:Williams Architects Ltd www.rockcliffewilliams.co.uk

Charities and Charity Law

(incl. Safeguarding and fundraising)

1) Report on charity fraud:

The Charity Commission has **published** a report on the biggest fraud risks to charities, following a study in which over 3,300 charities took part. Over two thirds of charities (69%) think fraud is major risk to the charity sector and internal (insider) fraud is recognised as one of the biggest threats. However, the findings also show that charities are not always recognising their vulnerability and are not consistently putting basic checks and balances in place.

The research found that:

- over a third (34%) think their organisation is not vulnerable to any of the most common types of charity fraud
- over half (53%) of charities affected by fraud in the past two years knew the perpetrator
- 85% of charities think they are doing everything they can to prevent fraud, but almost half do not have any good-practice protections in place
- the gap between awareness and practical action poses a threat to charities' valuable funds, and to public trust and confidence in the sector.

The report recommends that charities:

- introduce and enforce basic financial controls (for example have at least two signatories to bank accounts and cheques, undertaking regular bank reconciliations)
- make sure no single individual has oversight or control of financial arrangements
- encourage staff, volunteers and trustees to speak out when they see something they feel uncomfortable about.

2) Regulators announce changes to SORP (Statement of Recommended Practice):

The Charity Commission **announced** that the three regulators - the Commission, OSCR and CCNI - plan to change the way the Statement of Recommended Practice (SORP) is developed so that it better meets the needs of users of charity reports and accounts. A new process for developing the SORP is intended to be in place from 2020.

The Commission announced changes such as:

- Reforms to the SORP committee to encourage constructive challenge, better stability, and better representation of small charities and funders
- The introduction of a new engagement process whereby seven stakeholder groups will be set up to work in partnership with the SORP committee.

The Charity Commission published or updated guidance on various topics, including:

- **A consolidated list of current publications**
- New guidance on **setting up, running and managing** a charity
- **Guidance on online services for charity and Updating your charity's details**

3) Safeguarding

The Charity Commission has **updated** its guidance on **Safeguarding and protecting people for charities and trustees**. The updates include when to consider DBS checks and

how to put into practice policies and procedures, along with new sector resource signposting. The Commission has posted a **short survey on how people use the guidance**. Answers will be completely anonymous and no personal data will be collected.

Fee changes for DBS checks:

From 1 October 2019 the Disclosure and Barring Service (DBS) **announced** they will be reducing the fees for DBS checks, following a review of fees:

type of DBS check	current fee	fee from 1 October 2019
basic DBS check	£25.00	£23.00
standard DBS check	£26.00	£23.00

The fee for the Update Service will remain the same, at £13 per year. The fee for an Adult First check will also remain the same, at £6, and Standard and enhanced volunteer applications will remain free of charge.

4) Data protection

The ICO on data protection for charities:

The ICO - via the Fundraising Regulator - has **published a blog** outlining its top data protection tips for charities and third sector organisations. The blog discusses supporting people accessing their data, keeping people's data secure, being transparent about people's data, preparing for the unexpected, data protection and Brexit.

5) Fundraising

The new **Code of Fundraising Practice** came into effect on 1st October 2019. To help with the transition, the Fundraising Regulator has produced a **mapping document** and **deletions and mergers logs** to show where old rules and sections have moved to. Links can be found on our website.

Property and Planning

1) Heritage preservation:

MHCLG has announced a new **campaign** to empower local people to nominate heritage buildings which are important to them and reflect their local area and identity. The new campaign will challenge every single local authority across England to draw up lists of buildings of significant historical and cultural value to an area, ensuring important local monuments are no longer left neglected and unloved. Local people will be supported by a team of heritage experts, funded by £700,000 to help 10 English counties identify areas which need protecting. To support this, Historic England will launch a national campaign on local identity getting the country talking about what defines the country's heritage. In addition, a local heritage champion will be appointed to spearhead the campaign and encourage councils to increase local listings. A speech by the Secretary of State, Robert Jenrick, announcing the campaign is available on our website.

● **The Duty to Build Beautiful:** Policy Exchange has **published** a collection of essays on embedding the need to build "beautiful homes" within UK policy making. Greg Beales, Campaign Director at Shelter, argues that social housing should be at the forefront of the Government's push for beauty and better design.

● **National Design Guide:** MHCLG has **published** the *National Design Guide* to illustrate how well-designed places that are "beautiful, enduring and successful" can be achieved in practice. The *National Design Guide* sets out the characteristics of well-designed places and demonstrates what "good design" means in practice. It forms part of the Government's collection of planning practice guidance and should be read with the separately updated planning practice guidance on **design process and tools**.

2) Commons Briefing on recent changes to S106:

The House of Commons Library has **published** a briefing on the recent changes to planning obligations, the appeals process surrounding them and how planning obligations interact with the Community Infrastructure Levy (CIL). The briefing reviews when planning obligations can be used, the pooling of planning obligations and disclosure of viability assessments.

Housing

1) Regulator of Social Housing (applicable to charities that are Registered Providers only):

Statistical Data Return details social housing rent levels: The RSH has **published** the second release of the *Statistical Data Return 2018-2019*. Examples of two statistics are detailed below. For the full report please visit our website;

- a reduction in the average rent for general needs social housing in England, with a significant difference in rent levels across regions
- private registered providers of social housing with 1,000 or more units/bed spaces have reported an average net rent of £95.12 per week for the general needs rental stock (excluding Affordable Rent and intermediate rent) properties that they own. This is a reduction of 1.3% since 2018; however, increases in service charges have meant gross rents have seen a lesser reduction.

2) Housing need:

The National Housing Federation has **published** a report *How many people need a social rented home?* The report found that 8.4m people in England are in some form of housing need and 3.6m (43%) of these would have their needs best met by social rented homes. The Federation called for £12.8bn a year over the next 10 years to build 340,000 new homes - including 145,000 new social homes - and believe housing associations are key partners to deliver these much-needed homes.

3) Homes for later living:

A **report** by the Home Builders Federation argues that building more homes for later living which provide safety and security for older people could save the NHS £2.1bn over 10 years.

4) Parliamentary updates: Housing, Communities and Local Government Committee – long-term delivery of affordable and social housing:

The committee **questioned** witnesses from housing associations, looking at factors which impeded the building of social and

affordable rented housing, as well as various proposals for systemic reform. Issues reviewed included: factors impeding house building, conversions to affordable rent, rent certainty, social rent grant funding, Government schemes, Shared Ownership Right to Buy, Homes England, local authority house building, Land costs, Housing Association mergers, availability of land, affordability pressures and criteria for delivery of housing, Right to Buy.

Health and Safety

1) A cautionary tale for the wider sector.

Health and Safety Executive (HSE) fines charity:

The HSE has fined the Sheffield Countryside Conservation Trust for safety breaches after a 46-year-old woman was knocked unconscious by a falling tree and her four-year-old grandson received minor head injuries. The Trust pleaded guilty to breaching Section 3 (1) of the Health & Safety at Work etc. Act 1974 and were fined £3,000 and ordered to pay £1,000 in costs. HSE inspector Eddy Tarn said that the "use of signs and banksmen to warn members of the public should have been in place... This incident could have easily been prevented if a site-specific risk assessment and method statement had been used".

2) Slips and trips at historic premises:

In a joint project, Ecclesiastical and researchers at the Health and Safety Laboratory have **produced** a series of guides to help manage slips and trips at historic premises. The guides offer solutions to problems that may arise relating to building design, inspection and maintenance, the environment and contamination, cleaning, and how people interact with the historic premises. It also provides a snapshot of the law on slips and trips.

Adult Social Care and Support

TV Licences:

Age UK has called on the Government to ensure protection of free TV licences for over 75s following a public petition. Age UK has also published detailed information on TV licence concessions.

Environment and Energy

Energy Redress Scheme opened for applications:

Ofgem's Energy Redress Scheme, managed and delivered by Energy Saving Trust reopened. The fifth round of the scheme gave charities across Great Britain the opportunity to apply for funding to support energy-related projects, particularly those that support vulnerable consumers.

Taxation

Reliefs from VAT for disabled and older people:

HMRC published guidance on which goods and services for disabled people and people aged 60 or over should have zero or reduced rate VAT. A new sub-section, 6.3.3, clarifies when builders can zero-rate their work to restore 'lost space' after a bathroom, washroom or lavatory has been installed, extended or adapted in a disabled person's private residence.

Cold weather advice to keep residents warm, dry and safe

Careful maintenance and risk management can help prevent property damage and/or injury during the winter months. To help you manage the risk and stay safe this winter, we've brought all of our cold weather advice together in one place.

Slips and trips

In winter, snow and ice can cause additional slip hazards. You may have specific legal duties to guard against these, particularly if you are an employer.

Precautions may involve gritting, snow clearance and closure of some access routes - especially if these are on outside stairs, ladders or walkways on roofs.

Here are some tips to help protect staff, volunteers and the public when the weather gets cold.

- Treat paths and walkways with salt or grit before nightfall or early morning before staff, volunteers and visitors arrive
- Monitor the condition of the paths regularly, it's easier to move snow when it's fresh and loose
- Never use water to melt ice and snow as it may refreeze and turn to black ice. Black ice increases the risk of injuries as it is invisible and very slippery
- When you're shovelling snow, take care not to block drains



How to prevent burst pipes

- Make sure the boiler and heating system is serviced regularly and check that the thermostat is working correctly
- Check the insulation on your water pipes and cold water tank - those in an attic or other vulnerable spaces should be lagged or similarly protected
- Make sure any external taps are turned off and disconnect any hoses
- Keep your heating on throughout the winter months

What to do if you discover a frozen pipe

Fixing frozen pipes in particular can be costly, as a claim caused by pipes bursting due to freezing is on average much more expensive than other escape of water claims.

If you discover a frozen pipe, don't wait for it to burst. Turn off your water supply and then slowly thaw the affected pipe by introducing gentle heat to the area, such as with a hairdryer, heater or hot water bottle.

DO NOT attempt to thaw the pipe with a blow torch or other open flame.

How to stop a burst pipe

If a pipe does burst, the first and most important thing to do is to turn off your water to prevent further damage.

Turn off the water supply at the stopcock, open taps in the property to safely release water from the system to drains and try to catch any excess water in a bucket or other container. Do not use any electrics if you believe these may have been affected by the escaping water. You will need to get the electrics checked by a qualified and competent electrician for safety reasons.

Devices are available which can detect excessive water flow and either send a warning or automatically turn off the water. Leak detection systems are also available which send a warning to a designated person, enabling them to take appropriate action and hopefully mitigate any damage.

Information supplied by



Award for 40 years service to the almshouse community in Margate

At Michael Yoakley Charity's annual garden party in Margate, Kent a special Community Service Award was presented by Thanet Rotary Club to volunteer June Waller for over 40 years of dedicated service to the charity.

The charity was created in 1709 when Michael Yoakley, who grew up in poverty with his widowed mother on Drapers Farm in Margate, left his shipping fortune for the benefit of elderly people in the district.

June has had a connection with some of the residents of Drapers Almshouses since the 1970s. Her husband Ken became gardener in December 1980 and they took up residence in The Lodge, one of the charity's properties.

Friendship Club

Being staff but also resident, June was actively involved in the almshouse community from the outset, particularly with the Friendship Club run by residents, organising events, activities and outings. Yoakley House Care Home on the same site was opened in 1980, so it was a busy time.

June's formal involvement with the charity began in 1982 when she was employed as a 'domestic' for 5/6 hours a week. She also offered a hairdressing service to residents. In 1990, June's husband retired and they bought a bungalow adjacent to the almshouses. Four years later June became an employed carer for 18 hours a week at Yoakley House where she was much loved by colleagues and residents due to her kind nature.

June turned 65 in 1997 but asked to keep on working and she also supported the charity through her involvement with residents' activities, especially organising the weekly Christian services.

In 2006, at the age of 74, she reluctantly relinquished her care role but



June Waller receives a Community Service Award from Martin Clinton, Chairman of Community Service at Thanet Rotary Club, on behalf of Club President, Renny Gold.

became the Activities Co-ordinator which involved making sure residents were kept occupied with a variety of activities and entertainments. She also helped in the kitchen from making tea and sandwiches.

June continued in her paid role until April 2008 when she 'retired' from employment at the age of 76. Since then she has continued as a volunteer, running the weekly services, an exercise session and a quiz for residents.

June looked after her husband Ken as he became increasingly disabled in later life and when he passed away, she asked to increase her voluntary role. June now helps serve the tea at Yoakley on a daily basis and also acts as a relief warden when the warden is away.

She is one of the pillars of the establishment and, at the age of almost 87, outruns most of us! With almost 40 years of service to the charity she has helped to care for at least three generations of older people who have passed through our doors. We don't know what we would do without her!

Julie Wickenden Executive Manager,
Michael Yoakley's Charity

Guarding against a potential for conflict of interest

Conflict of interest is an area that we come across a great deal more than one may expect.

Conflict of interest really only comes under scrutiny when something goes wrong, however, when business planning, it is good practice for trustees to assume that any conflict of interest or potential conflict of interest should be identified and raised as soon as it is considered. This means that the board of trustees should be constantly vigilant to "potential" conflict.

Francesca Quint, an experienced lawyer specialising in almshouses, has given some helpful advice:

The law relating to conflicts of interest can be summarised as follows.

There are two fundamental principles originally developed in relation

to trusts but now applicable to all charities and all companies:

(i) A trustee (or equivalent) must not benefit from his trust, unless this is specifically authorised by the governing document, the general law or the Charity Commission/Court.

(ii) A trustee (or equivalent) must not allow himself to be placed in a situation where his personal interest conflicts or may conflict or may be perceived as conflicting with the interest of the trust (or charity or company).

Potential conflict

The first question is to identify a conflict or potential conflict. This occurs where the trustee stands to gain personally from a decision or transaction, where someone for whom he is responsible or towards whom he owes

an obligation or is otherwise connected with him will be affected, or where he has a duty towards a third party which may conflict with the charity's interest.

The next step is for the trustee to declare the conflict, which should be recorded. For a continuing conflict, a register of interests may be kept by the charity.

The third step is for the trustee and the other trustees to decide how the conflict should be managed. This will depend on the severity of the risk to the charity, the charity's need for information and the degree to which avoiding the conflict (eg. by the trustee being absent from meetings on the subject) will hamper the work of the charity.

There are a range of possibilities:

- The trustee absents themselves from all discussion and decision-making on the matter and is not counted in the quorum for that item
- The trustee is invited to remain for the discussion part of the meeting in order to provide information but leaves the meeting for the actual decision-making
- In addition to being absent from the decision-making, minutes and other documents relating to the matter are not supplied to the trustee in question
- The trustee resigns his trusteeship on the basis that it is incompatible with his interests (or those of people he is connected with)

The charity's interests must always be and be seen to be paramount in trustee decision-making. The Charity Commission publishes guidance on the subject, which trustees should read. The guidance recommends that all bodies of charity trustees adopt a conflict of interests policy.

www.gov.uk/government/publications/conflicts-of-interest-a-guide-for-charity-trustees-cc29

Association website

There is a wealth of information on the Association's website to help answer many of the day-to-day questions trustees and administrators may have about running their charity.

Registered users also have the facility to post on our members' forum and advertise their vacancies. Go to: www.almshouses.org



Celebrations for 425th anniversary year

The 425th anniversary of signing Sir John Hawkins Hospital's founding royal charter was celebrated by the residents with a fascinating guided tour of the Old Naval College in Greenwich, followed with lunch by the river.

Notwithstanding the day being one of the hottest of the year, the party, headed by 92-year-old Alf Smith, who has lived at the hospital for the last 25 years, delved into the College's many sights, from the bowling alley in the basement to the magnificent, newly-restored Painted Hall, approached up an impressive staircase.

The wealth of history was vividly brought to life by the Greenwich guide who combined a deep knowledge of the site with a wry sense of humour.

Further events to mark the anniversary of Sir John Hawkins Hospital took place at the beginning of October, starting with a fundraising dinner aboard HMS Victory in Portsmouth. Over 90 guests enjoyed a meal that was a masterpiece of clever menu planning and improvisation necessitated by the lack of any cooking facilities on the ship.

Admiral Sir Alan Massey, a former Second Sea Lord, was the guest speaker and he adroitly knitted together his thoughts on the continuity of service exemplified by Sir John Hawkins Hospital, HMS Victory and the today's Royal Navy. Guests left the ship in the teeth of an October squall but the weather failed to dampen or dim the memory of a splendid evening.

The year's celebrations culminated at The Annual National Service for Seafarers, held in St. Paul's Cathedral on October 9. The hospital shared the limelight with Greenwich Hospital Trust as the year's featured charities in front of a congregation of 1,800, headed by the Lord Mayor of London and including senior figures from the Admiralty Board, Trinity House and maritime professions and charities.

The service was a memorable experience for residents and governors and it was agreed that Sir John Hawkins Hospital was now primed to face whatever the next 425 years might bring.

Neil Wood Chairman

Painting with flowers

We have all heard about dormice and bats stopping building work but at Fotherby Almshouses in Lincolnshire some of the residents grew such lovely hanging baskets that the planned painting of the exterior of the



houses this summer had to be postponed until the spring.

The flowers were a joyful contribution to the centre of the village and greatly admired by all who passed by. They looked particularly splendid from the top deck of the local bus!

Helen Stubbs Trustee

NAACIF converts to new structure

At the Extraordinary General Meeting on October 4, it was confirmed that 99% of shareholder votes were in favour of M&G's proposals to convert the NAACIF Almshouses Fund into the new Charity Authorised Investment Fund (CAIF) structure.

Commenting on the changes, Richard Macey, Director of Charities at M&G, said: "We are delighted to have received such resounding support from our almshouses investors to proceed with the changes we have proposed. I am confident that the new fund, to be renamed The M&G Charity Multi Asset Fund, will continue to provide almshouses with consistent and competitive returns for their long-term reserves.

"The key aspects of these changes that I would draw trustees' attention to are threefold: first, the fund manager will have a wider choice of different global assets from which to construct the portfolio, thereby increasing diversification; secondly, we are opening access to all UK charities; finally, we are reducing our annual charges from around 0.60% to 0.50% per annum.

"M&G remains absolutely committed to helping our almshouses clients make the most of their endowments and, after 57 years under the NAACIF fund banner, I am very much looking forward to an exciting future under the new regime."

If individual investors have any questions regarding these plans, please contact Richard Macey directly on 020 3977 3623 or email him at charities@mandg.co.uk

Loan finance helps secure the future

A trustee's perspective

Sheltered accommodation cottages built in 1932 for Glover's Trust in Sutton Coldfield were badly in need of updating, so the trust embarked on an extensive renovation project with the help of a £1.53 million loan from Charity Bank. Treasurer David Skellum explains why taking out a loan was the best option for the trust.

Why did you need a loan?

We have a nice site, in a good location but it was becoming more and more difficult to fill the cottages.

People who came to view them kept saying the rooms were too small and there wasn't enough storage space.

We realised that we needed to extend

them in order to attract new residents. The electrics also needed updating and they were due to be redecorated. It made sense to do everything together, rather than bits at a time.

What made you to take out a loan, rather than solely relying on other income?

We'd raised almost £200,000, but it was nowhere near enough. Homes England offered us a grant but we had to prove that we could cover the rest of the funds ourselves. So we approached Charity Bank.

How did the trustees weigh up the risks and benefits of taking out a loan?

The trustees were understandably nervous about taking out a huge loan, but the only other option was to let things spiral

out of control. We knew that if we didn't do something soon, we were in danger of losing the whole estate. A lick of paint wasn't going to solve the problem.

We'd changed status, so the trustees had become directors, which overcame the issue of them having direct responsibility. We went through the finances time and time again to ensure the project was viable. There was a lot of back and forth with the contractor to make sure that what we wanted was achievable and that we could stick to the budget.

With more people living longer, our type of accommodation is needed, so we were confident we could fill the refurbished properties and we'd be able to service the loan.

Why did you choose Charity Bank for your loan?

The joy of Charity Bank is that you have people like our Regional Manager, Peter Hughes. If we were having a problem, he'd have seen it a hundred times before. With Charity Bank, you actually talk to real people and they get to know you - you're not just a name on a list.

Do you think it's important for charities and social enterprises to be able to access social investment?

Definitely. The thing about trusts is that they want to help each other.

How did you find the process of applying for a loan?

Pretty straightforward. Everyone asks for something slightly different, but we'd always kept a close eye on the finances, so it wasn't



A positive year for investors

Investors in equity (company share) markets have experienced positive returns in the first ten months of 2019, albeit with some volatility, especially in May and August. Many global stock markets have risen by more than 10%, although the UK market has been a relative laggard because of Brexit concerns compared to those in Europe, America and some parts of Asia.

expressing the view that markets are 'too high'. We would disagree. We need to assess prospective returns based on their valuation which, despite recent strong performance by some markets, such as the US, has only led to a modest deterioration in their outlook.

Putting market returns into context, the focus on 'year-to-date' ignores the poor

Single year total return (income plus growth of capital) performance %

from to	01.11.18 to 31.10.19	01.11.17 to 31.10.18	01.11.16 to 31.10.17	01.11.15 to 31.10.16	01.11.14 to 31.10.15
NAACIF	7.3	0.5	10.6	15.1	2.8
FTSE All-Share Index	6.8	-1.5	13.4	12.2	3.0

The main driver for equity markets has been expectations of easier monetary policy and the avoidance of a global recession, notwithstanding trade wars. At the same time, bonds have delivered solid returns, as they have benefited from falling interest rates and investors' risk aversion.

Given markets' gains this year, it is important to assess whether they are still attractive. Many stock markets are at or close to all-time highs. This tends to be accompanied by media commentary

performance at the back end of 2018. We continue to prefer equities over other asset classes such as bonds and cash, on a medium-term view, in light of the very low level of interest rates.

We are unable to give financial advice. If you are unsure about the suitability of your investment, speak to your financial adviser. The views expressed in this document should not be taken as a recommendation, advice or forecast.

6 November 2019

Jenny Rodgers

Investment Manager, M&G Investments



difficult to get documentation. Everything worked wonderfully, without so much as a hiccup, and we were able to draw the money down as we needed it. The biggest challenge we had with the project was getting the utilities sorted!

Do you have any advice for other charities considering loan finance?

Make sure your budgets are right; constantly test them to check that your figures stand up. And look at what other people are

doing. Whatever you're trying to achieve, there's a good chance that others have done it before you.

What difference has the project made?

It's much easier to let the cottages out now. People come for a viewing and they want to live here. It's a great community. You can walk out your front door and there's always someone to chat to. We only had single people here before because the cottages were so small, but ten of the properties are suitable for couples now.

What's next for Glover's Trust?

Having a break! It was a huge project; the refurbishment took over a year to complete and we'd been working on it for four years before that. The tenants had to move out of their properties while the work was taking place. Some stayed in other cottages that we'd deliberately left vacant, while others moved in with friends or family. In all, we helped with 63 moves! So it's good just to get back to normal life.

Written by *Charity Bank*, official sponsor of the Almshouse Association Patron's Award. Find out more about loan finance at charitybank.org or call 01732 441919

Combined 72 years service in East Barnet



The Lancelot Hasluck Trust honoured the 50-year service of their former clerk and finance officer by holding a tree planting ceremony and tea at East Barnet, attended by trustees, residents and the families of the Officers.

● Geoffrey Barlow had a distinguished local government career in Finchley and Barnet, before joining the trust in 1986, serving as assistant clerk until 1996 when he was asked to specialise as finance officer. He played a crucial role in reforming the trust's finances and held this position until he was forced to retire due to ill health in May 2014 after 28 years' service. He continued to take a detailed interest in the trust's activities until his death in March 2018.

● Neil Kobish retired from teaching in a local grammar school to become clerk to the trustees in 1996. Throughout his 22 years with the trust, he was unstinting in his thorough, thoughtful, informed and dedicated attention to the interests of the trust. He was greatly respected by residents, colleagues and trustees, who showed their appreciation at a presentation in June.

Both officers were men of principle, integrity and sticklers for detail, always compassionate and good humoured. Both were good friends, regularly keeping in touch after leaving the trust. Residents, trustees and fellow officers consider themselves fortunate in knowing them both and look forward to seeing Neil each year at the Christmas party.

● November 2019 marked the retirement of a well-respected trustee who has served for over 22 years. As Chair of the Finance Committee and Chair of Trustees, Ken Cooper CB MA(Oxon) brought exceptional financial knowledge to the trust and has been a figurehead in the decision making necessary for the ongoing well-being of residents.

Eileen Poll Clerk to the Trustees



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Above (from left): Sheila Grantham, Freda Neville, Gwen Hickman (standing) and Doreen Medina, with the 250 hats they and the rest of the group have knitted for the Innocent smoothie AgeUK Big Knit.

Dulwich ladies make a big knit!

The Dulwich Almshouse Charity's knitting group has produced a whopping 250 hats for the AgeUK Big Knit. The little woolly hats are used on Innocent smoothie bottles and for each hat Innocent gives 25p to Age UK. The project started in 2003 and since then 7.5 million hats have been knitted and almost £2.5 million has been raised for Age UK.



Centre: Recently retired Almshouse Association filing clerk, Anne Parker has also been busy knitting for the good cause!

Right: These winter warmers were spotted in a local supermarket.

Insight into building a better and more robust Board

The Almshouse Association is receiving an increasing number of contacts from members who are facing governance difficulties.

Over the next three issues of the Gazette, Quentin Elston (Executive Committee Member of the Almshouse Association) will seek to help trustees identify ways in which they can build a better and more robust board to meet the challenges of the 2020s.

Further analysis

The most recent statistics from the Charity Commission from 2018 tell us that there are 168,000 registered charities in England and Wales which means that thousands of board positions need to be filled every year.

Attracting capable trustees can be challenging. Almshouses frequently compete in their communities for good candidates, sometimes settling for people who are willing to serve, regardless of whether they are right for the job.

Some potential candidates decide that the demands on their time make it impossible to accept an invitation for board service. Attempts at recruitment often result in choosing less-than-ideal candi-

dates in the interest of time or the need to make up a quorum. The task of building an almshouse board, however, involves more than just filling places at the board table.

It requires being strategic about identifying and cultivating potential candidates so that the board will not be caught off guard when the time comes to appoint new members - or when a pivotal board member suddenly departs. Building a better board does not end with recruitment but continues with creating and sustaining a culture of learning, engagement and self-assessment that values the input of all trustees.

The most effective boards - those whose trustees are deeply committed to the mission and purpose of the almshouse, who bring expertise in key areas and who represent diverse experiences, points of view, and cultural backgrounds - evolve over time and have a sustained focus on good governance.

This series will describe how building a better board is a continuous cycle with three interconnected phases which cover

- engaging your board in an effective way
- revitalising your board and, starting in the next issue
- how your almshouse can strategically recruit trustees and build a board that is capable, diverse and filled with

enthusiastic people with the right mix of skills, experiences and backgrounds.

In the meantime, we would value hearing of your experiences of board recruitment. Please email Quentin Elston, Executive Committee Member of the Almshouse Association, at almshouses@me.com

Heat Network rules

Members are reminded that if they have been classed as a heat supplier (by supplying heat/hot water to some or all residents' dwellings via a communal boiler or some other type of communal heating source), an updated notification must be submitted for every four year period following first notification.

This requirement forms part of the Heat Network (Metering and Billing) Regulations 2014.

If you submitted a notification in 2015, when requested to do so, you need to have re-submitted your notification in 2019. If you submitted your notification in 2016, when requested to do so, you must re-submit in 2020. Alternatively, you can use the form found on <https://www.gov.uk/guidance/heat-networks>

2020 calendar dates

MARCH		
Wed 4	Trustee & Clerks Induction Seminar	Rochester
APRIL		
Thurs 30	Trustees & Clerks Seminar	Worcester
JUNE		
Thurs 4	Members Day 2020	London
Tues 30	Trustees & Clerks Seminar	Hull
SEPTEMBER		
Thurs 24	Scheme Managers/Wardens Seminar	Bedford
OCTOBER		
Tues 6	Trustees & Clerks Seminar	London

Dreaming of a white winter!

The Almshouse Association would love to use your snowy almshouse scenes on a Christmas card next year.

If you have a good festive photo that you would be happy for us to use, please email to:

karenmorris@almshouses.org