

# UK AFFORDABLE HOUSING INVESTMENTS

**Jodoa Shared Ownership Scheme For the Elderly & First Time Home Buyers, Delivered in Collaboration With Our UK Partnerships**

One of the most secured, highest-yielding real estate asset classes

## Key Advantages

- ❖ Guaranteed inflation-linked income
- ❖ Guaranteed inflation-linked capital growth
- ❖ **Exceptionally efficient:** zero voids and zero dilapidations means net income = gross income
- ❖ Zero service charges, voids, and dilapidations make net income closer to gross income
- ❖ Liquidate your investment at any time.



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Visit us: 173 Fairmont Dubai Office Towers, Fairmont Hotel Sheikh Zayed Road, Dubai, UAE

## KEY FACTS

- ❖ There are estimated 3.4 million people in the UK over the age of 80 years, with only about 455,000 care home beds available. That is a ratio of 7.45 elderly people per care home bed.
- ❖ Over the next decade, the number of people over 80 is forecast to rise even further by 1.1 million to reach about 4.5 million, representing a 32% increase.
- ❖ Over 1 million households are on social housing waiting lists
- ❖ Over 100,000 households are living in temporary accommodation, including 121,000 children
- ❖ Most local authorities have not built any new homes in the last 5 years
- ❖ Current government schemes increase the need for more affordable housing.

Our unique and ethical investment opportunity allows our investors to purchase as little as one-bedroom unit in our developments or participate in our Shared Ownership schemes to enjoy the same level of returns as our High-Net-worth Investors

with No rental voids, No maintenance, and No repair costs.

## WHAT IS AFFORDABLE HOUSING?

Typically, UK government bodies, registered local or national charities, and social care operators are responsible for providing accommodation for specific vulnerable groups who are in urgent need of a safe and secure home, such as the retirement homes for the elderly. Government support in the form of housing allowances and grants contributes to sustaining social housing initiatives, which in turn helps address the housing supply shortages.

However, the UK government, alongside local councils, and housing associations, face significant pressure to increase the availability of affordable housing for the elderly. Current estimates suggest a shortage of over 1 million homes.

The country requires over 150,000 new properties each year to meet the direct demand for social housing and in addition, there are an estimated 3.4 million people in the UK aged over 80 years, with only about 455,000 care home beds available. That is a ratio of 7.45 elderly people per care home bed. Over the next decade, the number of people over 80 is forecast to rise even further by 1.1 million to reach about 4.5 million, representing a 32% increase.

Through our UK group of companies, we have collaborated with carefully selected operators, partnering with the private sector, NHS trusts and local authorities to make affordable living accessible to the mass market.

## ABOUT OUR ETHICAL INVESTMENT OPPORTUNITY

Our commitment to delivering affordable housing has been strengthened by exclusive partnerships with carefully selected social housing operators, NHS trusts and local authorities. This, coupled with our unmatched expertise in delivering new-build homes at a significant discount to investment value, enables us to provide the best services possible and offer huge returns for our investors.

We closely collaborate with housing providers to customise each property and complete all required construction to ensure compliance with official regulatory standards.

The process includes sourcing off-market property opportunities with a focus on strategic locations with a huge demand for social housing, carrying out the relevant due diligence, liaising with government associations to determine their requirements and needs, purchasing the property, and carrying out the necessary development works under JCT Design & Build contract to meet the social housing standards. Finally, the properties are offered as a shared ownership to the elderly who will pay a percentage of the property value and pay rent on the outstanding.

Typically, the rent is paid by the pensions which has a life span of over 30 years, and this means that investors can enjoy guaranteed rental income and capital appreciation over time, with the additional benefit to liquidate or sell their part of the investment through JODOA Digi-Homes, our blockchain prop-tech platform to thousands of property investors and professionals who are actively looking to increase their equity ownership. You can also sell through our partners, each having established marketing networks and relationships with property investors across Africa, UK, GCC and India.

You can purchase as little as one bedroom unit for outright ownership of the property and enjoy fixed yearly income and capital gains or invest under our shared ownership scheme and still earn a decent yearly income and a percentage of the capital gains from property appreciation anytime you choose to liquidate your investment. The good thing is that you can staircase your investment to own more shares or equity at any time.

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## WHY INVEST IN UK AFFORDABLE HOUSING?

**Rising Demand:** Societal need for affordable homes ensures a steady market

**Political Support:** Housing solutions are high on all political parties' agendas

**Economic Stability:** Assets are resilient during economic downturns

**Market Sentiment:** Institutional Funds are piling into the UK housing sector

**First-Mover Advantage:** Access to over 2,500+ suitable sites for new builds and/or existing properties with potential to be converted into affordable homes via prop-tech platform.

**The Security of the Investment:** The rental payments are fully covered by the pensions accrued

by the elderly and can pay for more than 30 years.

**Quick Disposal of Your Portfolio:** liquidate your entire portfolio or sub-divide it into fractional units to sell as shares through JODOA Digi-Homes, our blockchain prop -tech platform with access to thousands of property investors and professionals who are actively looking to increase their equity share. You can also sell through our partners, each having established marketing networks and relationships with property investors across Africa, UK, GCC and India.



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We are committed to making a difference in the lives of the people we serve. By investing, you will be making a difference in the lives of vulnerable people that are often left behind in the society. In return, you will be compensated with guaranteed inflation-linked income and capital gains from property price appreciation over time. Data shows that UK properties prices grow exponentially every 5 to 10 years (source: <https://landregistry.data.gov.uk>).

## Invest with Us

It starts off with a simple consultation with one of our team members to go over this investment and whether it's right for you. We're more than happy to organize a tour for you to see past and ongoing projects should you wish.

Whether you want to diversify your portfolio or make your first international real estate investment, you can count on Jodoa.

## Contact Us

Let's schedule a call to talk about your needs

Email [info@jodoaproperties.com](mailto:info@jodoaproperties.com) or Tel (04) 572 3201 to book an appointment.



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