

Property Management Scheme with JMHA



Our property management services is
second to none.

We have developed an extensive range of
services made available to suite every
landlord's needs.

What We Offer

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PEACE OF MIND

Your property is in safe hands.



Thank you for your interest in JMHA's property management services. We hope that the information contained in this booklet helps you in choosing the suitable services to meet your need as a landlord.

We aim to provide a good service that meets your requirement. Please feel free to ask us if you have any questions or even suggest a range of service that we haven't thought of.

Please note that our Landlord Leasing Scheme option information is on a separate booklet and is available upon request.

We look forward to working with you.

A CUSTOMISE RANGE OF SERVICES TO FIT EVERY TYPE OF LANDLORD

JMHA leads the way in managing property including large property portfolios. Whether you own a huge number of properties or have just a single property, we can customise our services to suit your needs so we can maximise return on your investment!



MANAGING YOUR PROPERTY

Our unique blend of public and private sector experience and skills, enables us to offer a fresh approach to delivering quality public sector housing services with a clear commercial focus. Managing £ millions of private rented sector (PRS) assets JMHA offers property management advice and take care of clients' everyday letting and management requirements. Our managers have been nominated for several national awards during their career, so you can be sure your property is in safe hands.



RENT COLLECTIONS

Peace of mind is key, and our rental collection service means you simply do not need to give non-payment of rent a second thought. We remove the stress from one of the largest pitfalls a landlord faces.



RENT PROTECTION GUARANTEES

Your rent is FULLY protected by one of the world's biggest insurance companies! You can choose from our competitive products. Day 1 Rent Insurance with NIL excess or 6 Months' Rent in Advance. You are spoilt for choice!



REPAIR AND MAINTENANCE

JMHA provides a complete range of asset management services including: Centralised Customer Contact Centre; Responsive, emergency and out of hours repairs; Arrange Compliance services

COMPLAINTS AGAINST LETTING AGENTS HAVE MORE THAN DOUBLED



The Property Ombudsman, formerly, the Ombudsman for Estate Agents (OEA), reported that complaints about letting agents have more than doubled over the past five years, triggering renewed calls for legislation to protect tenants and landlords.

- ▶ 8000 COMPLAINTS AGAINST LETTING AGENTS WAS RECEIVED LAST YEAR
- ▶ THE NUMBER OF COMPLAINTS RECEIVED HAS RISEN TO 123% SINCE 2008.
- ▶ ABOUT 53% OF PROPERTY OMBUDSMAN'S WORK RELATES TO COMPLAINTS AGAINST LETTING AGENTS, MORE THAN HALF OF THEIR WORKLOAD
- ▶ 40% OF AGENTS ESTIMATED THAT HAVE REFUSED TO SIGN-UP FOR SELF-REGULATION
- ▶ 3.84M HOUSEHOLDS CURRENTLY PRIVATELY RENTING IN ENGLAND, COMPARED WITH 1.9M IN 2001.

PORTFOLIO MANAGEMENT

We advise investors and landlords who hold residential property investments, whether they own a single rental property or a large investment portfolio.

Managing £millions of private rented sector (PRS) assets, we provide property portfolio management advice and take care of clients' day-to-day letting and management requirements, our managers have been nominated for several national awards during their career, so you can be sure your property is in safe hands.

Our activity spans all areas of the private rented sector: investment, finance and asset management.

Investment

In addition to holding an extensive portfolio of PRS assets ourselves, JMHA can assist investors seeking to acquire assets for their own portfolios,

The wholesale credit markets remain challenging and the supply of development finance is severely constrained limiting the supply of new developments coming to market as well as mortgage funding for residential buyers becoming increasingly difficult to secure. This creates an opportunity for us to offer our landlords competitively discounted prices not available on the open market as our team have extensive knowledge and relationships with developers small and large across the UK.

Finance

Our buy to let mortgage partner can assist landlords in securing the most appropriate finance for their new purchase, we work with mortgage

specialist, please call us to discuss.

Asset Management

If you have a portfolio, large or small and you would like to discuss various aspects:

- ▶ Rent Reviews
- ▶ Procurement
- ▶ Management
- ▶ Tenant Review

Please [contact us](#) in the first instance and see how we can help you to safeguard your assets.

RENT COLLECTION SERVICES

Peace of mind is key. And our rental collection service means you simply don't need to give non-payment of rent a second thought. We remove the stress from one of the largest pitfalls a landlord faces.

You can leave rental collection in our capable hands, we will:

- ▶ We will take responsibility in collecting rent from the tenant;"Personally visit your property to appraise it for the rent achievable.
- ▶ Prepare your property particulars for immediate promotion
- ▶ Secure a tenant and negotiate the terms of the lease for you
- ▶ Collect references for the proposed tenant
- ▶ Collect the first month's rent and deposit
- ▶ Provide all documents: tenancy agreements, service of notice etc.
- ▶ Carry out an inventory
- ▶ Hold the deposit in our TDS scheme for the term of the tenancy
- ▶ Collect the rent monthly
- ▶ Forward the rent to your chosen bank account on the agreed date
- ▶ Hold a record of monthly accounts for your records
- ▶ Advise and deal with courses of action on rent arrears offenders.
- ▶ Attend court with solicitors and seek possession of your property.

Our Rental Guarantee., what this means for you:

- ▶ Total protection against non-payment of rent
- ▶ If your tenants fails to pay, the rental amount due will be covered by our guarantee - so you don't lose out.
- ▶ We will handle any court proceedings on your behalf.
- ▶ All legal expenses involved with pursuing a tenant for vacant possession where the tenant has failed to pay the rent are covered.

Terms & Conditions Apply (Please speak to one of our team for more details if required)

PROFESSIONAL MANAGEMENT

JMHA can offer a highly responsive and very personal property management service to Developers, Landlords and Leaseholders throughout the UK.

We provide a comprehensive service for all types of property management.

Working in full compliance with the HCA, JMHA have many years' experience of managing property and our key areas of service can be summarised as providing:

A professional and responsive property management service that recognises Leaseholders as customers rather than tenants.

Detailed feasibility studies for Developers to include site suitability and viability, advice on design and equipment, service charge projections, ground rent levels, lease and management agreement models.

Guidance to Leaseholders on the "Right to Manage" from basic advice through to providing the full management package.

Advice to Leaseholders, Landlords and Resident Management Companies on changing the managing agent.

Please feel free to browse this [website](#) and do not hesitate to [contact us](#) for further information and advice.

We have no sales staff in our team, only practitioners, so you will always be dealing with people who really know the property business.

BENEFITS FOR LANDLORDS ON A PROPERTY MANAGEMENT CONTRACT

We offer a first class lettings service to new and existing landlords.

We are a firm believer in looking after the interests of our valued landlords and tenants at all time.

Our services are very in-depth and we take an active role in dealing with every aspect of your property needs.

If you would like to discuss our services or simply need advice then please feel free to contact us today where we would be more than happy to assist you with any query that you may have.





REDUCE YOUR RENT VOIDS.



National Debtline, a charity debt helpline that provides free, confidential and independent advice have reported a record number of tenants in debt via rent arrears.

- ▶ AROUND 1500 TENANTS A DAY ARE CALLING A CHARITY DEBT LINE FOR HELP WITH RENT ARREARS
- ▶ 1 IN 10 CALLS ARE ABOUT RENT ARREARS AS COMPARED TO 1 IN 16 IN 2007 AND 1 IN 12 LAST YEAR
- ▶ MORE THAN HALF THE CALLS RECEIVED BY DEBTLINE IS ASSOCIATED WITH DEBT CAUSED BY RENT ARREARS

REPAIRS AND MAINTENANCE

JMHA provide a complete range of asset management services including:

- ▶ Centralised Customer Contact Centre
- ▶ Responsive, emergency and out of hours repairs
- ▶ Arrange Compliance services

JMHA retains a panel of approved contractors providing the following services:

- ▶ Carpentry
- ▶ Plumbing
- ▶ Locksmiths
- ▶ Painting and decoration
- ▶ Plastering and tiling
- ▶ Out of hours emergency response
- ▶ Gas, electrical, PAT and EPC compliance

JMHA has a well resources repairs contact centre, this dedicated team provide 24/7 coverage, and provide the following services:

- ▶ 24/7 telephony service
- ▶ All trades covered using a pre-approved group of contractors

- ▶ Appointment service for tenants, confirmed by SMS to tenant

6 MONTHS' RENT IN ADVANCE

We are in the unique position of providing rent up front and thereby removing the risk of non-payment by the tenant. No-one else offers this product.

The summary of our package includes:

Advance Rent

As the property owner you will be paid six months' rent in advance every six months, effectively removing the risk of non-payment by the tenant.

Landlords Emergency Call out Cover

24hr protection, 365 days a year from Home3 Assistance.

Rent and Legal Guarantees

Should your tenant default on their rent, you are covered up to £10,000 per claim subject to a maximum of £2,500 per month and an excess of one's month rent. In addition we will pay up to £25,000 for advisors costs. There is also a 24-hour legal help line providing an advisory service on any legal problem in connection with your let property.

What do we offer?

JMHA are able to offer a unique package that prepays your rental income to you every 6 months. We have designed a comprehensive landlord package which protects and preserves your property and its rental income.

What does it cost?

The cost for the service is just 12.5% of your annual rental income (including all VAT and other taxes) and is netted off your first rent advance. This means that there is no initial cash outlay for our services.

What is the process? -

Once we've found a tenant for your property we credit check and reference them. If everything's ok we produce the AST for you. The tenant confirms the moving-in date, pays the deposit and the first month's rent. 14 days after your tenants move in you get your first advance. It's even easier if you already have a tenant in your property.

Who are we?

JMHA has designed this product in association with Advanced Rent Limited who were established in 2011 by a team with a proven track record in bringing bespoke insurance and financial products to the residential landlord market. The founders, including management, include experienced residential property financiers and private equity investors.

The benefits of using 6 months' rent in advance

- ▶ Cash Flow - Get 6 months' rent up front, could be used to pay a deposit on another property
- ▶ Use the funds to reduce interest charges on your mortgage by paying 6 months up front
- ▶ Peace of mind knowing that you won't have any arrears
- ▶ No voids if leased to JMHA - can be used in conjunction with our 1-5 year leases*

Financial Benefits:

Income	Traditional Letting	
	JMHA	Agent
Rental income per		
calendar month	£850.00	£1,000.00
Annual Rent	£10,200.00	£12,000.00
Costs		
Void during 12 month period	£0.00	£1,000.00
Tenant finder &	£0.00	£360.00
Renewal Fees		
Annual Management Com-	£0.00	£1,200.00
mission		
Certificates &	£0.00	£150.00
Maintenance		
Net Monthly Income	£850.00	£749.00
Net Annual Income	£10,200.00	£8,990.00

Annual increased income with JMHA 12%

*Subject to terms & conditions of your lease.

DAY 1 RENT INSURANCE WITH NIL EXCESS

What We Offer

Our primary aim is to locate tenants for your property desiring long term accommodation. We'll be responsible for sorting out the maintenance associated with the property during the rental period. We leave nothing to chance. Why take the risk of losing thousands with a traditional let when our solution includes FULLY backed insurance protection for rent and legal cover?

Our Scheme Works As Follows:

- ▶ Once we have received your enquiry form one of our experienced property letting analysts will contact you to discuss your property, the period of time over which you wish to rent it and the guaranteed rent - being 100% of the agreed rent!

WHY LANDLORDS CHOOSE A MANAGING AGENT TO ACT ON THEIR BEHALF

There are many reasons why a landlord may choose a managing agent to look after their property. Some landlords choose a managing agent so they do not have the everyday hassle of looking after and maintaining their property. This could be for many reasons inclusive of landlords work or family commitments.

Often landlords who manage their property think that this is an easy task and is quite straightforward and hassle free but this is not always the case as there is a high degree of co-ordination involved in setting up and maintaining a successful letting which runs without complication or conflict. This is one of the many reasons why customers utilize property management services offered by a professional and reputable company, remember, JMHA is regulated by the Homes & Communities Agency, a government body with strict rules we have to adhere, thus giving peace of mind when dealing with us as opposed to other letting agents.

One of the most important reasons why a landlord may choose a managing agent is the fact that they have a third party professional involved. There are many pitfalls to letting a property out which a novice landlord may not be aware of.

There are legal requirements which have to be fulfilled when dealing with a tenant who is under an assured short hold tenancy. Landlords choose a

managing agent so good relationships are maintained between agent, landlord and tenant. This limits the risk that may be posed should a dispute occur as this will be the responsibility of the managing agent to resolve to an amicable conclusion for all concerned.

It is often easy when a landlord manages their own property for a dispute to occur whether it be on property maintenance or a tenants rental account. Where a dispute occurs between landlord and tenant, this can sometimes progress and damage the direct relationship a landlord and tenant has. Then as the tenancy progresses this can sometimes lead to an awkward relationship being carried forward and further problems may be encountered.

Using a managing agent helps to combat this problem as we are the third party who deal with all communications between landlords and tenants. We will act in the interests of all concerned and make recommendations based on the issue that has been raised. We will offer support and advice to both landlords and tenants and act in accordance with the law on good business practice. This will help to maintain a healthy relationship between all concerned moving forward.

We have various options available to landlords to discuss your requirements and find the right package for you, please [contact us](#).





DON'T BE A STATISTIC.....



According to the latest Landlords Panel conducted by the National Landlords Association (NLA), rental arrears are on the rise. (Note: Taken from an article published by NLA last July 2012).

- ▶ 49% OF LANDLORDS HAVE EXPERIENCED RENTAL ARREARS IN THE LAST 12 MONTHS;
- ▶ WHILE 37% ARE WORRIED ABOUT INSTANCES OF ARREARS IN THE MONTHS AHEAD;
- ▶ A TYPICAL NLA MEMBER LANDLORD WITH AN AVERAGE OF 12 LETTINGS HAS 4 TENANTS IN ARREARS;
- ▶ £2,363 IS THE AVERAGE RENT ARREARS OWED BY TENANTS AND AS EXPECTED LANDLORD WITH LARGER PORTFOLIOS HAVE GREATER AMOUNTS OWED TO THEM.
- ▶ 16% OF LANDLORDS WITH 1 LETTING (INCLUDING ACCIDENTAL LANDLORDS) ARE ALSO AFFECTED BY RENT ARREARS

DAY 1 RENT INSURANCE cont.

- ▶ When we've agreed terms, we'll proceed to find a long term tenant for your property to rent.
- ▶ Once the tenants are established, they tend to start making the property their permanent home as they feel secure that they can stay on a long term basis.
- ▶ Unlike other 'Guaranteed Rent' schemes you'll get 100% of the agreed rent, less our standard management commission of only 10% of rent collected. So if the tenant stops paying or leaves, you'll still get paid! Our scheme is one of the most lucrative Guaranteed Rent Lettings Scheme in the UK
- ▶ For complete peace of mind, our scheme is fully protected through DAS insurance. This includes £50,000 of legal protection cover. This protects property damage and all legal fees to evict tenants or squatters!
- ▶ Given that you'll eliminate the risk of none-payment and avoid paying thousands of pounds on legal fees to remove 'tenants from hell', you're likely to be far better off letting under this scheme compared to a traditional let
- ▶ The guaranteed rent you receive will provide a greater return on investment than you possibly imagined! Please see our comparison chart below for more details

TRADITIONAL VS GUARANTEED RENT

	Traditional Let	Our Guaranteed Rent Lettings Schemes
Monthly Rent	£1,000.00	£1,000.00
Annual Rent	£12,000.00	£12,000.00
Loss to Eviction Cost	£12,000.00	£0.00
Tenant Finder's Fee	£1,000.00	£1,500.00
Annual Management		
Commission @ 10%	£1,200.00	£1,200.00
Loss to Rent Arrears	£1,200.00	£0.00
Inventory Fees	£300.00	£0.00
Tenancy Renewal	£500.00	£0.00
Your Net Income	£6,600.00	£9,300.00

Annual Surplus - £2,700

Increase in Profit - 41%

So not only can our Guaranteed Rent Lettings Scheme save you money, but also save you hassle, headache and heartburn!

Reasons Why You Should Contact Us Today

1. *You need not worry about finding a tenant*
2. *You never need to experience rent arrears again*
3. *You do not need to worry about having to evict a tenant*
4. *Your tenancy is protected by one of the world's biggest insurers*

Your guaranteed 100% of the agreed rent

HOUSE SALES

JMHA can assist landlords & local authorities in disposing of their investment properties by securing a suitable buyer / investor. Our extensive knowledge and large database of investors could easily find a suitable buyer for your property(s).

Another and one of the easiest and most cost-effective ways to sell a property is to an existing tenant. This means that you don't have to give a tenant notice and have an empty property, probably needing refurbishment, for what could be months, until a sale is agreed and completed.

Typically a property is offered on our Rent to Buy Scheme over a ten year period. During this time, the tenant is saving for a deposit by paying a monthly sum into a secure trust account.

Tenant-buyers have the same mentality as home owners - they treat the property as their own, because one day it will be - so you don't have to worry about the property being maintained in good condition.

This mentality is also reflected in their attitude to paying rent in full and on time. Just as home-owners treat their mortgage payment as their top priority, Tenant-buyers have the same view as they don't want to risk losing their home.

Overview of our Rent to Buy Scheme

Placing a property on our Rent to Buy Scheme eliminates:

- ▶ Voids. Tenant-Buyers are saving to buy the property, so don't move on like other tenants
- ▶ Maintenance costs. These become the responsibility of the Tenant-Buyer.
- ▶ Rental losses. If a Tenant-Buyer doesn't pay the rent, they lose their option to buy the property

Exit Strategy

Rent to Buy is an ideal medium term (5-10 years) exit strategy. Particularly useful for portfolio or "accidental" landlords who wish to reduce their portfolio, or sell a house over time and take advantage of their annual CGT exemption.

Our Rent to Buy scheme is a very simple way of helping match home-owners looking to sell with tenants who aspire to get onto the housing ladder.

Because lenders are reluctant to lend and demand ever increasing deposits, there are millions trapped in 'Generation Rent'. As a result there is a massive demand for our Rent to Buy houses.

If you're wanting to sell, but don't want to risk a short term tenant who may cause damage or miss rent, our Rent to Buy scheme is your perfect solution. Rent to Buy has been endorsed by the Housing Minister as a solution to meet the current housing needs.

It enables you to benefit from rental income now and achieve a sale at the full asking price which will complete in the future. You can 'let and forget' because the tenant will remain in your house until they buy whilst taking care of repairs for you!

Rent To Buy is perfect for anybody looking to sell without having to slash the price drastically and you'll be giving a first time buyer a helping hand to get onto the housing ladder.

To find out how you can benefit from our revolutionary Rent To Buy scheme, contact us.

We'll carry out a free rent and sales appraisal and let you know what you can expect to achieve. It is likely to be far more than you would get through an estate agent, because tenant buyers are happy to pay full market value in return for the ease and affordability of our Rent to Buy solution.

If you are happy to proceed, we'll prepare the financial details and market your home.

Once a tenant buyer has selected your home, they'll contact us to arrange a viewing. All the Rent To Buy properties listed explain the payments required.

We keep the monthly payments and initial deposit in a trust account. This is your protection should the tenant decide to move on, or default on payment.

Financial Details

1. The tenant buyer pays an initial deposit to secure your Rent To Buy home and to move in.
2. They pay normal monthly rent and deposit "top up" (the deposit is paid into an ARLA insurance backed trust account for your protection)
3. The monthly deposit "top up" builds to fund their deposit upon purchase
4. The purchase price is FIXED for 5 years when they move in. Each month the growing deposit increases
5. After year 5, the price is adjusted, so that you and the buyer share the difference in any house price increase in the local area. The tenant has up to 10 years to buy their Rent To Buy property



THINGS TO CONSIDER BEFORE WE CAN MANAGE YOUR PROPERTY ON YOUR BEHALF

- | | |
|---|--|
| <ul style="list-style-type: none">☑ MAKE SURE THAT WHEN LETTING YOUR PROPERTY IT IS NECESSARY THAT YOU HAVE ALL THE NECESSARY PERMISSION TO PROCEED IN LETTING YOUR PROPERTY. IF YOU HAVE A MORTGAGE OR OTHER LOAN ON THE PROPERTY YOU WANT TO LET, YOU MUST ADVISE YOUR MORTGAGE LENDER OF YOUR INTENTION AND ASK FOR WRITTEN CONSENT BEFORE ANY TENANCY BEGINS.☑ IF YOUR PROPERTY IS OWNED ON A LEASEHOLD OR SHARE-OF-FREEHOLD BASIS, WE WILL NEED CONSENT FROM HEAD LEASE AND/OR MANAGEMENT COMPANY, TO CONFIRM YOUR PROPERTY CAN BE LEASED BY JMHA. YOU SHOULD ALWAYS CHECK AND MAKE SURE THE TERMS OF ANY SUPERIOR LEASE AND FOLLOWED.☑ YOU HAVE A GAS SAFETY CERTIFICATE. CURRENT | <ul style="list-style-type: none">CERTIFICATE MUST HAVE BEEN ISSUED WITHIN THE LAST 6 WEEKS AND MUST BE ORIGINAL.☑ ELECTRICAL SAFETY CERTIFICATE MUST BE VALID AND ISSUED WITHIN THE LAST 6 WEEKS. WE WILL NEED ORIGINAL CERTIFICATE.☑ VALID ENERGY PERFORMANCE CERTIFICATE (EPC) BEFORE YOUR PROPERTY CAN BE LET.☑ SMOKE DETECTORS MUST BE INSTALLED IN ALL HALL AND LANDING AREA.☑ CARBON MONOXIDE DETECTORS MUST BE FITTED WITHIN THE PROPERTY.☑ BUILDING INSURANCE DETAILS. YOUR PROPERTY MUST BE INSURED. JMHA CAN ALSO ARRANGE BUILDING INSURANCE.☑ START WITH THE LEASE (SUBJECT TO CONTRACT) |
|---|--|



SAFEGUARD YOUR RENTAL INCOME



Whilst 98 per cent of landlords have some form of insurance in place, this is most commonly simple buildings cover, which would offer little support if a tenant were to stop meeting their rental commitments, despite thorough tenant checks.

According to the latest tenant arrears tracker from Templeton LPA, the number of tenants in 'severe' arrears currently stands at about 99,000 tenants, the highest number since Templeton's record begun in 2008. Meanwhile, the latest Landlord Panel from the National Landlords Association (NLA), found that nearly one in two landlords (47 per cent) have experienced rental arrears in the past 12 months.

It is essential that landlords purchase the right insurance for their needs and understand the detail of the product before buying. Rent guarantee insurance will make sure landlords get paid even when the tenant defaults, giving them time to consider their options regarding the tenancy, rather than rushing to evict the tenant.

The NLA recommends landlords protect their businesses and ensure they have sufficient insurance in place; unpaid rents could mean that they are unable to meet their mortgage payments.

For those who decide to opt for guaranteed rent cover, it's relatively cheap and can be included as an add-on to standard landlord insurance or as a separate policy. Call or [email us](#) for more details.

Sales & Marketing Process

1. Tenant Buyers will complete a simple application for the property. If they are successful, they pay the deposit to secure your home.
2. We prepare legal contracts for you and their solicitor. Once completed, contracts are exchanged and the tenant buyer moves in! They move in now, but buy later - up to 10 years if required
3. In addition to being given a legal option to purchase, the tenants are provided with a tenancy agreement which will remain in place until they buy
4. You are legal committed to the sale and cannot withdraw, change the price, or sell to anybody else. The tenant can walk away at any time. However, this is unlikely as ALL of their accrued deposit will automatically be paid to you
5. At any time within the agreed period, the tenant buyer can purchase the Rent To Buy property with a mortgage using the deposit fund
3. The tenant buyer becomes responsible for repairs. They will carry out home improvements and save you a fortune in annual maintenance costs. You remain responsible for buildings insurance and Gas Safety Inspections which we can arrange for you
4. You practically eliminate voids and the resulting loss of rent, because the tenant buyer will pay rent until the day they buy
5. You also dramatically reduce the risk of tenant arrears, because just like a home owner with a mortgage, if a tenant misses payment of rent, they are at risk of losing their home
6. You avoid time wasters. A tenant buyer is paying a monthly premium on top of their rent to build a deposit. In the unlikely event that they do not buy, or default on payment of the rent, this deposit, which may be several thousands of pounds, automatically gets paid to you.

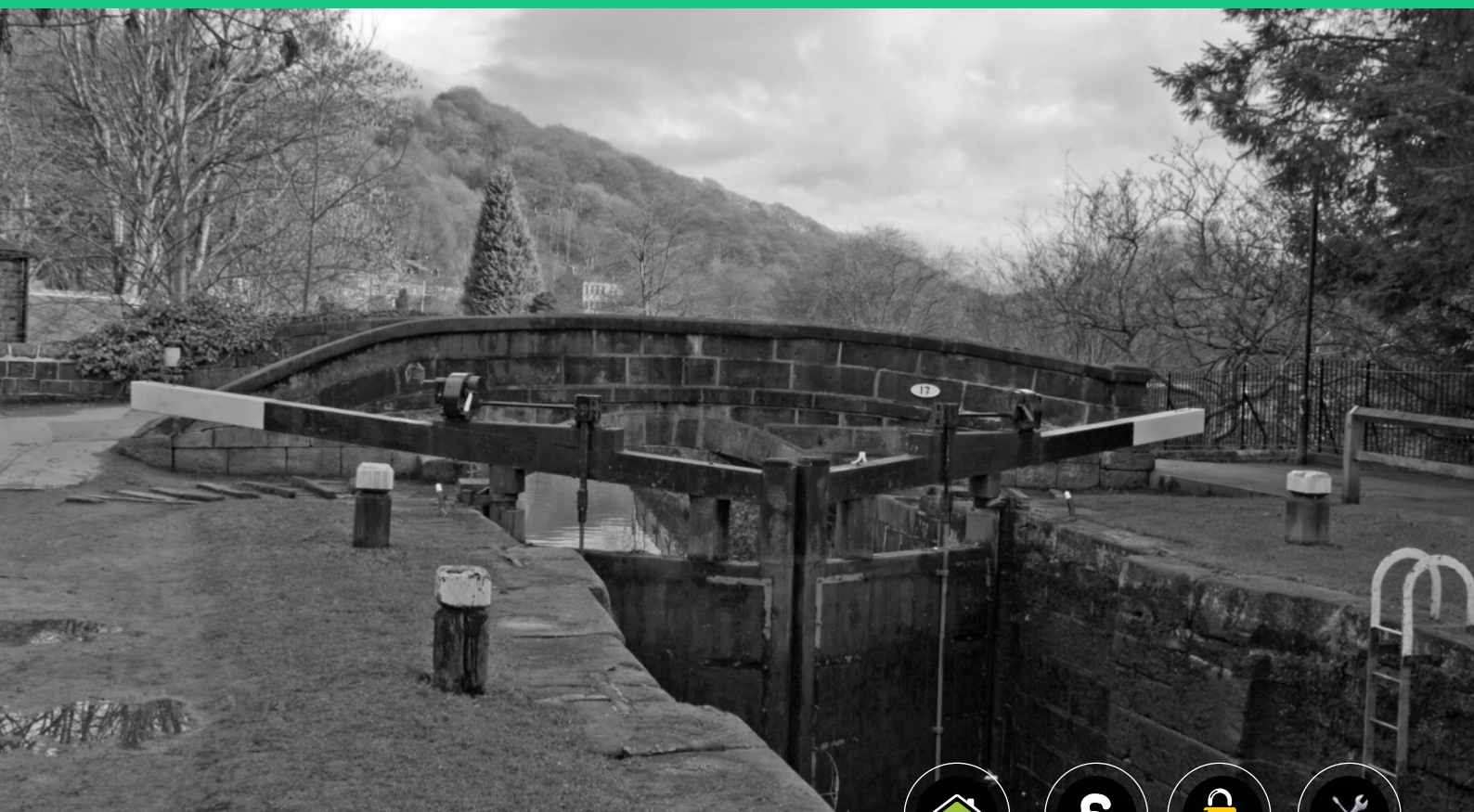
Key Benefits

1. The house is sold at full market value. You are not required to 'price to sell' or lower the price, meaning that you can achieve it's full sale value.
2. If the tenant buys after 5 years, any future house price growth is shared equally between you and the tenant buyer. For example, if the price increases by 50%, you'll get an extra 25% more than the initial agreed sale price.

Working in partnership with



and



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Housing
Ombudsman Service

