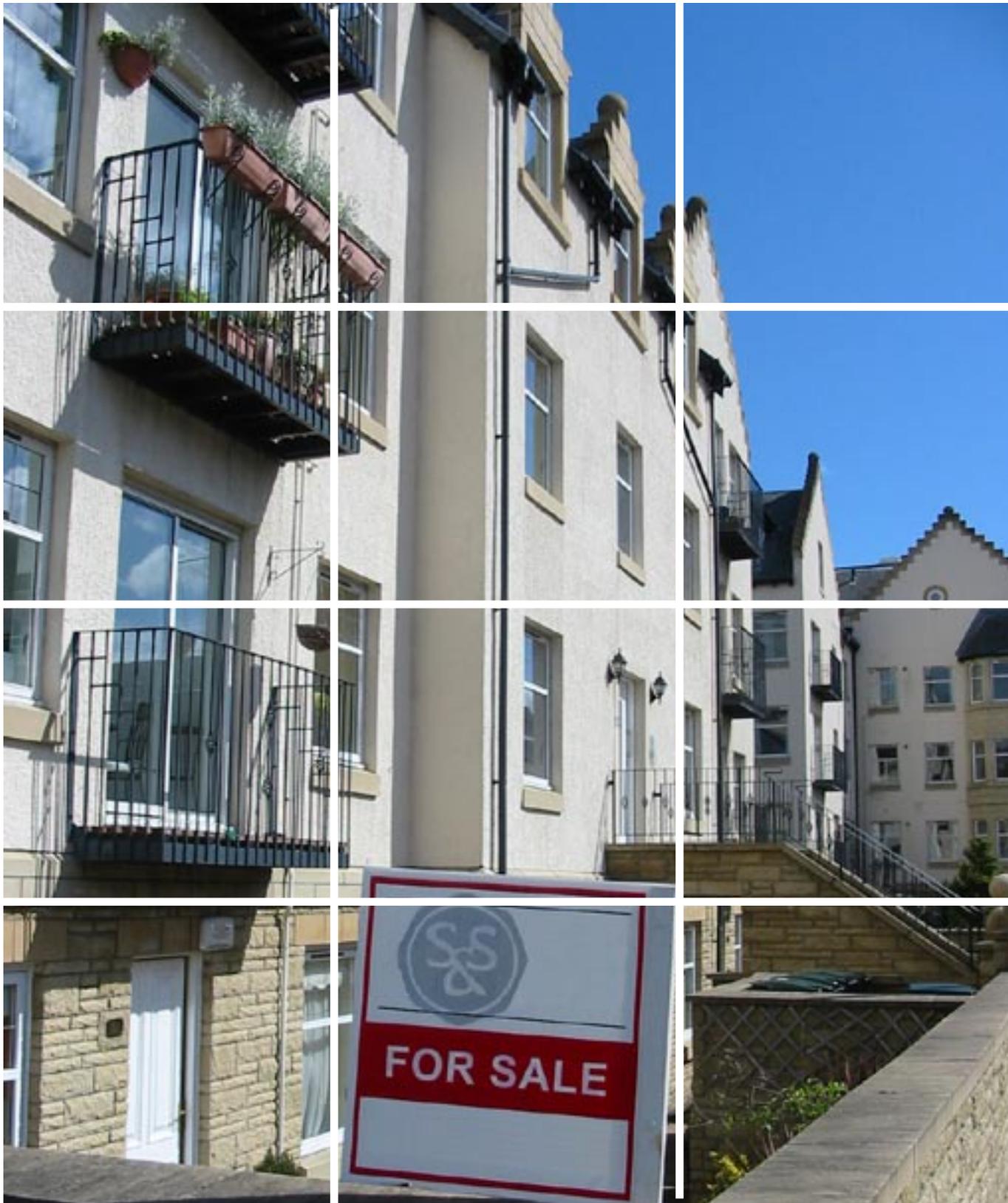


Annual Report 2003/4



opening the door to home ownership for disabled people

Chairperson's Report



Pete Ritchie

We've made significant progress this year towards our long-term goal of levelling the housing playing field for disabled people. We want people to be able to find and afford the housing solution that's right for them and their family.

The shape of the problem hasn't changed much over the last few years – the latest research from Communities Scotland published in August 2004 shows that disabled people and their families are **twice** as likely to live in the social rented sector and **half** as likely to own.

Restricted access to home ownership means restricted access to housing options. Disabled people often have more specific requirements in terms of access to families, work and facilities, and so need more options to choose from rather than fewer. Unsuitable housing affects people's quality of everyday life, can damage physical and mental health, restricts social life and opportunities for employment.

To address these issues we continue to work in three ways. An example of our role in policy and practice work is highlighted below and we hope that defining 'adaptable' homes will enable a significant improvement in estate agency systems. The secondment of a member of staff from the Scottish Society for Autism demonstrates our commitment to transferring our expertise to other organisations. At the individual level, we continued to provide information and advice by phone and through our new website (www.ownershipoptions.org.uk) as well performing detailed casework.

Thanks to increased financial support from the Scottish Executive and new funding from The Thistle Foundation, the Esmée Fairbairn Foundation and Lloyds TSB Foundation we have been able to create additional staff posts to extend our service. These new posts, along with the return of financial support for disabled homebuyers, should significantly improve our ability to assist disabled people to overcome their housing problems through ownership next year.

Pete Ritchie

House Hunting For All

For many disabled people in Scotland simply finding a suitable house to buy or let can be a major problem. Most estate agency and lettings services simply don't provide the information disabled people require.

To help resolve this problem we were commissioned by the City of Edinburgh Council to find out the essential information disabled people need when they look for a property.

The result is a set of criteria that those selling or letting

houses can use to identify potentially accessible homes.

The 6 criteria are:

- 3 steps or less to a main entrance door
- all door openings greater than 750mm
- a living-level toilet
- no internal steps or stairs
- a ground, first or basement floor property
- unrestricted parking within 25 metres

These will be used in the Council's website to ensure disabled people have the information they need when they apply to rent a house.

We also expect the Edinburgh Solicitor's Property Centre (ESPC) to adopt these criteria in their revised website.



The ESPC website's accessibility will improve shortly

Demonstrating the housing crisis

Research we commissioned with Margaret Blackwood Housing Association this year showed that the housing situation for disabled people is as bad as it was 10 years ago. The researchers, DTZ Peda, found that:

- there is a shortfall of accessible housing in all tenures
- both national and local government are failing to use the planning, building regulation and refurbishment opportunities they have to improve supply
- disabled people are still expected to live separate lives, grouped together in the social rented sector

New help for housing advisors

Housing advisors wishing to establish whether their client is able to buy can now do so with the help of our new website. Designed to be simple to use, the complex process is broken down into the financial, legal, practical and support issues involved in homebuying. For more information go to:

www.ownershipoptions.org.uk

Grant problems

Special Needs Capital Grant (SNCG), our main source of funds to help people buy a more suitable house, was withdrawn in this year whilst European bureaucracy issues were resolved.

Last year also saw the introduction of a new adaptations grant system. We're concerned that this new system has reduced the support available to disabled homeowners. Many social work departments are no longer willing to 'top up' grants where severe hardship is faced and there is also growing concern that the new means test is too severe.

These grant problems have left a large number of people unable to move from unacceptable housing. We will continue to lobby for better financial support for disabled homebuyers.

Spreading our knowledge

We took our revised training package across Scotland this year, improving the ownership options knowledge of thirty housing advisors.



The participants were mainly from Disabled Person's Housing Services and a third of those attending were themselves disabled. The first hand knowledge provided by Gordon Macdonald, one of our Directors, was particularly welcomed.

Our cases

Access in Alness

A successful case in Alness, north of Inverness, proved to be unusually simple.

The family required a bigger home to provide space for their daughter who has a learning difficulty. Rented housing was not available, an extension was too expensive and suitable properties rarely came up for sale.

They had missed out a year before on buying what seemed to be the ideal property because of a lack of finance. Unusually, the house came back onto the market and this time they were ready to buy.

An application for Special Needs Capital Grant had previously been approved. This meant they were finally able to buy the house using the grant assistance.

Success without SNCG

An Edinburgh family's housing needs were finally resolved with financial support from their local authority.

Their autistic son didn't require much sleep and kept his young sister, with whom he shared a bedroom, awake at night. There was also insufficient space for him to receive the therapy he needed.

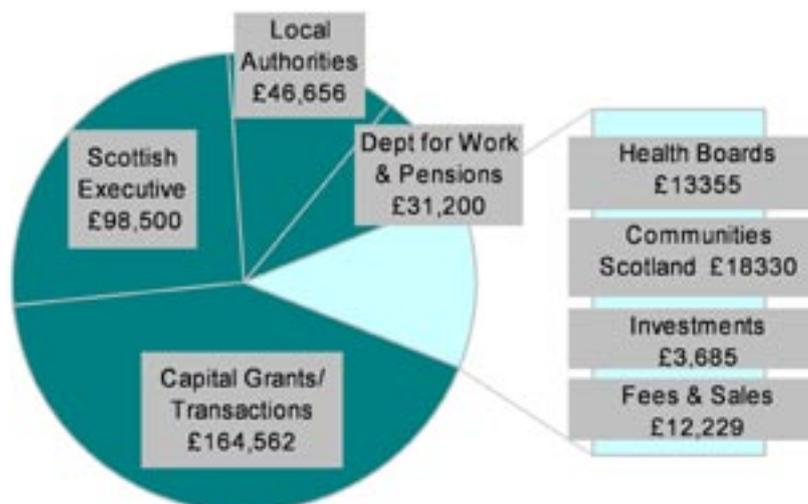
The family had been waiting for the re-introduction of Special Needs Capital Grant (SNCG - see left) to assist them with a move. They had, however, reached a point where they could not wait any longer and were lucky when an ideal property came onto the market close by.

Fortunately the City of Edinburgh Council were willing to support their move and the family now have a suitable house with sufficient space for all.

Annual Accounts

This is a summary of income and expenditure for the period ending 31st March 2004. Copies of the full accounts are available on request from Susan Watson, our Administrator. Funding was received from the following organisations in support of our activities:

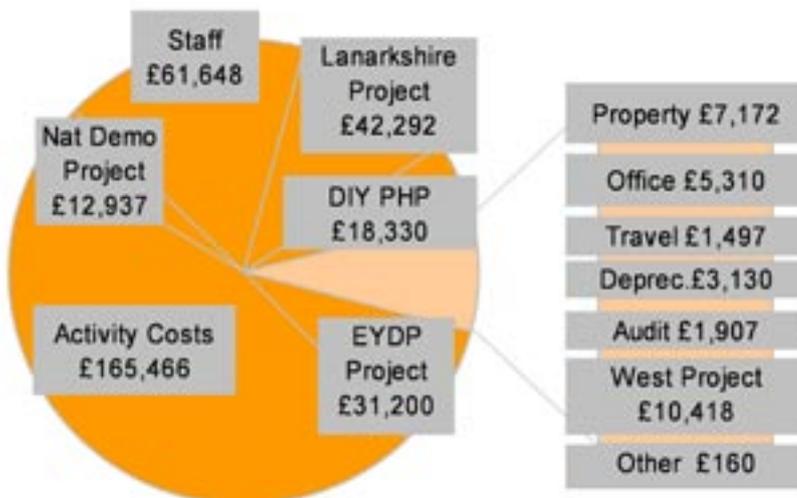
- The Scottish Executive Development Department
- Communities Scotland
- The Department for Work & Pensions (European Year of Disabled People)
- City of Edinburgh Council
- North Lanarkshire Council
- South Lanarkshire Council
- The Moray Council
- Lothian Health Board
- Greater Glasgow Health Board



Thanks

Thanks once more go to our funders and to The Thistle Foundation and the Scottish Trust for the Physically Disabled for providing vital working capital assistance.

Thanks also go to the Dunfermline Building Society for their support in the provision of mortgages, the DPHS Network Scotland, SHS Trust and Margaret Blackwood Housing Association.



Board Members

Ownership Options is run by a voluntary board of directors, the majority of whom are disabled people or nominated by organisations of disabled people. During this year it comprised:

Pete Ritchie (Chairperson), Mo Simpson (Vice Chair), Elizabeth Hunter (Treasurer), Moira Bayne, Donald Ferguson, Jayne Fisher, William Gray, Finlay Macdonald, Gordon Macdonald, Linda Miller, Stephanie Miller, David Robertson and Hilary Spenceley.

Staff

Director

Richard Hamer

Administrator

Susan Watson

Housing Options Brokers

Helen Chandler (left Aug 04)

Doreen Lloyd

Rowan Campbell (started Aug 04)

Julia Leonard (started Aug 04)

Policy & Practice

Development Manager

James Bee (started Aug 04)

West Project Co-ordinator

Allan Stephen (left March 04)

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