

Léa Legraien talks to Samantha Maskell, head of finance, policy and governance at the Richmond Charities, about almshouses and ensuring they are fit for the future

ALMSHOUSES ARE the oldest form of social housing in the UK, having existed for over a thousand years. The idea of almshouses stemmed from hospitals and intended to provide shelter and hospitality for those in housing need such as the poor and sick.

then on, wealthy benefactors kept endowing land and property to build more such houses.

Today, the Richmond Charities owns and runs 145 almshouses across 12 estates that house over 160 people. Samantha Maskell, head of

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According to the Almshouse Association, there are currently more than 1,700 independent almshouse charities that house 36,000 people.

One such organisation is the Richmond Charities whose history traces back to 1600, when its first almshouses were founded. From

finance, policy and governance at the Richmond Charities, says: "Residents aren't tenants but beneficiaries. They don't pay rent but a weekly maintenance contribution that covers the upkeep of the Charities.

"It's not just a roof over their heads; it's a community living, with daily

activities and an on-site chaplain who can provide emotional support. There's a chapel on one of the estates. We have six scheme managers who check in and provide support, enabling people to live independently."

#### LEARNING CURVE

Maskell began her career as an executive officer at the Ministry of Agriculture, Fisheries and Food, now the Department for Environment, Food and Rural Affairs. From there, she went into audit, working at the likes of Wellden Turnbull and KPMG and looking after a number of companies and charities.

After more than two decades in the private sector, Maskell was after a change. Last January, she joined the Richmond Charities, her first job as a finance professional in the charity sector.

For her, the most important factor in her decision to join the charity world was "that sense of lots of inequality in the world" and how she could "positively try and make a difference".

"It was that wanting to give something back and influence in a positive way," she adds. "Being an accountant in the charity sector is more rewarding.

"Now, I cycle to work and see our beautiful estates. I get involved in our residents' Christmas and summer parties and hear from them the impact my work is having. I can see the benefit of the work we're doing, so it gives you that real sense of purpose. It's also diverse because I work closely with the chief executive on different strategies. It's just rewarding in that you can see firsthand the difference you make to people's lives."

Having now worked in all three sectors, she believes that risk mitigation in charities is key, and feels "a huge responsibility".

"This charity has been doing its work for over 400 years and we want to continue doing the good work for another 400 years and beyond. It's been a huge learning curve, and I've learned so much from our chief executive and the whole team (we're quite a small team of 14). I've learned that if you have a real sense of purpose to what you're doing, the days fly by."

#### **INCREASED NEED**

The Richmond Charities manages three small welfare, grantmaking charities, namely the Richmond Philanthropic Society, Richmond Aid in Society Fund and Misses Thompson and Whipple Charity.

### **BIOGRAPHY**

2023 - present: Head of finance, policy and governance, the Richmond Charities

**2010 – 2022:** Finance manager to group financial controller, Kingpin Communications to the Marketing Practice

2005 - 2009: Financial accountant, Time Life

2005: Senior auditor, KPMG Sydney

2004: Reconciliation accountant, BP Melbourne

2000 - 2004: Audit to audit manager, Wellden Turnbull Accountants

1998 - 2000: Executive officer, MAFF (now DEFRA)

welfare organisations have increased substantially since Covid-19, rising from £26,000 in 2020 to £132,312 in February 2024 due to increased need in the borough and the impact of the cost-of-living crisis on beneficiaries.

On the surface, she says, the borough appears wealthy but that masks a lot of poverty underneath.

"We're certainly seeing an increase in need year on year for more goodquality housing for those over 65 and that doesn't show any signs of decreasing at all.

"This year, we've doubled the amount we've given from the Richmond Charities because we're seeing such need in the borough.

property portfolio (it has 150 investment properties).

Last year, the charity announced that it was building a new block of 12 almshouses and five wheelchairaccessible almshouses "to be built to very high energy-efficient Passivhaus standards".

Meanwhile, it has undertaken a major project to install photovoltaic (PV) panels at the majority of its estates to reduce residents' electricity bills.

Maskell says installing PV panels has proven challenging because some of those estates are grade II listed and need planning permission to be modified.

Plus, it is not always easy to ensure that historic buildings remain fit for purpose in the 21st century, especially with the restrictions they are subject to.

"Another objective is continuing building and strengthening the almshouse community, which is a big part," Maskell says.

"We also want to maximise the benefits from the investment property portfolio and consider the resources needed to implement the key objectives. Part of that was employing me, looking at staffing in governance and ensuring that our board has got continuity and a range of experience to raise awareness of the charity."

On the investment properties, the charity wrote in its accounts for the year ending 31 December 2023 that "it continued with its policy to sell

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It also receives a yearly grant from the Henry Smith Charity to distribute to people in need and gives funds to other local charities and organisations in the Richmond borough to distribute on its behalf.

This year, 14 charities ranging from Mind to the Victoria Foundation were selected to award emergency grants of up to £400 to people in need, hardship or distress who meet certain criteria.

Maskell points out that total grants given from all the Richmond My chief executive, Juliet Ames-Lewis, is now sitting on a funders group for people in the borough to work out where the need is and ensure the grants given are having an impact."

#### FIT FOR THE FUTURE

In 2021, the Richmond Charities set out eight key objectives for 2022-26 including continuing to seek opportunities to develop more almshouses and maximising the benefits from its investment

in the region of £4.75m worth of investment properties each year", so that it can develop a new almshouse estate every two to three years and rebalance its assets portfolio towards a 75/25 split of property/invested funds.

#### CHALLENGES AND **OPPORTUNITIES**

Reflecting on the challenges facing the Richmond Charities, Maskell stresses that the almshouse movement must maintain its independence and not become subsumed into general housing regulation in the future.

It can be difficult to find development opportunities to build more almshouses in an already crowded borough. Then, there is the need to adapt to the increasing needs of residents and their expectations.

"So, the mobility issues as they live longer, energy efficiency of the almshouses, having enough space for electric scooters and scooter charging points etc," Maskell explains.

"We have to adapt to people living longer. We're seeing many residents now with Alzheimer's and dementia,

and we need to support them living at home independently for as long as possible. Society becomes more diverse and so does our community. We're seeing more people with a wide range of mental health issues and this can present challenges for the staff team, community and those who might find it difficult to engage with others."

they can join in different activities such as croquet, Scrabble, quiz nights and Zumba."

It is a "real privilege" to work for a charity that has been around for 400 years and a "really exciting time for the Richmond Charities".

"There's lots to be optimistic about. The charity isn't immune to the

## We're not immune to the uncertain economic climate but fortunate to have investments and assets ##

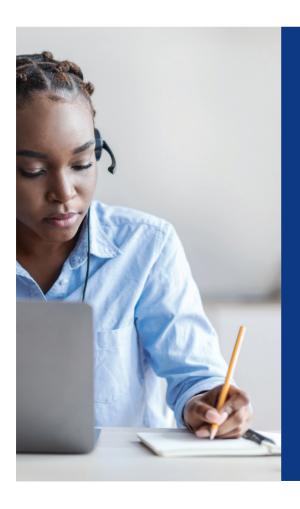
'A LOT TO BE EXCITED ABOUT'

Before she joined the Richmond Charities, Maskell did not know anything about almhouses. Since working there, she wishes everyone knew what they are and do.

"When I meet with a resident and speak to them, I see firsthand how having a home changed their life and made them feel secure. They're living independently but if they so wish,

uncertain economic climate and cost pressures but it's in a fortunate position to have investments and assets.

"We have to ensure that we utilise those wisely and thoroughly review the risks relating to costs, income, human resources, legal and operational. I'm optimistic through our reporting and governance that we're protecting those assets and will be using them wisely in the future."



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