Ford Street & Maynard Almshouse Charity

Charity No. 202643

Registered Housing Association No. A3536

Annual Report and Financial Statements

For the year ended

31 March 2026

Ford Street & Maynard Almshouse Charity

Year ended 31 March 2026

Contents

	Page
Legal and Administrative details	3
Trustees' Report	4 - 5
Statement of Trustees' Responsibilities	6
Independent Examiner's Report	7
Statement of Financial Activities	8
Balance Sheet	9
Statement of cash flows	10
Notes to the Accounts	11 - 18
The following does not form part of the financial statements	
Detailed Profit and Loss Account	19
Annual Complaints – Performance and Service Improvement 2026	20 - 22

Ford Street & Maynard Almshouse Charity

Year ended 31 March 2026

Legal and Administrative details

Charity registered number
202643

Housing Association registered number
A3536

Principal Operating Address
1 Cherry Court, Lamerton, Tavistock, PL19 8FL

Independent examiner
Andrew Wing LLB FCA, Wings Chartered Accountants, Unit 1, Pearl Assurance House, Elbow Lane, Tavistock, Devon PL19 0BG

Bankers
TSB Bank Plc, Bedford Square, Tavistock, PL19 0AG

Trustees
The Trustees who served during the year and since the year end were as follows:

Mr H Smith (Chair)
Mr D Balment
Mrs J Kilburn
Mrs B Moody - Tavistock Town Council representative
Mr A Pitcher
Mrs S Rasdall
Cllr K Royston – Gulworthy Parish Council representative
Mr R Sale
Cllr M Ewings – Tavistock Town Council representative
Mr G Shillabeer

Clerk to the Trustees
Mrs K Woodward

Ford Street & Maynard Almshouse Charity

Trustees' Report

The Trustees present their Annual Report together with the financial statements of the charity for the year ended 31 March 2026, and have given regard to the Charity Commission guidance on public benefit as far as permitted by the Trust Deed for the Charity which was sealed on 1 September 1997 and as amended on 24 October 2019.

Objectives and Aims:

To provide decent and affordable homes for people in need. Applicants for accommodation must be resident in the parishes of Tavistock, Gulworthy, Lamerton, Mary Tavy, Peter Tavy or Whitchurch at the time of application.

Review of the Year:

The Charity has achieved full occupancy throughout the year.

There has been considerable expenditure on maintenance of the properties, including painting of the external woodwork, replacement windows, treatment of mold and damp revealed during survey, and the internal redecoration in several properties.

The Welfare Committee have given confidential reports at each Trustees Meeting and has maintained a consistently good level of support to our residents.

Future Strategy:

The Trustees continued to positively develop the 10-Year Strategy which aspires to upgrade the present accommodation and increase the number of units. Work in this area has been awaiting major Government announcements on the future Affordable Homes Programme funding (via Homes England), and the possibility of our accessing this funding. This information has begun to emerge during late Spring 2025.

Review of Financial Position:

The Accounts are prepared on a Cash basis.

We welcome the positive surplus of receipts against expenditure. However, we recognise that our maintenance expenses will continue to be high in the year 2025/6 if we are to maintain our properties to the levels required by Government and for comfortable living for our Residents.

The WMC was increased by 4.8% for the year 2025/6.

The Trustees operate an investment policy to produce the best financial return within an acceptable level of risk, and in order to maintain easily-accessed reserves to cover the costs of changeover of occupancy of three flats in any twelve months. The balance of the reserves to be held in medium or long term investments for financing unexpected large-scale repairs to the Grade 2 Listed buildings. The Charity reserves to be held in cash or near cash investments denominated in sterling. The Charity's cash balances to be deposited with institutions with a minimum rating of A- or invested in a diversified money market fund.

Reserves Policy:

The Emergency Repair Fund reserve was maintained at £50,000 and the Cyclical Maintenance Fund at £5,200 in line with the Almshouse Association policy.

Safeguarding:

The Safeguarding policy is based on the Almshouse Association advice and reviewed annually. Safeguarding officers have been appointed.

Structure Governance and Management:

Two Trustees representing Tavistock Town Council and Gulworthy Parish Council are nominated by the respective Councils. The other eight Trustees are drawn from the local community, bringing relevant skills in Strategy, Finance, Maintenance or Welfare. A Resident's representative has been appointed who attends Trustee Meetings.

Three sub committees, Finance, Property Maintenance and Welfare, work effectively by rationalising information to aid effective Trustees' decision making.

The Almshouse Association 'Standards of Management 'which cover, Governance, Administration, Health & Safety, Financial Management, Residents, Land & Buildings policies and procedures are followed and reviewed annually.

Major Risks:

The risk summary assessment is reviewed in quarterly meetings and identifies the risk likelihood and impact in the areas of Governance and Management, Compliance, Residents and Property.

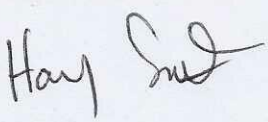
Administrative Information

The charity is a member of the Almshouse Association, which is a national association which provides support, advice and guidance on a broad range of general and specific issues, to over 1600 independent Almshouse member charities that collectively comprise around 35,000 dwellings across the United Kingdom.

Approved by the Board on 25th August 2026 and signed on its behalf by

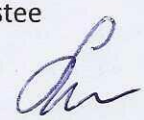
Mr H Smith

Chairman of Trustees



Mr G Shillabeer

Trustee



Ford Street & Maynard Almshouse Charity

Statement of Trustees' Responsibilities

Year ended 31 March 2026

The trustees are required to prepare financial statements for each financial year, which give a true and fair view of the state of affairs and of the surplus or deficit of the charity for that period. In preparing those financial statements, the trustees are required to:-

- Select suitable accounting policies and then apply them consistently;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue.

The trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets and liabilities of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Ford Street & Maynard Almshouse Charity

Independent Examiner's Report to the Trustees of Ford Street & Maynard Almshouse Charity

Year ended 31 March 2026

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the 2011 Act) does not apply.

It is my responsibility to:

- Examine the accounts under section 145 of the 2011 Act;
- To follow the procedures laid down in the General Directions given by the Charity Commissioner under section 145(5)(b) of the 2011 Act; and
- To state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

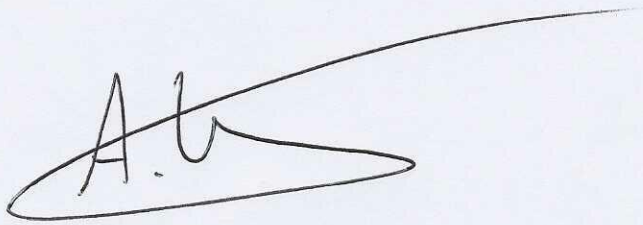
Independent examiner's statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements
   a. To keep accounting records in accordance with section 130 of the 2011 Act; and
   b. To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act.

   Have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Andrew Wing LLB FCA
Wings Chartered Accountants
Unit 1, Pearl Assurance House
Elbow Lane
Tavistock
PL19 0BG



16 August 2026

Ford Street & Maynard Almshouse Charity

Statement of Financial Activities (including Income & Expenditure Account)

Year ended 31 March 2026

	Notes	2026	2025
		£	£
Income from:			
Charitable activities	4	**58,886**	58,038
Investments	5	**787**	688
Other	6	**7,152**	7,152
		66,825	65,878
Expenditure on:			
Charitable activities	7	**(105,710)**	(54,608)
Net gain/(loss) on movement of investments		**(6,178)**	(3,388)
Net (deficit)/income and net movement in funds for the year		**(45,063)**	7,822
Reconciliation of funds			
Total funds brought forward	18	**312,807**	304,985
Total funds carried forward		**267,744**	312,807

All income and expenditure derive from continuing activities and are unrestricted funds.

The statement of financial activities includes all gains and losses recognised during the year.

The notes on pages 11 to 18 form part of these financial statements.

Ford Street & Maynard Almshouse Charity

Balance Sheet

Year ended 31 March 2026

	Notes	2026		2025	
		£	£	£	£
Fixed assets					
Tangible assets	9		**312,479**		318,395
Investments	10		**97,431**		133,609
			409,910		452,004
Current assets					
Debtors	11	**1,403**		1,165	
Cash and cash equivalents		**16,967**		27,122	
		18,370		28,277	
Creditors: Amounts falling due within one year	12	**(10,341)**		(10,127)	
Net Current Assets			**8,029**		18,150
TOTAL ASSETS LESS CURRENT LIABILITIES			**417,939**		470,154
CREDITORS: Amounts falling due after more than one year	13		**(150,195)**		(157,347)
Total Net Assets			**267,744**		312,807
CAPITAL AND RESERVES					
Unrestricted funds					
General reserves	**18**		**58,560**		105,242
Designated reserves	**18**		**209,184**		207,565
Total Charity Funds			**267,744**		312,807

The financial statements were approved and authorised for issue by the Board on 16 August 2026 and signed on their behalf by:

Cllr H Smith	***Mr G Shillabeer***
Chair of Trustees	Trustee

The notes on pages 11 to 18 form part of these financial statements.

Ford Street & Maynard Almshouse Charity

Statement of Cash Flows

Year ended 31 March 2026

	2026	2025
	£	£
Net cash generated from/(used in) operating activities (see below)	**(40,932)**	10,090
Cash flows from investing activities		
Interest received	**125**	45
Dividend income	**662**	643
Sales of investments	**30,000**	-
Net cash flows from investing activities	**30,787**	688
Net increase/(decrease) in cash and cash equivalents	**(10,145)**	10,778
Cash and cash equivalents at 1 April 25	**27,112**	16,334
Cash and cash equivalents at 31 March 26	**16,967**	27,112

	2026	2025
	£	£
Cash flows from operating activities		
Surplus/(Deficit) for the year	**(45,063)**	7,822
Adjustments to cash flows from non-cash items	**(7,152)**	(7,152)
Depreciation of tangible fixed assets	**5,916**	6,042
Financial instrument net (gains)/losses through profit and loss	**6,178**	3,388
Investment income	**(787)**	(688)
	(40,908)	9,412
Working capital adjustments:		
(Increase)/decrease in debtors	**(238)**	772
Increase/(decrease) in creditors	**214**	(94)
Net cash generated from/(used in) operating activities	**(40,932)**	10,090

Ford Street & Maynard Almshouse Charity

Notes to the Accounts

Year ended 31 March 2026

1. **Status of charity**
   The charity is registered with the Charity Commission as a charity within the meaning of the Charities Act, and as a Registered Social Landlord.
2. **Accounting policies**
   a. **Statement of compliance**
   Ford Street & Maynard Almshouse Charity meets the definition of a public benefit entity under FRS 102.
   The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Housing SORP 2014: Statement of Recommended Practice for Registered Social Housing Providers and comply with the Accounting Direction for Private Registered Providers of Social Housing 2015.

   b. **Summary of significant accounting policies and key accounting estimates**
   The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

   c. **Basis of preparation**
   The financial statements are prepared on a going concern basis, under the historical cost convention, as modified by certain assets measured at fair value through the income statement.
   The preparation of financial statements in conformity with FRS 102 required the use of certain critical accounting estimates. It also required management to exercise its judgement in the process of applying the charity's accounting policies. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in note 3.

   d. **Income**
   Income is derived from one class of business comprising weekly maintenance contributions receivable from housing accommodation.
   Income is recognised on a straight line basis over the period to which it relates, net of voids.

   e. **Interest receivable and other income**
   Interest receivable is recognised using the effective interest rate method.
   Other income consists of dividend income, which is recognised when the right to receive payment is established, and the release of the social housing association grant (SHG), which is recognised on a systematic basis over the expected life of the asset.

   f. **Tangible assets**
   Tangible assets are stated at cost less accumulated depreciation and accumulated impairment losses. Cost includes the original purchase price, and costs directly attributable to bringing the asset to its working condition for its intended use.

Land and buildings

Land and buildings includes freehold residential properties. Land and buildings are stated at cost, less accumulated depreciation and impairment losses.

i. Cost includes, irrespective of the source of finance, costs of acquisition, development expenditure, interest on mortgage and other loan financing up to the appropriate relevant date (see below).

ii. Interest on mortgage or other loans financing development is capitalised up to the relevant date of the interim SHG application (see note 2 j). Interest on advances after the interim SHG application is capitalised up to the relevant date of the final SHG application. Both interim and final relevant dates are determined in accordance with the Homes and Community Agency circulars as issued from time to time. Interest not capitalised at either the interim or final relevant dates is charged to the income and expenditure account.

iii. All invoices and architect's certificates relating to capital expenditure are included in the financial statements at net value after retentions provided that the dates of issue or valuation are prior to the year end.

Fixtures and equipment

Fixtures and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

Depreciation

Depreciation is charged so as to write off the cost of assets less residual value, other than land, over their estimated useful lives, as follows:

Asset class:	Depreciation method and rate:
Land and buildings	2% straight line (buildings only)
Fixtures, fittings and equipment	25% reducing balance

g. Investments

Fixed asset investments are included in the financial statements at market value at the balance sheet date. The surplus or deficit on revaluation is transferred to the statement of income.

h. Impairment of fixed assets

Every year a review of fixed assets is carried out to ensure that their value as shown in the balance sheet is a fair value, which is deemed to be the lower of cost or value in use.

i. Cash and cash equivalents

Cash and cash equivalents comprise cash in hand, deposits held with banks, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

j. **Social Housing Grants (SHG)**

SHGs are made by the Homes and Communities Agency (HCA) and are utilised to reduce the amount of mortgage loans approved for SHG to the amount which it is estimated can be serviced by the net annual income of the scheme. The amount of SHG is calculated on the qualifying costs of the scheme in accordance with instructions issued from time to time by the Housing Corporation. The grants are made direct to the lending authority and are reflected in the society's financial statement only when made and the relevant mortgage loan is reduced.

The grant is recognised in income over the expected useful life of the housing property structure under the accruals model.

k. **Financial instruments**

The charity has chosen to adopt sections 11 and 12 of FRS 102 in respect of financial instruments.

Financial assets

Basic financial assets, including trade and other debtors, cash and bank balances, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the transaction is measured at present value of the future receipts discounted at a market rate of interest.

Such assets are subsequently carried at amortised cost using the effective interest method.

At the end of each reporting period financial assets are assessed to ensure that they reflect a fair value. Fair value is assessed to be cost or value in use. Any reduction in value is recognised through the income statement.

Other financial assets, including investments in equity instruments, which are not subsidiaries, associates or joint ventures, are initially measured at fair value, which is normally the transaction price.

Such assets are subsequently carried at fair value and the changes in fair value are recognised in the income statement, except that investments in equity instruments that are not publicly traded and whose fair values cannot be measured reliably are measured at cost less impairment.

Financial assets are no longer recognised when (a) the contractual rights to the cash flows from the asset expire or are settled, or (b) substantially all the risks and rewards of the ownership of the asset are transferred to another party.

Financial liabilities

Basic financial liabilities, including trade and other creditors, are initially recognised at transaction price, unless the arrangement constitutes a financing transaction, where the debt instrument is measured at present value of the future payments discounted at the market rate of interest.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Accounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities.

Financial liabilities are derecognised when the liability is extinguished, that is when the contractual obligation is discharged, cancelled or expires.

l. **Reserves**

Reserves have been split by the Trustees between a number of designated reserves and the general reserve. These reserves are as follows:

General reserve

This reserve is available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Cyclical maintenance reserve

The reserve is set aside out of general reserve to meet the charity's obligation to provide, on a continuing basis, for the repairs and maintenance of its property based on a planned cyclical maintenance programme.

Emergency repair fund

This reserve is set aside out of the general reserve to fund any large emergency repair costs.

Capital reserve

This reserve represents the property element of net assets, which the Trustees believe is not to be part of the funds available for the management of the charity. An amount is released to general funds each year to cover the deprecation charge and release of the SHG deferred income.

3. **Critical accounting judgements and estimation uncertainty**

Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions

The charity makes estimates and assumptions concerning the future. The resulting accounting estimates will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are addressed below.

Useful economic lives of tangible assets

The annual depreciation charge for tangible assets is sensitive to the changes in the estimated useful economic lives and residual values of the assets. The useful economic lives and residual values are re-assessed annually. They are amended when necessary to reflect current estimates, based on technological advancement, future investments, economic utilisation and the physical condition of the assets.

Ford Street & Maynard Almshouse Charity

Notes to the Accounts - continued

Year ended 31 March 2026

4. Charitable activities income

	2026	2025
	£	£
Weekly maintenance contributions	**58,886**	58,038
Voids	**-**	-
	58,886	58,038

5. Income from Investments

	2026	2025
	£	£
Interest on bank deposits	**125**	45
CLA dividend/interest income	**662**	643
	787	688

6. Other income

	2026	2025
	£	£
Social Housing grant released	**7,152**	7,152

7. Analysis of expenditure on direct charitable activities

	2026	2025
	£	£
Direct costs	**52,810**	37,696
Administrative costs	**52,900**	16,972
	105,710	54,668

Included within the above costs are the following governance costs:

	2026	2025
	£	£
Accountancy and independent examination	**700**	500
Clerk	**7,260**	7,040
	7,960	7,540

Trustees' remuneration

Trustees of an Almshouse Charity are considered to hold the office as a Director and accordingly their employments are subject to disclosure in the financial statements. No emoluments were paid to the Trustees during the year (2025: £nil).

During the year no trustees were reimbursed for expenses (2025: £nil)

8. Net income for the year

Is stated after charging:

	2026	2025
	£	£
Depreciation of tangible fixed assets	5,916	6,044
Independent examiner's remuneration – current examiner	700	500
	6,616	6,544

9. Tangible fixed assets

	Land and building	Fixtures and Fittings	Total
	£	£	£
Cost			
At 1 April 2025 and 31 March 2026	464,582	66,216	530,798
Accumulated depreciation			
At 1 April 2025	147,718	64,685	212,403
Depreciation charge for year	5,533	383	5,916
At 31 March 2026	153,251	65,068	218,319
Net Book Values			
At 31 March 2026	311,331	1,148	312,479
At 31 March 2025	316,864	1,531	318,395

10. Investments

	Listed investments 2026	Total 2025
	£	£
At 1 April 2025	133,609	136,997
Value of investment disposals	(30,000)	-
Revaluation	(6,178)	(3,388)
	97,431	133,609

11. Debtors

	2026	2025
	£	£
Other debtors	359	137
Prepayments	1,044	1,028
	1,403	1,165

12. Creditors: Amounts falling due within one year

	2026	2025
	£	£
Maintenance fees received in advance	2,289	2,175
Accruals	900	800
Deferred income	7,152	7,152
	10,341	10,127

13. Creditors: Amounts falling due after more than one year

	2026	2025
	£	£
Deferred income	150,195	157,347
	150,195	157,347

14. Deferred income

Deferred income consists of a Social Housing Grant which was used to purchase the properties. This grant is released in line with the property depreciation method.

	2026	2025
	£	£
Balance as at 1 April 2025	157,347	164,499
Amount released in the year	(7,152)	(7,152)
Balance as at 31 March 2026	150,195	157,347

15. Tax status

The charity is exempt from taxation on any surplus arising provided that it is used for charitable purposes.

16. Contingent liabilities

In certain circumstances Social Housing Grants would become repayable, maximum exposure is £321,844 (2025: £321,844).

17. Related party transactions

There were no related party transactions during the year (2024-5: £nil).

18. Reserves

	Cyclical maintenance reserve	Emergency repair fund	Capital reserve	Unrestricted general reserve	Total
	£	£	£	£	£
At 1 April 2024	5,200	50,000	150,746	99,039	304,985
Surplus for year				7,822	7,822
Rounding					
Depreciation			(5,533)	5,533	
Release of SHG deferred income			7,152	(7,152)	
Transfers between funds					
At 1 April 2025	**5,200**	**50,000**	**152,365**	**105,242**	**312,807**
Deficit for year				**(45,063)**	**(45,063)**
Rounding					
Depreciation			**(5,533)**	**5,533**	
Release of SHG deferred income			**7,152**	**(7,152)**	
At 31 March 2026	**5,200**	**50,000**	**153,984**	**58,560**	**267,744**

Ford Street & Maynard Almshouse Charity

Detailed Profit and Loss Account

Year ended 31 March 2026

	2026	2025
	£	£
Income		
Weekly maintenance contributions	**58,886**	58,038
Interest received	**125**	45
Dividend income	**662**	643
Release of social housing grant	**7,152**	7,152
	66,825	65,878
Expenditure		
Property costs		
Heating and lighting	**305**	252
Insurance	**2,342**	2,245
Repairs and renewals	**43,910**	29,006
Cleaning	**720**	660
Depreciation of buildings	**5,533**	5,533
	52,810	37,696
Administrative expenses		
Clerk	**7,260**	7,040
Clerk's expenses	**514**	480
Television licence	**15**	19
Sundry expenses	**41**	140
Accountancy	**700**	500
Other professional fees	**40,655**	4,458
Gardener	**895**	1,526
Housing Ombudsman	**779**	659
Almshouse Association subscription	**433**	419
24 hour alarm	**1,225**	1,221
Depreciation of sundry equipment	**383**	510
	52,900	16,972
Total Expenditure	**(105,710)**	(54,668)
Movement in fair value of investments	**(6,178)**	(3,338)
Surplus/(Deficit) for the year	**(45,063)**	7,822

Annual Complaints - Performance and Service Improvement 2026

1. Introduction

This is the annual complaints report for the period 1st April 2025 until 31st March 2026.

It provides our residents with information about any complaints we have received, what they were about and what we did to resolve them.

We work hard to deliver high quality service, but we accept that we may not always get it right. When this happens, we will acknowledge it, apologise and do everything we can to correct it.

Our Residents' views, safety and comfort are important to us and we will always take feedback to Trustees meeting for discussion and action.

2. Trustees Board's response

Ford Street and Maynard Trustees have reviewed and approved the Annual Complaints Report. The Trustees regularly reviews all requests from Residents (which would include any Complaints) to ensure that we are proactively acting within the remit of the Code. We have appointed a Complaints Officer to investigate any complaints and have a full Appeals policy.

When complaints are received, we will follow our policy and procedure. When outcomes are agreed, we will consider the findings and act. We will also review and learn in order that we can proved the best service we can for all our Residents.

3. Complaints Handling Performance for the period 2025 - 2026

Stage 1 complaints – 0

Stage 2 complaints - 0

We are pleased to confirm that we received no formal complaints for this period. We have complied with the Complaints Handling Code and have had no complaints escalated or referred to the Housing Ombudsman Service. We have not refused to accept any complaints during this period and therefore have nothing to report on.

However, we are not complacent and will continue to make sure that all Residents know how to access our Complaints Policy and Procedure.

4. Learning and Reflection

We are a small Almshouse Charity with 12 one bedroomed properties. We have a governing body of Trustees (all volunteers) along with one part time Clerk to the Trustees who is paid a small honorarium for services.

We have an updated Complaints policy to meet the requirements of the Housing Ombudsman Complaint Handling Code 2024.

We are members of the Almshouse Association and use their expertise and guidance for all our policies and procedures. Our Complaints policy has recently been updated in line with their

revised model policy. Our Clerk attended an online Housing Ombudsman Seminar (organised by the Almshouse Association) in November 2025 which was very helpful.

Our Clerk speaks to all our Residents on a regular basis. All Residents have the phone numbers of the Clerk if they have any problems and are encouraged to use it. In the absence of the Clerk, Residents have the contact numbers of other Trustees. We also have a Welfare Committee of Trustees who regularly visit our Residents. We also have a Residents' Representative on the Trustees Board.

In our old buildings, it is inevitable that the vast majority of our service requests are about maintenance. So, we are fortunate to have a General Builder who visits promptly. Many of these can be resolved quickly. If they are more complicated (e.g. an Electrical or complex Plumbing issue) the Clerk keeps the Residents informed of when their request should be actioned. In the year April 25 to Mar 26, we had 24 service requests. 19 were resolved withing 5 days (many on the same/following day). The remaining 5 were more complicated and included ordering new equipment which needed specialist installation by electricians and plumbers. During the time the Clerk made sure the Resident knew exactly what was happening and the expected timetable.

Our Trustee Board has a member responsible for Complaints who is proactive in maintaining regular contact with all our Residents individually and can provide assurance to the Trustee Board on the effectiveness of our Complaint Handling Policy and additional assurance on the accuracy of our data on complaint handling. We recognise the Housing Ombudsman definition of a complaint as 'an expression of dissatisfaction'. At each meeting the Trustee Board question information on reports to ensure that we are recording an accurate volume of complaints but also to learn how we can learn from all situations. We also reflect on the Service requests from our Residents to learn from this information.

We are not complaisant .... we will continue to improve wherever we can.

In addition to this, the Trustee in charge of Maintenance and the General Builder visit all properties twice a year to identify potential problems and schedule this maintenance. We also have Welfare Trustees who regularly visit those of our Resident who might need a little extra help.

5. The Housing Ombudsman Service

As a small charity (where the majority of our Residents have no access to the internet- 8 out of 12). We communicate important information by Newsletter and each newsletter includes the Housing Ombudsman contact detail.

Trustees of Ford Street & Maynard Almshouse Charity 25th August 2026

Chair H. Smith