

WHAG provides affordable supported accommodation to homeless women aged 16-65 across Rochdale, Bury, Cheshire West and Chester. It also delivers outreach and floating support services. WHAG's origins as Rochdale Women's Housing Aid Group date back to 1981. In 2022 it used a loan from SASH to buy some of the accommodation it uses to support women fleeing domestic abuse before they move on to independent living.

Kirsty Rhodes, WHAG's CEO, has led the organisation for over 30 years. She oversaw the due diligence process that led up to the SASH loan, followed by the use of the loan for the purchase of 17 one-, two- and three-bed properties for women and their children.

Before borrowing from SASH, WHAG used to rent all the properties it used from either registered providers or private landlords. Kirsty believes owning at least some of its properties delivers clear benefits to WHAG.

Most tangibly, this involves service quality. WHAG's experience is that the landlords of properties it rents are not always prompt in responding to the need for repairs or refurbishment. As an owner with direct control over maintenance, WHAG can make sure that quality remains high.

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Owning has allowed WHAG more choice in the property types it offers. Kirsty believes that being able to offer single accommodation properties allows clients to demonstrate they are able to manage their own properties. This has increased positive outcomes to the women and children they support in stabilising their lives

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through improved confidence, social and life skills.

Continuity is another area where ownership helps. Renting exposes WHAG to the risk of landlords deciding either to take properties back or to put them up for sale. In this way ownership brings improved visibility over the medium term.

Kirsty believes owning properties has brought strategic benefits by making WHAG more credible when bidding for contracts. WHAG attributes a recent tender win in part to being able to demonstrate forward thinking through the property portfolio it bought with the SASH loan. Owning properties also helps when WHAG bids for contracts by allowing it to guarantee some property availability. However, WHAG's wide geographic range means this also involves a trade-off in terms of locations.

WHAG recently used its own reserves to buy three properties. The trustees made this decision after seeing the benefits that WHAG received from owning the properties it bought using the SASH loan. They chose to purchase properties outright rather than via mortgages so that all rent received for these properties can be re-invested into upkeep of properties or expanding services.

Looking back, Kirsty believes SASH helped make it possible for WHAG to move into owning some of its properties for the first time. Trustees took comfort from the low-risk nature of a SASH loan and from the close relationship built up in the process of agreeing and then deploying the loan. The SASH loan also funded an external

property consultant, local to WHAG, who has helped the organisation develop its skills in purchasing, and key things to look out for. WHAG still rents 40-50 properties from social landlords and in the private rental sector (PRS) and have found working with a consultant has given them more knowledge of 'good' properties when searching for rental ones as well.

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Kirsty feels the SASH loan gave WHAG a low risk way to purchase its own properties. The fact the loan also provided funds towards refurbishment and that the void risk is shared with SASH, gave Kirsty confidence that this was a safer option than borrowing from a bank.

Borrowing from SASH to buy some of its properties has had a big impact on WHAG's plans and strategy: for example, the decisions to use its reserves to buy, and expanding into new geographies.

SASC looks forward to working further with WHAG to enhance and strengthen its financial resilience.

**Kirsty Rhodes
CEO, WHAG**

