

# Social and Sustainable Housing (SASH)

SASH offers outstanding charitable organisations the finance required to purchase residential property to house the disadvantaged people they support.

## Social and Sustainable Housing

### Reach

UK-wide

### Launch date

May 2019

### Funding available

£2m - £5m

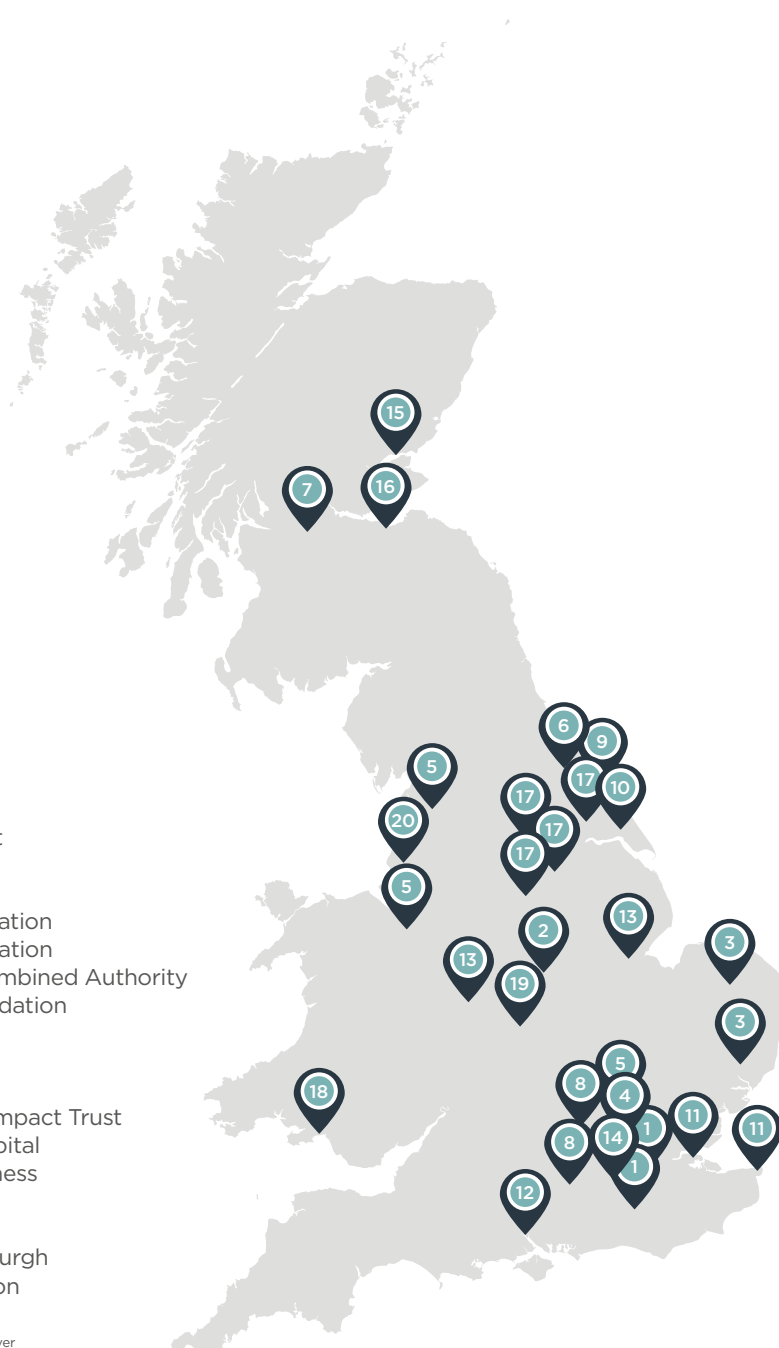
### Term

10 year loans

### INVESTORS<sup>1</sup>

Adlib Foundation  
Barrow Cadbury Trust  
Big Society Capital  
CCLA Good Investment  
City of London  
Comic Relief  
Esmée Fairbairn Foundation  
Garfield Weston Foundation  
Greater Manchester Combined Authority  
Joseph Rowntree Foundation  
Oak Foundation  
Oglesby Foundation  
Power to Change  
Schroders BSC Social Impact Trust  
Skagen Conscience Capital  
Social Investment Business  
Trust for London  
The Tudor Trust  
The University of Edinburgh  
Virgin Money Foundation

1. Individual investors listed on back cover



## SASH INVESTMENTS

- 1 Active Prospects
- 2 Baca
- 3 Benjamin Foundation
- 4 Bromley and Croydon Women's Aid
- 5 Emerging Futures
- 6 Handcrafted
- 7 Homes for Good Glasgow
- 8 Homeless Oxfordshire
- 9 Hull and East Yorkshire Mind
- 10 Hull Women's Network
- 11 Oasis Domestic Abuse Service
- 12 One Small Thing - Hope Street
- 13 P3
- 14 Peter Bedford Housing Association
- 15 Positive Steps Partnership
- 16 Simon Community Scotland
- 17 Target Housing
- 18 Thrive Women's Aid
- 19 Valley House
- 20 WHAG

**SASH DIRECTLY  
 ADDRESSES 4 SDGS**

Many small and medium sized charities who provide accommodation-based support services, struggle to access safe, stable and appropriate housing. This restricts their potential to support disadvantaged individuals and families.

SASH addresses this issue by offering flexible finance to ambitious organisations with experience of managing housing, a history of good financial management and confident leadership.



In the UK, more than 300,000<sup>1</sup> people are reported to be homeless.<sup>1</sup>

**SASH enables charities to purchase residential property and offer safe, stable and appropriate housing to disadvantaged people.**



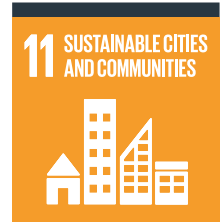
People living in 'non decent accommodation' suffer disproportionate levels of physical and mental ill health.

**SASH requires all housing to meet Decent Homes Standard.**



There are 3.5m non-decent homes in the UK.<sup>2</sup>

**SASH is supporting the expansion of charity sector landlords, who are committed to providing safe, decent and appropriate housing for the disadvantaged people they support.**



The UK suffers from an acute shortage of decent and affordable housing.

**SASH sets a new benchmark for how decent and affordable housing can be made available to the charitable sector and disadvantaged people, who would otherwise be excluded.**



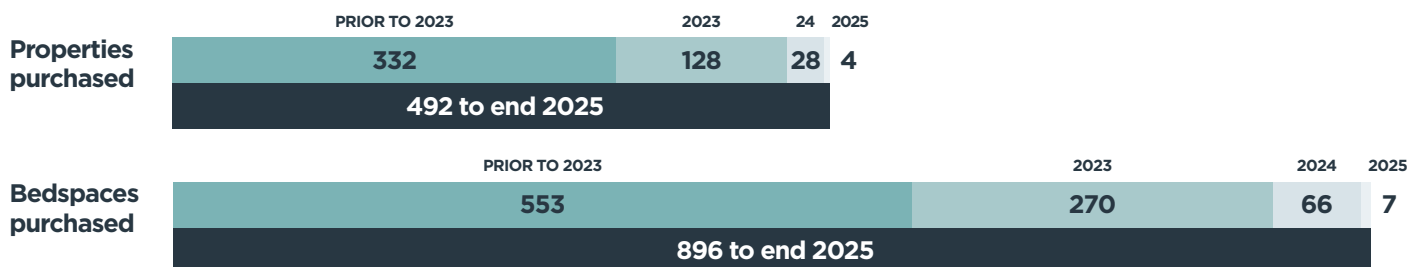
**The loan enables us to take a person-centred approach where we can match the right home to right individual, leading to better outcomes and tangible improvements.**

**Dan Northover**  
**CEO Handcrafted**

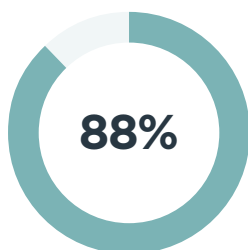
1. [https://england.shelter.org.uk/media/press\\_release/at\\_least\\_309000\\_people\\_homeless\\_in\\_england\\_today](https://england.shelter.org.uk/media/press_release/at_least_309000_people_homeless_in_england_today)  
 2. <https://www.health.org.uk/evidence-hub/housing/housing-quality/number-of-households-in-non-decent-homes-by-tenure>

# Impact in Social and Sustainable Housing (SASH)

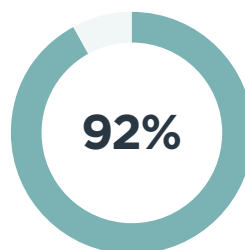
We have now fully deployed our first SASH fund and continue to monitor how enabling charitable organisations to purchase housing in a low risk way will make them financially stronger.



Social sector organisations are crucial providers of Supported Housing to disadvantaged people in their communities.



**Average occupancy rate of properties of last twelve months to December 2025**

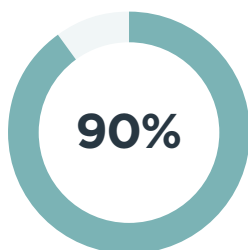


**Tenants satisfied with accommodation**

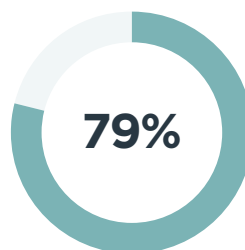


**Total people supported since 2017**  
 ■ 2031 adults  
 ■ 564 children

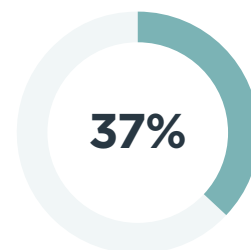
We use the Index of Multiple Deprivation to measure the impact of our investments. The IMD ranks areas in deciles from highest to lowest levels of deprivation.



**% of housing purchased with SASH investment located in areas ranked in the 50% most deprived areas in the UK**



**% of housing purchased with SASH investment located in areas ranked in the top third of deprivation in the UK**



**% of housing purchased with SASH investment located in the decile of greatest deprivation in the UK**

# Housing quality

## All residential properties funded by SASH

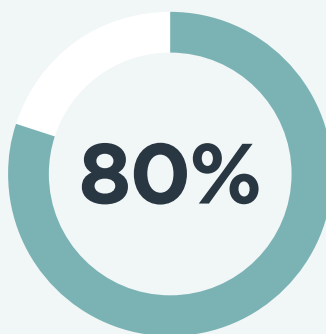
EPC rating	% of portfolio
A	0%
B	2%
C	41%
D	51%
E or below	6%

## Moving onto independent living

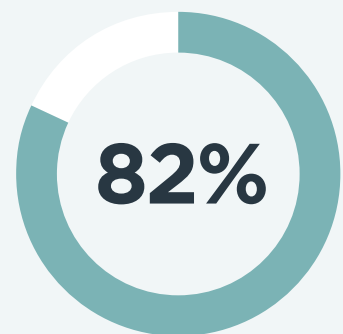
The stability of property ownership enables our charity partners to deliver the appropriate support to help their clients through tough times. This in turn offers clients the opportunity to improve their wellbeing and move on to independent living.

**2,595**

**total tenants housed to date in SASH properties**



**% of tenants who maintained or improved their wellbeing in 2025**



**% of tenants making a positive move on (of those that moved in 2025)**