

Annual Report 2004/5

Housing (Scotland) Bill [AS INTRODUCED]

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**Communities
Scotland**
Working for housing
and regeneration

house, which allows the home-owner to put their resources into the remaining 80 per cent.

Who will be eligible for help?

HomeStake is aimed at households on low incomes, so your income will be assessed to see whether or not you qualify. We call this a means test. Because housing costs vary so much from area to area, we will not set national criteria for this test. Instead, the housing associations involved in the scheme will agree on a local set of criteria with Communities Scotland, or, in the case of Glasgow and Edinburgh, the local authority. HomeStake will mainly aim to


Communities
Scotland

Session 2 (2005)

Chairperson's Report



Pete Ritchie

Patience isn't one of my greatest virtues, so it's ironic I choose to both farm organically and support change in human service systems.

Lately I've been watching a sow for signs that she's about to bring piglets into the world. Some days I thought she definitely was, other days I concluded she was just plain fat, and some days I looked sideways on and concluded definitely maybe. But last week I was left in no doubt – no piglets yet, but an unmistakable bump.

When Ownership Options started, we were in no doubt that the problem we were trying to solve was the inequality in housing opportunity for disabled people. Assisting disabled people into ownership would be valuable, but the bigger challenge was and still is to make equality in housing for

disabled people a mainstream issue – equal and not separate.

Ownership Options has helped hundreds of disabled people find good housing solutions but we've struggled to see change in the wider system. Lenders have failed to form an orderly queue to offer mortgages to an under-served market. Policy-makers have often failed to grasp how to make 'ordinary' housing policy smarter so it can meet the 'ordinary' needs of disabled people. Statutory agencies have mostly continued to put 'disabled' in the box marked 'special'.

Today, our bump is definite. The work with the Edinburgh Solicitors Property Centre, the detailed policy contributions to the current Housing Bill, the contributions to the Law Society of Scotland publications, the influencing of the new Homestake scheme and the Single Seller Survey are all evidence of small changes at the

heart of the system.

The gestation period for this sort of change is generational – rather longer than the three months, three weeks and three days I've allowed for the debatable pig – but once it starts, the bump gets bigger in much the same way.

This is my last year as Chairperson, and I'm delighted to hand over to Stephanie Millar. I hope to make as good a contribution as a Board member as she has and as Beth Hunter, who left the Board this year, did as treasurer. The task of the Chairperson and the Board is made simple by the competence of the staff team, and we have a huge respect and appreciation for their work.

Finally, I'd like to thank our supporters over the years since I took on the role of Chairperson. I hope that they'll stick around to see the piglets grow.

Mind the (very large) gap

This year saw the Scottish Executive evaluate both the problems facing disabled people in finding suitable housing and the role ownership had in alleviating these problems.

The research, *'Mind the Gap, an evaluation of owner occupation for disabled people in Scotland'* was commissioned by Communities Scotland and painted a damning picture of the housing situation facing disabled Scots.

The research showed a massive shortfall of nearly 1/4 million homes suitable for disabled

people. It also found that disabled people are twice as likely to live in the social rented sector than households overall and are half as likely to own with a mortgage.

The research concluded that financial assistance was required by disabled homebuyers and

that Communities Scotland should offer interest free loans.

With no such scheme proposed by the Executive we're determined that Homestake, Communities Scotland's scheme for those who 'aspire' to buy, suits the needs of those who really *need* to buy.

Key findings of the 'Mind the Gap' report

- **There is a shortfall of 230,000 properties suitable for disabled people and their families**
- **It is cost effective to support better access to home ownership**
- **The Scottish Executive should provide interest-free loans to disabled homebuyers**

Learning through casework

We continue to build and maintain our knowledge of the problems disabled people face in finding suitable housing by directly assisting them with their housing problems. In this



year we provided a casework service to 109 households and gave advice to another 155. People came to us both directly and via professional referrals and continued to be a mixture of households and individual disabled people.

Resolving the problems we find

We use our casework to identify and take steps to resolve the real housing problems facing disabled people in Scotland.

Top of the list this year was affordability, both in buying and adapting properties. The solution to this problem lies in both the public and private sectors.

Mortgage lenders continue to discriminate against disabled people's sources of income. We aim to address this by working closely with Disability Rights Commission whilst continuing to lobby lenders.

We also worked hard this year to ensure that Communities Scotland's Homestake scheme suits disabled people. Whilst it was not designed to assist those needing a more suitable home, we are determined that it should help those in real need.

We've also begun our challenge to the Housing (Scotland) Bill, which includes proposals to reduce the financial support for disabled adaptations. This work will continue, in partnership with other Scottish disability organisations, as the Bill goes through its Parliamentary stages.

Transferring our expertise to others

Our aim has always been to pass to others the knowledge we gain by performing casework and resolving the financial, legal, practical and support issues facing disabled homebuyers.

This year saw the completion of one partnership aimed at achieving this and the starting of another.

Pam Spence returned to the Scottish Society for Autism having been seconded to us for 6 months. Pam's placement not only gave her the skills to assist the Society's



clients investigate ownership, it also gave us valuable knowledge of how best to assist advisors to learn our processes.



We've used what we've learnt in our new partnership with the City of Edinburgh Council. It has seconded two members of staff, Rhona Cameron and Kirsteen Wishart, to work with us part-time for a year.

The intention is to build the ability of the Council to assist disabled people in all housing tenures.

Our cases

Edinburgh extension

With the cost of housing rising, and the shortage of accessible property, our solutions often involve more than just the purchase of a property.

A family referred to us by the City of Edinburgh Council required a single floor property. Unfortunately, the supply of bungalows in their area was limited, raising prices to unreasonable levels.

The solution involved buying a two-storey property and enabling access between the floors with a lift. The ground floor also needed rearranged and extended in order to accommodate the family.

Communities Scotland assisted with Special Needs Capital Grant and the Council provided grant funding towards the adaptations.

Benefits based mortgage benefits family

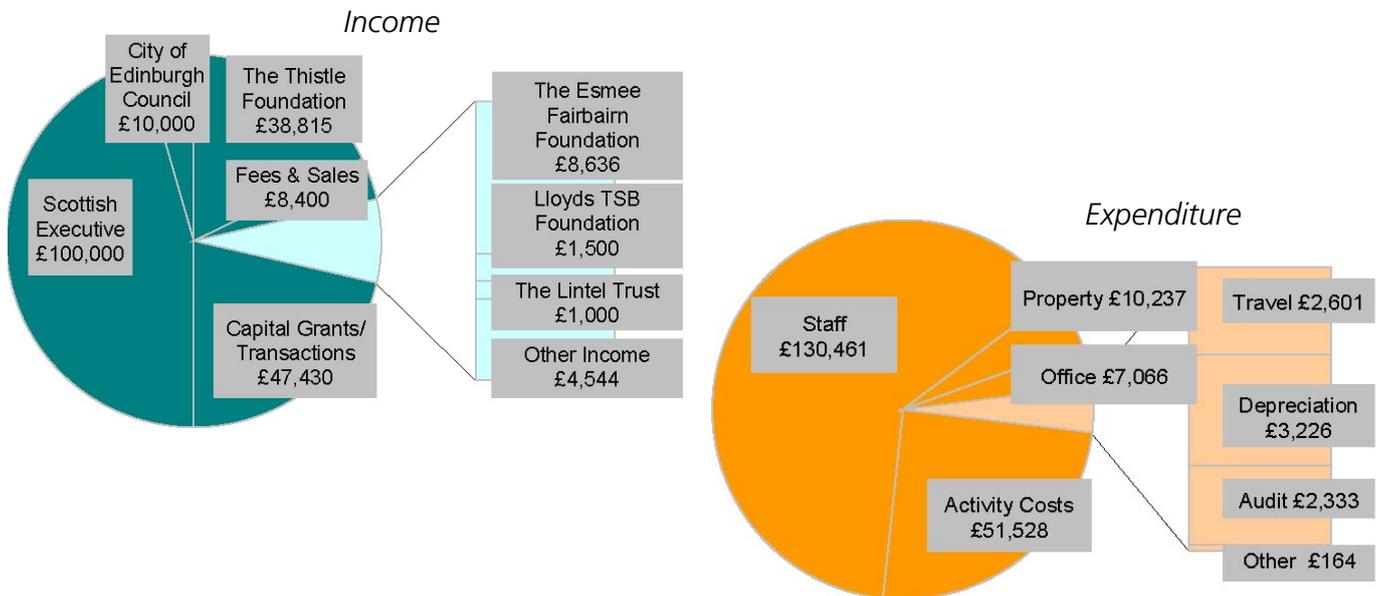
A mortgage repaid through Income Support Mortgage Payments proved to be all a family in East Renfrewshire required to buy the home they needed.

The family were referred to us by East Renfrewshire Disabled Persons Housing Service because they were having difficulty increasing their mortgage to buy a house more suited to the father's disability.

With our knowledge of the benefits system and mortgage lenders who will lend on benefit income, we were able to facilitate the purchase by helping them increase their mortgage from £25k to £100k.

Annual Accounts

This is a summary of income and expenditure for the period ending 31st March 2005. Copies of the full accounts are available on request from Susan Watson, our Administrator.



Thanks

Our core advice and casework services were largely funded by the Scottish Executive Development Department, the Esmée Fairbairn Foundation and the Lloyds TSB Foundation to whom we express our thanks. We are also grateful to the Scottish Trust for the Physically Disabled for continuing to provide vital working capital assistance.

Particular thanks go to The Thistle Foundation for their generous financial support. Their funds have enabled us to increase our casework capacity and to demonstrate a separation of the funding of our policy work from our Scottish Executive funded advice and casework services.

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)	Jayne Fisher (res. 30/11/04)	Stephanie Millar
Stephanie Millar (Vice Chair)	William Gray	Diana Paton (app. 22/2/05)
Elizabeth Hunter (Treasurer)	Finlay Macdonald	David Robertson (res. 26/8/04)
Moira Bayne	Gordon Macdonald	Mo Simpson
Donald Ferguson (res. 26/8/04)	Linda Miller	Hilary Spenceley

Staff

Director

Richard Hamer

Administrator

Susan Watson

Housing Options Brokers

Doreen Lloyd

Rowan Campbell (left Feb 04)

Julia Leonard (left March 04)

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