



# the almshouses Gazette

issue 258 spring 2020 price: £2.50

## Delighted residents give warm welcome as Royal Patron calls in for a chat and cup of tea

The Almshouse Association was delighted to welcome HRH The Prince of Wales to one of its member charities on 18 February 2020. As part of his Royal 'Away Day' in Warwickshire, Prince Charles took the time to visit the Nicholas Chamberlaine Almshouses to meet with residents and trustees and to plant a tree to commemorate his visit.

On arrival, he was greeted by the Lord Lieutenant of Warwickshire, Timothy Cox, who presented Liz Fathi, Chair of The Almshouse Association, Nick Phillips, Chief Executive of The Almshouse Association, and John Haynes, Chairman of Trustees of the Nicholas Chamberlaine Trusts.

His Royal Highness was then invited to visit Andrea Cobb in her almshouse. Andrea, whose celebrated her 80th birthday



photographs by Richard Gray



the day before, said: "He was so nice, it was such an honour to meet him". Prince Charles went on to meet trustees in the Governor's Hall, a beautiful oak panelled room built in 1840 and was invited to join residents in Henry Bellairs Lounge. Here he enjoyed a cup of tea and chat with staff and residents, including 81-year-old Sylvia



Hawley, who has lived at the almshouses for 16 years. She said: "He was a nice chap, we've only known he was coming for about two weeks. I wasn't expecting this, let alone talk to him." Before leaving, the Chairman of Trustees, John Haynes, thanked Prince Charles for visiting the almshouse and presented him with a small gift. John noted that he had been present when the former Prince of Wales, Edward, had visited the almshouses in 1934, albeit as a two year old in a pushchair! Finally, HRH was invited to plant a whitebeam tree at the front of the almshouses next to the one planted by his uncle in 1934. He also signed the spade he used to add to the charity's royal collection.





## CHIEF EXECUTIVE'S COMMENT

I had drafted a rather nice, upbeat article about how, collectively, we are raising the profile of almshouses, how they are starting to be known more widely as a good thing, as an important part of the community and as a representation of both the great history of philanthropy and the future of social housing – but it no longer seems pertinent.

Where we are as a country by the time you read this is anyone's guess – we will all be dealing with, or will have dealt with, a very difficult and unsettling period in our history. Having met so many of you, I have no doubt you will look back and know you have acted with good sense, dignity, kindness and humour. Your residents I believe, will, more than ever, be glad to be part of your almshouse community. As the CEO of The Almshouse Association sitting here now, with the team all working from home, I can't help but feel we should be doing more to help you. I know we will find new and different ways to help along the way.

I have needed to make some immediate decisions over the last few days to focus all our resources on your immediate priorities – to offer you as much support as possible. Over the coming weeks, we will establish a team of local 'champions' who have 'on the ground' experience of almshouses and

know their areas well. We will enable additional phone support for anyone seeking to access our website who isn't currently registered, or anyone having trouble logging into our members area, making sure all members get regular, relevant, information from trusted organisations and we will update our guidance on the website as regularly as needed. We will continue to be there on the end of the phone when you need us and offer reassurance where we can during this difficult period.

I know you will be making difficult decisions and very likely worrying they are the right ones. For trustees, these will be anxious times and I am aware that on some occasions we will not be able to offer definitive answers to some of the very difficult human challenges that you will be dealing with. It may help to pick up the phone or send an email and we will talk it through. I bet someone else is struggling with something similar and we can share approaches. On the radio this morning, someone said we will all be wiser in a few months' time when we are back to normal-ish. I am sure they are right. I just wish there was an easier way to gain wisdom just now.

I look forward to us meeting properly again, shaking hands not elbows and drinking tea in one of your fantastic

courtyards, gardens or common rooms. I suppose as almshouses have been around for so many centuries, in the history of the movement this time maybe be just a ripple. But to us, just now, it is a real challenge to get through. All the team here at the Association wish you and your residents the very best and we will be here, from home or wherever, to talk to you, share ideas, ways of coping, guidance and keep you updated as best we can. Like you we will keep looking for that light at the end of the tunnel because it will be there!

Nick Phillips, Chief Executive

## Sue Turner retires



Head of Member Services, Sue Turner retired at Christmas leaving a great gap for many of us, staff and members alike.

Sue had been threatening to retire for a year but decided that it was about time at Christmas. She has been an incredible asset to the almshouse movement and we have all learned an enormous amount from her.

Sue worked for the Association for 18 years, building up a considerable knowledge base, love of almshouses and their trustees and clerks whom she worked tirelessly to support and guide. Rarely have I worked with anyone who has the forensic attention to detail and dry sense of humour that Sue brought to the role.

From the staff, the Board and our members, we thank Sue for her hard work and dedication, for everything she achieved for the Association and the almshouse movement. She is missed and we send her the warmest of thoughts in her retirement.

NP

## Help with Guidance Manual workshop

A big thank you to all our members who signed up to help develop our new guidance manual. We received a large number of applications, which we had to whittle down to just 12 members who represent our wider membership. The group met for its first workshop on February 20. If you would like to contribute in writing, please contact Rita Dongre at [ritadongre@almshouses.org](mailto:ritadongre@almshouses.org)



## Charity awards grants to local schools

The Trustees of Archbishop Holgate Hospital Hemsworth Education Foundation in South Yorkshire have awarded grants totalling £40,000 to local schools and individual students resident in the area in the past year. The grants, which have helped improve curriculum areas both inside schools and in school grounds, were for a variety of purposes including the purchase of a learning library, musical instruments and ICT equipment. In addition, the Trust has made awards totalling £90,000 payable over three

years, to students starting University. Born in Hemsworth in 1481, Robert Holgate was Archbishop of York from 1545 to 1553 and in his will of 1555 provided for almshouses for people in need over 60 years of age living within local boundaries. The Education Foundation of Archbishop Holgate runs alongside the main Holgate Charity with the object of promoting education to local people under 25 years who are in need of financial assistance.

Ann Ulliyott, Clerk to the Trustees

## New corporate logo for the Almshouse Association



The Almshouse Association has a brand new logo which you can see in use for the first time on the front cover of this issue of the Gazette and in the Annual Report 2019. The logo and typeface have been designed to evoke a sense of rootedness, with a modernity that looks towards the future. The three-sided square (traditional of almshouse buildings) alludes to community values.

Over the next few months, we will be rolling this out to our website, stationery, social media accounts and all other publications. Members will also be able to download an Almshouse Association Membership logo that they can use on their own stationery and websites. We hope you like the new look.

## Guest flat made into new home

The Eventide Homes have converted an old, underused guest flat, into another much-needed almshouse home in Bournemouth. As part of the project the roof was renewed and the insulation serving five of the homes improved. The opening ceremony took place before the annual Carol Service on Sunday 8 December.

Mrs Gilbert, Eventide Homes' eldest resident, who recently celebrated her 99th birthday, was asked to do the honour of cutting the ribbon, together with Chairman of Trustees, Ken Mantock.

Joe Waters, Eventide Homes



## London Almshouse Group members hold first meeting

The inaugural meeting of the London Almshouse Group (LAG), held on Feb 6 at The Charity of Elizabeth Jane Jones and David Henry Waring Home, was well attended and enjoyed by all. Nick Phillips, CEO, gave an update on the work of The Almshouse Association:

- Proactive awareness raising campaign on the value of almshouses.
- Work undertaken with ministers in recognising almshouses.
- New systems at Billingbear to improve service to members.
- Flagging up the issue of almshouses not being recognised as valid recipients of section 106 funds

from local councils and in many cases members having 106 levies placed on their own developments.

- Confirmation from the Charity Commission that the legal definition of almshouses had been approved in principle and referenced for internal use but it was yet to be announced or updated in their guidance. The date for updating the guidance has not been given.
- Members who had engaged in the annual survey were thanked.

Other items discussed were:

- Managing residents with dementia/memory loss.
- Setting the weekly maintenance contribution.

- Equalities Act – landlords are required to make reasonable adjustments to accommodate residents that have disability needs.

The Almshouse Association's involvement in organising the London Almshouse Group (LAG) meeting was a one-off to kick start the group. The meeting agreed that LAG should continue, meet quarterly and that there should be annual rotating responsibility for co-ordinating, administrating and organising future meetings. Deborah Prescott, Lygon Almshouses, Fulham, volunteered for the first year (email: [aclygonarmshouses@hotmail.com](mailto:aclygonarmshouses@hotmail.com) tel: 0207 731 6311). Keep an eye out for the date of the next meeting.

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The products/services and claims made in the Almshouses Gazette have not been evaluated by The Almshouse Association. Articles that recommend products/services are for information purposes only and are not endorsed by the Association. 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.

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# NEW BUILDING

## Could a development finance loan be right for your almshouse project?

Development finance loans support the building of a new development or the significant renovation of an existing building. It can be a useful tool to help almshouse charities realise ambitions to update or expand their services.

### Start preparing early

Each development project is different, and the more complex or larger the project, the more time will be required. Even for a small project, there is still a lot of preparation required to apply for a development finance loan. The earlier you can start preparing for this, the smoother the process should be. If you're thinking about taking out a development loan, get potential lenders involved at an early stage. Not only will you have access to their expertise and guidance but they can also let you

area. Undertaking a development is a time-intensive exercise which will require decision making on a daily basis - you want the right people involved. You should also ensure that the architect, quantity surveyor and contractors you hire have experience of working on projects like yours and are financially robust themselves. Lenders like Charity Bank are able to help with this by running their own checks and providing details of firms with whom they have worked previously.

### Involve your lender throughout

It's understandable that organisations might think they're more likely to secure loan finance if they come with everything signed and ready to go but in fact the opposite is true. Whichever lender you work with will want to be

many people involved. It's better to be aware and plan for this from the very beginning. It's vital to make sure you have enough contingency and a solid cash flow in place to keep the project on track no matter what happens. If you have been successful in raising grants or donations and/or pledges, you need to build in the timings for receipt into your cashflow forecast. Some grants may be paid on practical



Carolyn Sims, Director of Lending, Charity Bank and (below) Andrew Windsor Almshouses



know upfront what is expected from you and your professional team and, therefore, save time during the loan application process. Lenders will often seek collateral warranties from your professional team and will possibly wish to co-appoint the quantity surveyor for very large developments. Early conversations with lenders mean that you can let your professional team know of these requirements.

### Experience and expertise

Making sure that everyone involved in your development project has the right experience and expertise is essential. This applies to the entire chain, from having a member on your management team or Board of trustees or a co-optee with experience in development who can oversee the project, to making sure you use lawyers who specialise in this

involved at every stage of your project development, from agreeing the suitability of contractors, to the legal wording in your agreements. This is to ensure that you have adequate protection through the process and you are actually able to raise loan finance against the project documentation. In all likelihood, if you have already signed contracts, the best-case scenario would be needing to spend more time and money having them reviewed and amended. The worst-case scenario would be that the lender won't be able to provide funding against the project documentation.

### Contingency and cashflow

Things can, and do, go wrong with development projects, especially the more complex ones that take place over a longer period of time and have

completion of the building and pledges may be paid over a period of time - you may need additional borrowing to address such timings. Unexpected costs can also arise. For example, VAT can be terribly complex and while there are ways to work around this to avoid paying additional charges, sometimes a surprise bill from HMRC will still arrive. You should take robust VAT advice at the outset of your project. Find out more on Charity Bank's website: [charitybank.org](http://charitybank.org) and/or contact Charity Bank on 01732 441919.

Nothing in this article constitutes advice or a recommendation and professional advice should be taken before any course of action is taken.



nearby coaching inn and more recently was divided into four single-storey artists' studios. The conversion added an upstairs bedroom and bathroom. A particular attraction of the building is that it backs onto a quadrangle of four existing almshouses, adding to the community and giving direct access into the courtyard garden. Wakefield Almshouses was founded by Priscilla Mitchell in 1994 to provide housing for the poor and infirm.

photo: The converted studios with trustees (from left) Mary Victory, Janet Mitchell, Chris Mitchell and Judy Westacott MBE; Chairman, Justine Holmes and Secretary, John Severn.

## Artists' studios converted to popular one-bed homes

Two new almshouses have been created from former artists' studios in Totnes, Devon by the trustees of Wakefield Almshouses. Demand for one-bedroom homes in the area is high and the new homes are a welcome addition, bringing the charity's total to 14. The almshouses are all centrally located in Totnes where property prices are higher than average for the area so single people have particular difficulty finding affordable housing.

The building started life as the stable block to a nearby coaching inn and more recently was divided into four single-storey artists' studios. The conversion added an upstairs bedroom and bathroom. A particular attraction of the building is that it backs onto a quadrangle of four existing almshouses, adding to the community and giving direct access into the courtyard garden. Wakefield Almshouses was founded by Priscilla Mitchell in 1994 to provide housing for the poor and infirm.

## Celebrating 900 years of almshouse charity in Colchester

The St Mary Magdalen Hospital Almshouse Charity will be celebrating its 900 years of existence in 2020. The celebrations are central not only to Colchester, but nationally in the acknowledgement of charitable enterprise to help needy people - the very focus of charitable activity. St Mary Magdalen Hospital was founded by Eudo Dapifer who was the Royal Steward to William the Conqueror, William Rufus and Henry I. He built Colchester Castle and St John's Abbey and at the behest of Henry I provided almshouses for lepers outside the walls of the city. He died in February 1120.

Our major celebrations are still planned for the weekend of July 18 and 19 (subject to whatever restrictions there may be then) for which the Upper Castle Park in Colchester has been procured. We hope to fill this with members of the public as we are arranging displays and entertainment with no admission charge. We are planning three distinct zones of activity in the park. Around the castle itself we have invited re-enactors to give both living history displays and demonstrations in Norman costumes. We have also planned a 'Charity Village' with

stalls provided by local charities including LEPR, St Helena Hospice and many others, working together with the Rotary Club of Colchester.

In addition, we have musical and other entertainment around the bandstand curated by Colchester Arts Centre. The two days of celebration will also include a Sunday morning multi-faith service around the bandstand. Finally, we hope to have sponsored 'pilgrimages' to the open-air service from the parishes of the diocese of Colchester.

Michael Siggs, Clerk to St Mary Magdalen Hospital Almshouse Charity, Colchester, Essex



## Royal guest at Harrison Housing anniversary

Cheerful photos from the 150th anniversary celebrations organised by Harrison Housing in London last year, submitted by Paul Calland, Interim Chief Executive. Jasmine and her daughter Jartua (left)

are both residents, Jasmine in St James's Gardens, where the event took place, and Jartua in an almshouse linked to the charity in south London. HRH Duke of Gloucester met residents and signed commemorative books. He is pictured (right) with residents and John Malpass, Chairman.





## POLICY AND GOVERNANCE - NATIONAL NEWS INSIGHT

### Charities and Charity Law

**Charity Commission: fraudsters impersonating staff:** The Charity Commission has warned [charities](#) to be wary of external requests for information.

**New safeguarding digital portal for charities:** DCMS has launched a new [online portal](#) aimed at strengthening its support to charities handling safeguarding concerns or allegations. The portal offers a step-by-step guide to help charities correctly manage their concerns, identify the right people to contact if needed, and access helpful resources and advice.

### Housing

**RSH standards of service:** The RSH has updated [guidance](#) on its standards of service, alongside performance data from 2018/19.

**Westminster Hall debate on Flats and Shared Housing – Fire Risk:** Labour MP Matt Rodda (Reading East) held a debate in Westminster Hall on the fire risk in flats and shared housing.

### Health and Safety

**Charity care home death:** The HSE has now [published](#) an update on the case of a death in a Midlothian care home.

### Property and Planning

**Combustible materials:** [Guidance, advice and information](#) has been published around materials used in cladding. MHCLG has also published a consultation around the styles and types of buildings new legislation should apply to.

**BT Openreach accelerates full-fibre coverage:** BT Openreach has [announced](#) that it will accelerate full-fibre build to 227 “harder to reach” market towns, villages & rural areas.

**Building Better, Building Beautiful Commission report:** The Building Better, Building Beautiful Commission has published its [report](#) encouraging better quality architecture.

**Value of the heritage sector:** New research [published](#) by Historic England on behalf of the Historic Environment Forum, shows the value of heritage to England’s economy.

**Social rent:** Only 2.6% of the 131,000 homes set to be built on public land released by the government will be for social rent, [according](#) to the New Economics Foundation (NEF).

Blue text denotes a web link to the full article. Please visit the Almshouse Association website for all links at: <https://www.almshouses.org/news/policy-and-governance-latest-developments>

### Property and Planning (continued)

**Charity Property Matters 2020:** The Charity Commission is encouraging charities to respond to the [Ethical Property Foundation’s Charity Property Matters survey](#). The survey aims to help shape the sector’s understanding of the role of property for charities.

**Natural England:** Natural England has updated its [guidance](#) on heritage management plans for heritage properties.

**Historic England:** Historic England has published a [report](#) titled Heritage and the Economy 2019, which examines the economic aspects of heritage conservation on national and local economies.

**Maintenance of historic buildings:** In the first [scheme](#) of its kind, Ecclesiastical and English Heritage, in partnership with technology firm Shepherd, are piloting sensors to monitor a historic building.

### Adult Social Care and Support

**Benefits freeze to end:** Working-age benefits such as universal credit and jobseeker’s allowance will rise by 1.7% from April 2020, the Department for Work and Pensions has confirmed.

**Welsh Government:** The Welsh Government has published a [report](#) on accommodation for older people. The report assesses the housing and accommodation needs of older people up to 2035.

**COVID-19 guidance:** Public Health England has published [guidance](#) that provides advice on COVID-19.

**Care Quality Commission:** The House of Commons Library has published a [briefing](#) on the statutory role and powers of the Care Quality Commission (CQC).

**Universal Credit:**

- **Delay in roll-out:** The BBC has [reported](#) that full rollout of universal credit is being delayed again, adding £500m to its overall cost.
- **Call for evidence:** The House of Lords Economic Affairs Committee has [published](#) a call for evidence on the economics of Universal Credit.
- **Information for landlords:** DWP has [updated](#) its collection on Universal Credit information for landlords.

**Joseph Roundtree Foundation UK Poverty Report 2019/20:** The Joseph Roundtree Foundation has [published](#) its UK Poverty Report 2019/20.

### Adult Social Care and Support (continued)

**Loneliness and social work:** The Department of Health and Social Care has [published](#) a report focussed on the evidence around the role of social workers in preventing and reducing loneliness and isolation.

**Mental Health:** The Chartered Institute of Housing has [launched](#) a new guide to help housing organisations raise their game on mental health.

### Environment and Energy

**Adapting heritage buildings:** To meet the government’s target of being carbon neutral by 2050, we must recycle, reuse and responsibly adapt our existing historic buildings, according to this year’s [Heritage Counts report](#), by Historic England.

**Air quality - using cleaner fuels for domestic burning:** DEFRA has [responded](#) to its consultation on using cleaner fuels for domestic burning in relation to air quality.

**Welsh Government - New homes to be powered by clean energy sources from 2025:** In a [statement](#) by Welsh Housing Minister, Julie James AM, the Welsh Government has announced that all new homes in Wales will be heated and powered from “clean energy sources” from 2025.

### Taxation

**VAT and retrofit:** Historic England has [called](#) on the Government to slash VAT on renovation in a bid to remove a major brake on retrofit work.

### Employment

**Government announces National Living Wage rise:** The Government has [announced](#) that, starting on 1 April 2020, the National Living Wage (NLW) will be increased.

### Miscellaneous

**UK Cabinet reshuffle:** Following a Government reshuffle, the Prime Minister has confirmed his ministerial appointments, which include a new Housing Minister. Simon Clarke (Minister of State) and Christopher Pincher (Minister for Housing) are the only new additions to MHCLG. Likewise, Helen Whately is the only new addition to the Department for Health and Social care.

## Coffee morning for Macmillan

A Macmillan Coffee Morning was held in the Hall at Sir E D Walker Homes, Darlington in November and received fantastic support with around 80 people attending, including residents, friends and family members.

It was a great opportunity for everyone to get together and also raise money for a very good cause. The event was highly successful with a tombola, cake stall, raffle and cash donations, together taking the total amount raised to £900.

The proceeds were presented to the local Macmillan Volunteer Support group from Darlington Memorial Hospital.

Christine Stoddart, Secretary to the trustees.



photo (from left): Jenny Dodds, Margaret Grey and Joyce Johnson, with Kevin Richardson from Macmillan receiving the coffee morning donation, and Homes’ Manager Jane Reed.

## Trustee offers experience and advice on damp proofing

Trustee Ernie Woodford, of Shepton Mallet Almshouses in Somerset, sent in a lovely letter to the Association recently letting us know that he would be happy to give any trustees advice on damp proofing old stone buildings if they are struggling to find a solution.

**A** He explained: We inject every 6 inches on outside walls as near to the ground as possible with a good quality product (we use

Coronation Cream). On the inside we do the same but every 4 inches on all the walls including inner walls. We then tank all the inner walls with K11 compound up to a height of 5 feet 6 inches. This system works on our type of stone but it may need to be tweaked for other types of stone, eg. Sandstone. Flagstone floors are mostly large slabs that cannot be lifted as they are too big and would be liable

break. We found that if we drilled into the joints of the flags every 2 inches to a depth of about 6 inches and injected with DPC, it would fan out and form a barrier against damp. If any other Almshouse Trust needs any help I am willing to inspect and give advice if needed.

Contact Ernie Woodford at Shepton Mallet Almshouses by email: [elainewoodford160@btinternet.com](mailto:elainewoodford160@btinternet.com)

## Members Forum reveals grants for gas boiler connection

Our online Members Forum is always buzzing with trustees, clerks and panel members sharing their experience in running almshouses. There are always lots of good ideas and recommenda-

tions. One such post from Glen Keeling may be of interest to our members:

**A** We have recently purchased a new property to further our almshouse work. The downside is the new property’s heating and hot water was only electric. We have allocated a beneficiary to the property and they are in the process of moving in. We contacted Southern Gas Networks (SGN) to have the property connected to the gas mains so that we could install a gas combi boiler. The quote for the connection was £970.

When we received the quote from SGN they stated if the beneficiary was on benefits (and in this case they are) we can obtain a grant to cover the connection and a grant to cover the boiler installation.

Therefore, for almshouse trustees that are considering boiler upgrades to meet EPC targets or considering

connecting to gas main, there maybe grants available and you should reach out to your gas network provider (the company that covers the mains).

Other popular discussion topics include:

- Disaster Recovery Plans
- Telephone systems
- Accounting software
- Non-payment of WMC
- Job descriptions
- TV licences
- Redecoration of dwellings
- Hoarding
- Assessing applications
- Mergers
- Risk Assessments
- Universal Credit
- Coronavirus
- Self Isolation

If you have not yet visited the forum, why not take a moment to register at [www.almshouse.org](http://www.almshouse.org)



# Navigating the legal challenges in social care

Thorngate Trust Chief Executive Anne Taylor was one of three industry experts contributing to a new White Paper from law firm Coffin Mew which looks at the legal challenges in the social care sector. The report finds that a destructive mix of new care home regulation, chronic underfunding and a lack of public understanding is presenting legal dilemmas for owners and managers. "It was an honour to be recognised by one of the south east's most successful law firms as a thought leader in adult social care and be asked to contribute to its White Paper which investigated the underlying problems at the heart of the social care crisis and the steps needed to solve it," said Anne. As head of a charitable trust, Anne said that this status means Thorngate reinvests its surplus into services for residents in both the care home and social housing and ongoing issues are in the areas of recruiting the right staff and funding. When it comes to funding she said: "The local authority rates do not come anywhere near the cost of providing

care of the quality required, which means difficult choices for everyone, from social workers through to family members and providers. "Our job as a home is very difficult but I also have huge sympathy for our local social workers. Their caseload is huge, and they are constantly trying to find places for the most challenging residents without enough resources."

## Recruitment and funding

The White Paper also says that care home managers and operators must take a central role in finding solutions and solving the crisis. Anne added: "While I would love to spend my time only on ways of moving the organisation forwards, a big part of my role is protecting the organisation against risk, and in social care those risks are pressing. The main ones are recruitment and retention of care staff, local authority funding levels and maintaining and improving standards in the light of the first two. "I find that when I talk to family members who call up to ask about how the care system works, particularly if they will require funding by the local



Anne Taylor, Chief Executive of Thorngate Churcher Trust, which provides 124 sheltered flats for assisted living, with 24-hour warden support, and a 44-bed residential care home in Gosport, Hampshire.

authority, they are shocked by the difficulty in navigating the system and how low the local authority rates are in comparison to the actual costs of care." The report concludes that there are no easy answers and the legal challenges can be as complicated as the social ones; but it's an issue which needs to rise to the top of the political agenda as quickly as possible. Coffin Mew says that care home operators need help, advice and consultation now if they are to help build the social care system of the future.

## Presentation marks 20 years service

The trustees of CJ Gallard's Almshouses Charitable Trust in Southborough, Kent, said farewell and thank you to Eric Wills, who has retired as a trustee after 20 years loyal service, six of which were as chairman. During his time as trustee, Eric was instrumental in overseeing a major refurbishment and building programme at Gallard's as well as being lead trustee on finance. To show their appreciation for his dedication to the work of Gallard's, the trustees made a presentation and enjoyed sharing in a glass of wine and celebratory cake. The presentation was made by Mrs Beatrice Wisdom, Chairman of Trustees, who is pictured with Eric Wills. Phil Grainger, Clerk to the Trustees, CJ Gallard's Almshouses



## Dilemma of a resident's improved finances

Trustees and clerks have many challenging situations to deal with and sometimes there is no clear answer to a problem. A very difficult situation (which is rare but has occurred) is where a resident's financial circumstances change during their time as an almshouse resident. The following situation may be of interest to other charities facing a similar dilemma. The location and identity of the charity involved has not been given for reasons of privacy.

**A** Our charity had a resident who inherited some capital after he joined our almshouse community which would have put him outside our admission criteria. He was entirely up front about this and talked to us in advance of receiving

the bequest. He wanted to stay because he enjoyed living here and was a strong contributor to the community. After much discussion our trustees decided not to ask him to leave following a consultation with The Almshouse Association who helped us confirm our initial inclinations.

We looked at our Scheme which referred to admission criteria only and the resident had satisfied those admission criteria. We reviewed our admittance policy relating to finances and by our view our resident would be holding in excess of our maximum assets to accept as a new resident.

We realised that our terms for setting aside an appointment for a resident whose circumstances had changed 'significantly' needed to be updated but the reality of setting aside an appointment is more than a policy decision. The fact that his circumstances had changed was an important factor but the impact of asking him to move would have created great stress on the individual. We felt that if we did set aside the appointment, there was also the risk of bad publicity locally and whilst this is definitely a factor, it was not a reason for not doing the right thing!

If the case was different and the resident misrepresented their financial circumstances at the time of admission (meaning they would not have been admitted on the basis of their actual financial position) then in my

view a different consequence should follow. The person's financial situation would then need to be investigated and if he or she did misrepresent the position on entry, then in principle they should be asked to leave as the beneficiary's licence has been granted on deliberately falsified information. In my personal view, the welfare of the resident still needs to be taken into account in the context of any move. This needs to be incredibly carefully handled.

## Reputation and compassion

The reputation of a charity will be undermined if it comes to the attention of the local community that residents are there on the basis of having 'misrepresented' their circumstances. It is likely in such cases we would support the person to find new accommodation and seek to agree a generous timetable for the process. For the future we will add an explicit termination provision to our beneficiary letter to the effect that if a person has misrepresented their position in a material way during the admission process, the licence to occupy can be terminated without notice.

This all underlines the importance of having a good due diligence process in place at the time of admission and searching questions do need to be asked with respect to a resident's finances. It also highlights the need for regular updates on changes of circumstances and clear policies. Most of all, like so much of what we do, it's about the benefactors' original intentions and our 'on the ground' judgement.

## Researching historical link to Henry VIII

financial hardship by providing housing and services or benefits; regulated by the Charity Commission; its origin will have come from a private gift; the beneficiaries or the geographical area from which beneficiaries may be drawn, is restricted.'

David explains: "In advertising a vacancy, it became apparent that the origin and enduring purpose of our almshouse had become fuzzy among parishioners and so I set about researching its history". The charity, registered as Barlborough Hospital, was enacted and the building constructed in 1752 to provide homes for local people in need. It became listed Grade II by English Heritage in 1965. In 1983 the original six units were reduced to four and enlarged into the current, comfortable homes. On reopening, the building was named Chandos Pole House to commemorate a long-serving trustee, Major J. W. Chandos-Pole. Vacancies are infrequent; there have been just

four in the last 26 years. Applicants must still meet criteria from the 1752 deed. Appointments must be made from 'persons living in the Parish of Barlborough who profess the religion of the Church of England'. Where there is more than one qualifying person, ordered priority must be given in the order of spinsters, bachelors, widows, widowers, married man, married woman. In researching the wider history of Barlborough Hospital, David found the Pole family members were prominent in the history and church politics of the area in the 16th Century. They trace back to the aristocracy of the Middle Ages. The de la Pole (Pole) family members were descendants of the Plantagenets and therefore belonged to the former ruling family of England. After the defeat of Richard III, the family was powerful at court but not the ruling family. Henry VIII, always looking out for threats to his authority, saw an opportunity to suppress the Pole family when Cardinal Reginald Pole (1500-1558) did not adapt to the



King's religious changes. When the Cardinal had fled to Rome, the King searched for members of the Pole family still living in England and Margaret Pole Countess of Salisbury (mother to the Cardinal) was arrested with other family members and executed. Margaret Pole's execution is remembered as the most horrible execution within the Tower of London. Our founders, Margaret and Mary, had two brothers, German and Francis. German died at the early age of 21 and whilst Francis did marry, neither he nor German had offspring and so this blood line of the Pole family ended with them.

by David Blackwell

See more of David's research at: <https://barlboroughhospital.wordpress.com>



Last summer's Gazette article 'What is an almshouse? (Issue no. 255), struck a chord with David Blackwell, Clerk since 2012 of Chandos Pole House, an almshouse in Barlborough, Derbyshire. Getting to grips with essential administration, it became apparent what an extraordinary legacy was set up by the spinster sisters, Margaret and Mary Pole of Park Hall, Spinkhill. David says the definition promulgated by the Association Board applies exactly - 'residential accommodation which belongs to a charity; exclusively to meet the charity's purpose; is occupied under a licence by a qualifying beneficiary; for the relief of



## Almshouse prizewinner

Linda Clayton of Thomas Philipot's Almshouse Charity in Eltham, East London, was the lucky winner of a competition held by insurance company Aon at The Almshouse Association seminar in Southampton in October. James Hessey-White of Aon presented her prize, which is an annual family pass to English Heritage.

Helen Povah, Client

Director, Managed Programmes, Aon UK Limited  
Affinity Partnerships



## Jenny McGowran remembered

When I joined the National Association of Almshouses Board of Trustees representing Suffolk, Jenny was in a senior position on the Board and contributing to every aspect in a manner we all respected and admired. About a year later the chairman at the time announced he was to retire and Jenny was strongly supported and delighted to become chairman - she had no intention of being a 'chair', that being something on which to sit (her words, not mine!). Jenny entered wholeheartedly into the role, as we knew she would and over the next three years led the Association with her own blend of charm and resolve. All of us knew where we were with her and the crowning glory of that period was the service in St Paul's Cathedral to celebrate the 60th Anniversary of the Association. The Lord Mayor of London attended, The Archbishop of Canterbury, Rowan Williams, preached and Jenny read the lesson; a great day indeed with the cathedral full. The service was followed by

lunch in a variety of City Halls, a reminder of which is a photograph of the Archbishop, eating sandwiches, sitting on a carpet surrounded by a group of admiring trustees.



Jenny announced to the Board her intention to stand down from her demanding role so that she could combat a medical issue and I was proud to succeed



her. At the time of transfer we were invited to meet with our Patron, HRH The Prince of Wales and joined him in his private Drawing Room at Clarence House for tea and a chat. He displayed great knowledge and support of the Association. Jenny made it perfectly plain that she had not finished with the Association despite her illness and for the next ten years made a significant contribution to the Patron's Award Committee and was elected a Vice Patron of the Association. Greatly loved and greatly missed, Jenny was a true example of how a trustee from a small almshouse charity in Worcestershire can scale the heights and make a real difference.

Simon Pott, Chair of the Almshouse Association Patron's Award Committee

## Multi Asset investing: a longer-term perspective

The world is a profoundly surprising place. That was certainly the case in 2019. Few people predicted a vintage year for both bonds and equities (company shares), with the latter outperforming even as earnings were poor. Already in 2020, we have been taken by surprise by events involving the US and Iran, followed by the coronavirus.

Just as surprising have been the last 10 years. Despite the pessimism that dominated during the financial crisis, it proved to be a wonderful decade - indeed, three decades - for the traditional long-only balanced fund.

Equities and bonds have enjoyed stunning bull markets, driving a staggering return for strategies with the traditional static mix of bonds and equities.

### Challenge of staying invested

Of course, harvesting such magnificent returns required the investor to stay invested. There are countless reasons why that was difficult - scary events such as the banking crisis, the eurozone crisis, flash stock market crashes, China's currency devaluation, elections, Brexit, confusing monetary policy changes and Trump's trade wars, to name a few.

It wasn't easy, in other words. Staying invested was the hardest challenge. Those that have done so have been rewarded and deservedly so. Looking ahead, however, the journey could be tougher still. Not only can we expect the same sort of worrying events to drive short-term volatility from time to

time but valuations are far less attractive than they were 10 years ago. Real yields (taking account of inflation) on bonds are very low by historic standards. Given that most coupons (periodic interest payments) are fixed, unless very material deflation occurs, real returns from bonds are likely to be very poor over the coming decade and probably negative. Even in corporate bonds, the yield advantage compared to gilts (as UK government bonds are known) is close to its narrowest levels in a decade.

As for equities, they too have seen valuations become less attractive in recent years. Although the MSCI World Index of global equities is looking fully valued, most equity markets are not as expensive as they were during the tech bubble at the start of the century. In fact, in the UK, dividend yields on shares are relatively elevated in the context of the past 20 years but still some way off the extremes of 2009.

Starting valuations are a good guide to equity returns but with less certainty than bonds, given the scope for profits delivery to vary. Arguments can be made why future profits should be faster or slower than historic averages depending on the region but it is reasonable to think that expected returns from equities are lower than they were a decade ago. Altogether, this leaves us with the least attractive valuations on a traditional equity/bond portfolio than we have seen in the past 40 years. That is a sobering thought for future returns and suggests that investors will need to be both more

dynamic and selective to generate the returns they need. Perhaps it is no surprise that this reality may be dawning at the very time that many are turning to those very passive strategies that have performed so well.

### The M&G Charity Multi Asset Fund

NAACIF converted to a new CAIF (Charities Authorised Investment Fund) structure on 15 November 2019 and was renamed the M&G Charity Multi Asset Fund. The new CAIF has a wider choice of different global assets in its portfolio, including infrastructure companies, for example, thereby increasing diversification. The fund has been opened to all UK charities, which has begun to attract some interest. Finally, the fund's annual charges have been reduced from around 0.60% to 0.50% per annum. Please note that under rules set down by the Financial Conduct Authority we are not permitted to show any performance numbers for the first 12 months of the fund's existence, unless this is specifically requested. If individual investors have any further questions regarding this fund, please contact Richard Macey directly on 020 3977 3623 or email him at [charities@mandg.co.uk](mailto:charities@mandg.co.uk)

The value of the M&G Charity Multi Asset Fund's assets will go down and well as up. 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.

Tristan Hanson, Investment Manager  
17 February 2020



## Knowledge to be retained in retirement

Peter Mulcare has been a trustee at Grantham Close almshouses in South Chailey, East Sussex for over 40 years. He stepped down as the chairman last



year, handing over the reins to Jill Baillieux who has worked alongside him for many years (photo above). Peter has an invaluable knowledge of the Andros charity and will remain a lifetime trustee. During his chairmanship, Peter made a significant difference to the standards of residents' living accommodation. This has included replacing the old bathrooms and installing walk-in showers, upgrading kitchens and the much needed communal kitchen where residents can now enjoy preparing for the events held at Grantham Close. Jill said: "Peter has made such a difference to the standard of living accommodation for our residents".

Together with the other trustees, Jill hopes to continue maintaining and improving areas on site and is currently planning to upgrade the heating sys-



tem as it is proving expensive to maintain. With the new system in place, residents will benefit from being able to regulate heating independently in their flats.

The charity's long-term plan is to build more flats offering local people accommodation that they can be proud of. Local housing needs are changing as people are living longer and with new legislation regarding retirement age, so the charity also needs to adapt to meet these changes. Jill added: "I feel very privileged that we have a strong team of trustees and management in place which in turn allows us to move forward and carry out our set plans for the future; exciting times ahead!" We wish Peter well and may he continue to share his knowledge and expertise at Grantham Close.

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ALMSHOUSE  
ASSOCIATION

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*The Almshouses Gazette*  
is published by:

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Registered Charity No. 245668  
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# Local people join residents to support Wear it Pink day

Well done to the residents, staff and trustees of The Charity of Thomas Guy in Tamworth, Staffordshire who took part in 'Wear It Pink' day on Friday 18 October. They all dressed up in pink to help raise money for Breast Cancer Now and by organising a tea, coffee and cake day for the almshouse residents raised £331.27. They also opened their gates to members of the public who donated and shared tea and cake with our residents. It was an amazing day and the generosity of the Tamworth people and residents was fantastic.

Leanne Vant, Scheme Manager,  
The Charity of Thomas Guy, Tamworth



## Extra business support given to local communities

A report by the firm *peak b* says 42% of the 500 small businesses surveyed had increased their practical or financial support to organisations in their local communities.

Almost half of small businesses have increased their support for their communities, including local charities, over the past year in the face of divisions caused by Brexit, the survey found.

### No impact from Brexit

The report, Small Business Community Value, produced by the small business campaigning firm *peak b*, says that of 500 small businesses surveyed, 42% had increased the practical or financial support they show to organisations in their communities over the past year. The survey found that, on average, small businesses estimated that they gave support worth about £3,240 a

year to community organisations. Almost nine out of ten (88%) estimated they gave about 10 hours a month to local charities.

The report says: "The majority of businesses state that Brexit has had no significant impact on their activities with the local community. However, businesses state that the negativity and division the Brexit debate has caused has led them to be more aware of the importance of community, and in many cases led to an increase in community support."

The increase in support was more likely to take the form of time and skills than increased cash, because of a concern about consumer and business spend post-Brexit, the report says. Two-thirds

*The Third Sector kindly allows the Association to print articles that we feel may be of interest to our membership. This article by Rebecca Cooney (25 Sept 2019) may be of interest to member charities who are thinking of reaching out to local businesses to recruit new trustees or are in need of their services.*



of the small businesses surveyed said they believed the community organisations they supported could not otherwise get the expertise the businesses were offering.

Michelle Ovens, founder of *peak b*, said: "Whatever side of the Brexit debate you are on, it is clear that the past three years have seen increased divisions permeate our national discourse. Yet amid all the noise and uncertainty, small businesses are responding in the only way they know how, by increasing their support for their community organisations." She added: "Our previous research has demonstrated the community-minded nature of small businesses and the contribution they make to schools, charities and business groups in their areas but it's now clear that they view this as a responsibility, to bring together communities that might otherwise have been divided through political and economic uncertainty."

## 2020 CALENDAR

Tues 30 June <i>postponed</i>	Trustees & Clerks Seminar	Hull United Charities
Wed 4 June <i>postponed</i>	Members Day & AGM	Westminster Hall
Thurs 24 Sept	Scheme Managers Seminar	Thomas Christie, Bedford
Tues 6 Oct	Trustees & Clerks Seminar	St Clement Danes, Sydenham
Thurs 5 Nov	Trustees & Clerks Seminar	Worcester Municipal