PropXshares

TOKENIZED PROPERTY INVESTMENT

FAQ's

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Q: WHAT IS THE STRENGTH OF THE COVENANT?
A: The Housing Association have over 3000 units in operation. Under the leadership of their experienced CEO, they are achieving year on year growth and expansion.

Q: WHO MANAGES THE PROPERTIES?
A: The properties are fully managed by the Housing Association.

Q: WHAT IS THE POTENTIAL RETURN ON MY INVESTMENT?
A: While exact returns can vary based on specific properties and market conditions, SSH investments typically offer stable and attractive returns due to high occupancy rates and longterm contracts.

Q: WHAT ARE THE RISKS ASSOCIATED WITH INVESTING IN SSH PROPERTIES?
A: As with any investment, there are risks involved. However, demand, stability and long-term contracts to occupy reduce risks.

Q: WHAT MAKES INVESTING IN SSH PROPERTIES A GOOD CHOICE?
A: Not only does SSH have a big social impact, the long-term contracts to occupy offer an attractive alternative to traditional property investing for landlords who wish to diversify their portfolio.

Q: IS THE DEMAND FOR SSH PROPERTIES STABLE?
A: Yes, the demand for SSH properties is stable and, due to demographic trends, is expected to increase. The demand often outstrips supply, leading to high occupancy rates, making this a potentially lucrative investment.

Q: WHAT DOES FRI MEAN?
A: An FRI contract is fully repairing and insuring.
No Service Charge
No Ground Rent
No Buildings Insurance
No Maintenance Costs
No Utility Costs

Q: HOW DOES THE LANDLORD RECEIVE THE RENT FROM THE HOUSING ASSOCIATION?
A: The Housing Association receives funds from the Government Department for Work and Pensions, from which they pay rent to the landlord on a monthly basis.

Q: WHY ARE THERE NO VOID PERIODS?
A: From the point of purchase completion rent is paid to the purchaser. The demand for this type of accommodation is so strong the housing association is able to take out a 40 year FRI contract.

Q: WHAT WOULD THE PROCEDURE BE SHOULD THE HOUSING ASSOCIATION CEASE TRADING?
A: Should The Housing Association cease to trade, the key stakeholder would be responsible for identifying an alternative housing provider. The key stakeholder being the Adult Social Care or Health Commissioners in respect of the Supported Living properties or the Strategic Housing Authority in respect of the social lets provision. These stakeholders have a statutory duty to ensure that the residents continue to be accommodated in safe, suitable housing in addition to receiving assessed statutory support requirements, of which they directly commission. It would be their responsibility to source an alternative housing provider and to work with them to assign existing Management Agreements from The Housing Association, ensuring that there could be a continuum of service for the residents.

Q: PAYMENTS - HOW DO THEY WORK?
A: The Housing Association use an independent organisation to determine and evaluate the rent. This organisation are used by all Housing Associations, and this is how the rent is finalised. Once approved by the DWP portal, the Housing Association are immediately in receipt of funds. The Housing Association then pay the rental amount to the landlord on a monthly basis.

Q: HOW QUICKLY WILL MY TOKEN INVESTMENT GENERATE INCOME?
A: Immediately. All of our properties are already tenanted by the Housing Association so your investment yields returns from the moment you purchase.

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