The Queens Hall Mission in Wigan has been established for over 100 years but began trading as **The Brick** in 2013. It is an anti-poverty charity offering services to people who are at risk of or transitioning through homelessness, financial hardship or crisis. At the heart of their recent growth is a partnership with SASC to purchase 40 bedrooms, taking the organisation's property ownership to the next level

Keely Dalfen, CEO of The Brick, leads a dynamic and mission-driven organisation supporting people in crisis across Wigan and Leigh, boroughs experiencing some of the highest levels of deprivation in England and big increases in homelessness presentations.

The original plan with SASC was to purchase a mix of HMOs and two-bed properties but an opportunity came along to buy 15 self-contained flats that the charity was leasing but at risk of losing because the landlord was looking to exit. Two of the flats have full disabled access, a rare facility that Keely was keen to hold on to. The flexibility in the SASC loan allowed The Brick to re-shape the property portfolio and secure the flats for their continued use.

Keely feels that owning properties has given The Brick greater control over housing quality enabling them to offer a better experience for their service users as relying on private landlords was becoming problematic. As mortgage rates increased, Keely was finding that landlords were keen to reduce costs cutting back on repairs and maintenance and reluctant to bring properties up to energy performance standards resulting in higher bills for tenants.

Whilst The Brick had some experience of mortgage funding and social investment they did not have the equity needed to scale their property ambitions. They chose SASC as their preferred partner as the offer did not require an up-front deposit and we were able to provide a substantial grant, sourced from Access under the Cost of Living programme. The grant reduced the overall cost of funding and allowed The Brick to keep rents lower for their tenants.

The partnership with SASC has given The Brick a renewed confidence and willingness to expand their services. 'If you own property, you have a story to tell stakeholders. You don't really have that if you are leasing'.



Keely also describes how the due diligence undertaken by SASC, whilst rigorous, gave the leadership team and the trustees the confidence to be ambitious and through the process they felt able to double their original ask from 20 units to 40. Keely feels the dedicated due diligence undertaken by SASC on the management team and expert feedback on team development and capacity gaps was particularly valuable.

In terms of the ongoing relationship with SASC, Keely highlights its openness and feels the SASC team understands the day to day pressures of running a support charity. Finding the last few properties in the portfolio was a challenge but Keely found

two developers who were able to offer recently refurbished, large properties and the partnership they forged is being put to good use by The Brick in a new project to redevelop existing hostel provision in Wigan that is not fit for purpose.

Looking forward, Keely says that the partnership with SASC has given The Brick a renewed confidence and willingness to expand their services. They have won new commissioned contracts leveraging their new portfolio – as Keely put it 'If you own property, you have a story to tell stakeholders. You don't really have that if you are leasing'.

Finally, being able to offer more, good quality supported homes has significantly increased the profile of the charity. Keely now sits on the Homelessness and Rough Sleeping Strategic Partnership Board in Wigan and larger charities are approaching The Brick asking to work with them. SASC is delighted, in partnership with Access to be able to play a part in The Brick's success and we wish Keely and her team all the very best going forward.

Keely Dalfen CEO, The Brick



