

# Annual Report 2005/6

---



resolving the housing problems faced by disabled people

---

# Chairperson's Report

---



As this is my first Chair's report, I looked back over previous reports and was struck by how far we have come. Whilst noting our success, the phrase 'may you live in interesting times' came to mind. Often wrongly assumed to be a Chinese curse, to me it simply means that challenges should be welcomed.

Our influence on the passage of the Housing (Scotland) Act earlier this year staved off legislation that would have negatively impacted on disabled people's rights to adaptations. This clearly demonstrated our experience and knowledge of more general housing legislation to be significant, and shows that we have an effective voice in housing issues in general.

Following the intervention of Ownership Options, significant changes were incorporated into the then Bill which, when brought into force, will deliver an improved disabled adaptations grants scheme. However, further regulation is needed for this to become reality. We hope that the Scottish Executive will introduce this as soon as possible and will continue to encourage them to do so.

Our work on the Housing (Scotland) Act shows that we are the leading Scottish charity on housing and disability issues. Through this work we have furthered our already strong links with other housing and disability organisations. Such partnerships can ultimately only improve the housing situation for disabled people and we will be developing more over the coming year.

The coming year is likely to present new challenges, not least the requirement that all public sector bodies have a disability equality scheme in which disabled people are actively involved. We will continue to meet these challenges head on and use them to enable greater change for disabled people looking for decent housing.

*Stephanie Millar*

# Understanding the issues through casework

In this year Ownership Options responded to 190 calls for advice and information and provided casework services to an additional 150 clients. The organisation continued to work with Communities Scotland and local authorities during the year and negotiated £100,904 of public grant funding for ownership solutions on behalf of clients in this year.

For every £1 invested in the housing solutions by the public sector, the private sector supplied at least £3, an extremely efficient leverage ratio of 3:1 private to public funding. We expect this figure to become even more impressive as our work in relation to benefits-based mortgage lending begins to show results in the coming years.

## Planning for the future - and the family



At a young age it became apparent that Fraser Williamson's home was unsuitable for his needs. The location of the bedrooms upstairs and a lack of wheelchair access presented insurmountable barriers to his current and future mobility. Moving locally was too expensive. Moving further afield ran the risk of generating problems for other members of the family.

*"Without Ownership Options' help, hard work and commitment, I doubt that we would have been able to move to another property, never mind one as suitable as this."*

Robert Williamson,  
Fraser's father

Argyll & Bute Council contacted Ownership Options for advice. Acting in a consultancy role, we advised the Council as to how they could support the family to buy another property.

We also negotiated the Special Needs Capital Grant from Communities Scotland that was essential to make the purchase of suitable property possible.

# Resolving the problems we find

---

We use the knowledge gathered through our advice and casework to identify and address the barriers that exist for disabled people in finding decent housing. Two of our major successes in removing these barriers in this year are highlighted below.

## Improving private sector adaptations

Our work took us to the Scottish Parliament again this year. Working with Glasgow Centre for Inclusive Living and Sense Scotland we successfully persuaded the Scottish Executive of the need to make significant improvements to the adaptations grant scheme included in the Housing (Scotland) Act 2006.



These improvements will, we hope, result in more disabled people being legally entitled to larger amounts of grant assistance for adaptations. The Act also introduced a new right for private tenants to adapt their house to suit a disabled person; a right we are proud of having originally recommended for inclusion in legislation.

## Helping with Homestake

The problems faced by disabled people in affording suitable housing were clearly documented by Communities Scotland's *Mind the Gap* back in 2004. When they announced that they would provide assistance to low income first-time homebuyers we saw the potential to also help the 230,000 disabled people identified in the report as living in unsuitable housing.



Fortunately, so did Communities Scotland and we worked together to ensure that Homestake makes realistic allowances for those with particular housing needs.

Our work with Communities Scotland will continue into 2007, helping housing associations operating the scheme to fully understand and meet the needs of disabled people.

## Transferring our expertise to others

---

If disabled people are going to experience a real improvement in the quality of their housing we need both private and public sector organisations to work towards their disabled customers being able to find, buy and adapt property in the same way as their non-disabled customers. We therefore provide training, mentoring and consultancy services to those providing services in order that they can do so.

In this year we continued our partnership with the City of Edinburgh Council, hosting two members of the Council's advice team for the first of a two-year secondment programme. Our aim is to assist the Council to relieve the pressure on its accessible social housing and to widen the housing choices of disabled people by offering its customers better information about their private sector options.

*“The principles of your organisation are very much ones I would want to endorse. I suspect that there are a number of people who simply do not realise that another option other than renting would be available for them.”*



Cllr Sheila Gilmore,  
Executive Member for Housing  
City of Edinburgh Council

This year also saw us working with The Law Society for Scotland to increase lawyers' knowledge of disabled people's housing problems. Our section for their best practice on equalities publication highlighted both the legislative context and the practical problems faced by disabled homebuyers.

*“Having a high quality advice provider within the private housing market for disabled people is invaluable in ensuring that both clients and solicitors fully understand all their available options. The role of Ownership Options is becoming increasingly recognised across the sector”*

Neil Stevenson, Head of Diversity  
Deputy Director (Education & Training)  
The Law Society of Scotland



## Board Directors

---

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:

Stephanie Millar (Chairperson)

Gordon Macdonald (Vice Chairperson)

Hilary Spenceley (Treasurer)

William Gray

Finlay Macdonald

Linda Miller

Diana Paton (resigned February 2006)

Peter Ritchie

## Staff

---

### **Director**

Richard Hamer

### **Administrator**

Susan Watson

### **Advice & Casework Manager**

Davina Adamson

### **Advice & Caseworkers**

Rachel Finlayson

Rhona Cameron (seconded from the City of Edinburgh Council)

## Thanks to our funders

---

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 service.

## ...and to our retiring board members

---

Two of Ownership Options' original board members stepped down at our AGM.

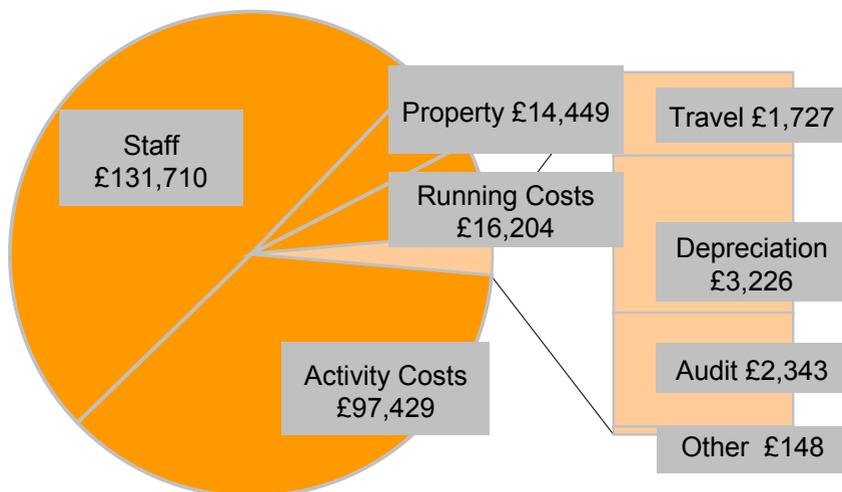
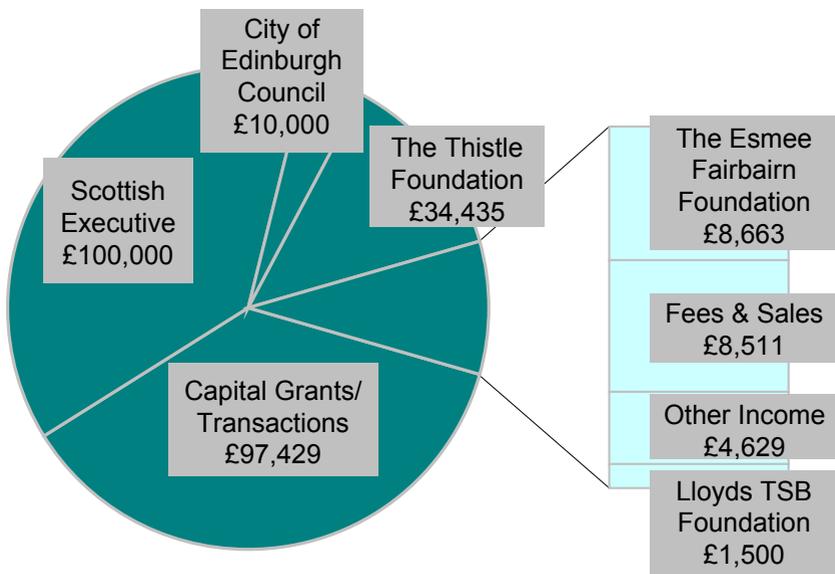
**Pete Ritchie** was our Chairperson for many years, and a source of considerable inspiration and energy. He was previously Director of Scottish Human Services Trust, one of the organisations that set up Ownership Options. Having led considerable change in the field of human services, he now undertakes management consultancy and farms organically.

**Hilary Spenceley's** knowledge of housing was instrumental in establishing our buying schemes. Her qualification as a chartered accountant also helped lay down our excellent financial control regime. Hilary worked for Margaret Blackwood Housing Association, another of our founding organisations, for many years and is now busy improving communication and inter-personal relationships

Both Hilary and Pete helped form the idea and reality of an organisation which would mainstream equality in housing for disabled people. As such, they have been an integral part of Ownership Options' success. We thank them both for their work and commitment to Ownership Options and wish them the best.

# Annual Accounts

---



This is a summary of income and expenditure for the period ending 31st March 2006. Copies of the full accounts are available on request from Susan Watson, our Administrator.