WALL STREET CLUB

INVESTMENT OPPORTUNITY

Social housing investment.

Converting UK commercial properties into homes for people in need.

Wall Street Club UK property Investor overview

EXECUTIVE SUMMARY

The opportunity at a glance

£15,000	£750	£9,000	60%
Minimum investment	Target monthly payment	Target annual payments	Target annual return

UK commercial conversions · **Council and agency leases** · **36-month term**

Wall Street Club proposes to convert commercial properties into houses in multiple occupation (HMOs) and lease them to local authorities or government-backed agencies for social housing.

INVESTMENT HIGHLIGHTS

From £15,000 per investor

£15,000
Minimum investment

£750
Target monthly payment from operations

£9,000
Target annual payments (£750 × 12)

60%
Target annual return on £15,000

Targets depend on operating income. Payments and returns are not guaranteed.

THE OPPORTUNITY

Turn commercial properties into homes for people who need them.

Secure suitable buildings, convert them into HMOs and seek long-term leases with local authorities and government-backed agencies.

Commercial property

HMO conversion

THE MARKET NEED

Demand for safe, affordable housing

72,260

Households in England accepted as owed the main homelessness duty in 2024–25.

Source MHCLG, Statutory homelessness in England, 2024–25

- Households need safe accommodation
- Councils need suitable housing partners
- **Affordability pressures sustain demand**

OUR SOLUTION

A rent-to-rent model for social housing

Secure commercial space

Select buildings with potential for residential conversion.

Create suitable HMOs

Convert or adapt buildings for shared accommodation.

Lease to housing partners

Seek long-term leases that generate operating income.

HOW THE MODEL WORKS

Four steps from property to income

01

Source and secure

Screen commercial properties for conversion potential.

02

Convert and license

Adapt properties and obtain required licences and approvals.

03

Agree the lease

Seek long-term agreements with local authorities or agencies.

04

Collect rent

Lease income supports operations and target investor payments.

The operator manages day-to-day property operations

Targets depend on operating income. Payments and returns are not guaranteed. 07

KEY BENEFITS

What the model is designed to deliver

- Local authority and agency leases
- 100% occupancy target
- Operator-managed properties
- Monthly payment target
- 36-month term
- 60% target annual return

Targets depend on operating income. Payments and returns are not guaranteed. 08

THE PROPERTIES

What makes a building suitable

Conversion potential

Commercial buildings with layouts suitable for shared accommodation.

Three or more units

Target conversions with three or more units where the property allows.

Local demand

Target UK locations where councils or approved agencies need accommodation.

Target lease profile · Long-term agreements with approved agencies

SOCIAL IMPACT

More places to live for people facing homelessness.

The programme aims to provide safe, stable accommodation for vulnerable individuals and families and help local authorities meet housing needs.

Safe, stable housing

Support for local authorities

INVESTMENT STRUCTURE

How the target return is calculated

£750

TARGET MONTHLY PAYMENT

Target payment per £15,000 invested, funded by property operating income.

£9,000

TARGET ANNUAL PAYMENTS

£750 × 12 equals £9,000, or 60% of the £15,000 minimum investment.

Term · 36 months

RISK MANAGEMENT

How the operator plans to manage risk

- Seek leases with councils and government-backed agencies
- Target full occupancy and monitor vacancies
- Spread exposure across properties and locations
- Use specialist property and operations teams
- Maintain HMO licensing and safety compliance

Licensing guidance · GOV.UK, house in multiple occupation licence

THE TEAM

Four areas of responsibility

Property sourcing

Screen candidates and secure suitable commercial buildings.

Conversion and compliance

Manage works, licensing and safety standards.

Agency and tenant relations

Coordinate leases, placements and ongoing property operations.

Investment oversight

Monitor operating income and portfolio performance.

KEY RISKS AND CONSIDERATIONS

What could affect investor payments

Property market

Vacancy or weaker rental demand can reduce income.

Conversion works

Cost overruns and delays can postpone rent and payments.

Approvals and licensing

Planning, licensing or safety issues can restrict occupation.

Reliance on counterparties

Council and agency demand, lease terms and payment performance can vary.

⚠ **Capital is at risk. Review the written terms and seek independent advice before committing.**

General risk guidance · FCA, Understanding high-risk investments

INVESTMENT AT A GLANCE

Proposed investment terms

Minimum investment	£15,000
Target monthly payment	£750 from operating income
Target annual payments	£9,000 over 12 months
Target annual return	60% on the £15,000 minimum investment
Term	36 months
Operating model	Rent-to-rent property investment
Underlying properties	Commercial buildings identified for HMO conversion
Target lease counterparties	Government-backed agencies and local authorities

The proposed terms leave the investment instrument, capital repayment terms and any security to be confirmed in the written investment documents.

THE INVESTMENT CASE

A property investment with a social housing purpose.

The model aims to turn commercial buildings into homes and use lease income to fund investor payments.