The essentials, on two pages.

A short summary of what you would own, how the income works and what to expect. The full detail sits in each property's pack and lease.

WHAT YOU OWN
A UK house in your name
Normally freehold. Two- and three-bedroom homes in County Durham.

REFERENCE PRICES
From £127,400
Two-bed £127,400 · three-bed £176,040. Priced on income.

TARGET INCOME
12% · £15,288 a year
Two-bed example. Three-bed: 13% · £22,885.

LEASE
25 years
To FAH Homes Limited (co. no. 16893422).

OPERATOR
Myshon Limited
Co. no. 10865775. Referrals, placement, repairs, compliance, reporting.

INDEXATION
CPI + 1% a year
Applied to the target as set out in the lease.

INCOME SOURCE
Housing-cost support
Funded by the DWP, administered by local authorities.

PAID
Monthly
With statements of income and costs for your property.

OCCUPANCY RECORD
99% sample
600 units over 12 months (May 2025). Figures modelled at 70%.

HOW THE MONEY FLOWS · TWO-BED, ONE MONTH, 70% OCCUPANCY



£2,174 housing income in, less operating costs set out in the lease (management, maintenance, sinking fund, outgoings). The residual from your own property passes to you, never pooled, against a £1,274 monthly target.

SUITS

Investors wanting hands-off UK property income over the long term, including overseas and SIPP-minded investors taking advice.

LESS SUITED TO

Anyone needing a fixed, guaranteed income, quick access to their money or short-term resale.

Reference examples only, not live availability. Figures for any specific home are confirmed in its property pack. Target returns and income are not guaranteed. Occupancy figures: Myshon Occupancy Analysis, 600 units, 12 months (May 2025); past occupancy does not predict future occupancy.

GOOD TO KNOW

What could change, and what's in place.

Every investment carries some risk. These are the main things that could affect your income or your home, why they are less likely than they might sound, and what Myshon has in place if they happen.

01 Fewer homes occupied

COULD HAPPEN	If a room or home sits empty for longer, less income reaches you.
LESS LIKELY	Demand far outstrips supply: around 10,000 on County Durham's register against roughly 3,000 lettings a year. Myshon's sample ran at 99%.
IN PLACE	Myshon's referrals team places around 80 residents a week. The figures are modelled at 70%, well below the record, and still clear the target.

02 Changes to housing support

COULD HAPPEN	Government could change the rules or rates for housing-cost support.
LESS LIKELY	Councils have a legal duty to help households in housing need, and housing-cost support has long been part of how that need is met.
IN PLACE	Myshon works directly with local authorities and support providers, and manages claims on residents' behalf.

03 Higher repair costs

COULD HAPPEN	A large repair could reduce income in the month it falls.
LESS LIKELY	Every home is refurbished to the Decent Homes Standard, with heating, electrical and fire-safety work done up front.
IN PLACE	A sinking fund and lifecycle provision build up for bigger items, and regular inspections catch issues early.

04 Reliance on the operator

COULD HAPPEN	Your income depends on Myshon and FAH Homes running the home well.
LESS LIKELY	Myshon is a specialist operator with a 600-unit record, working under a 25-year lease.
IN PLACE	You keep the title throughout. Income and costs are accounted for at property level, and you receive statements.

05 Value against the price

COULD HAPPEN	Homes are priced on income, so an ordinary residential valuation may come in below what you paid.
WHY	The extra value sits in the lease and the income it produces, around 2.5× typical private rent (Myshon estimate).
IN PLACE	A sale with the lease and income in place keeps that value with the home for the next owner.

06 Selling takes time

COULD HAPPEN	Finding a buyer can take longer than you would like, and price depends on the market.
LESS LIKELY	A let, income-producing home appeals to other investors looking for the same thing you were.
IN PLACE	Three routes: another private investor, the open market, or a possible institutional buyout if one arises (not guaranteed).

THE SHORT VERSION

The main thing that moves your income is occupancy, and that is the area with the most cushion: modelled at 70%, recorded at 99% in Myshon's sample. Take independent legal, tax and financial advice before you invest, and read the property pack and lease for the full terms.

This summary is not exhaustive and is not advice. Target returns and income are not guaranteed, and your capital is at risk. Each property's lease and legal pack prevail. Overseas investors should also consider currency and local tax. For the property pack, contact the introducer who gave you your access code.