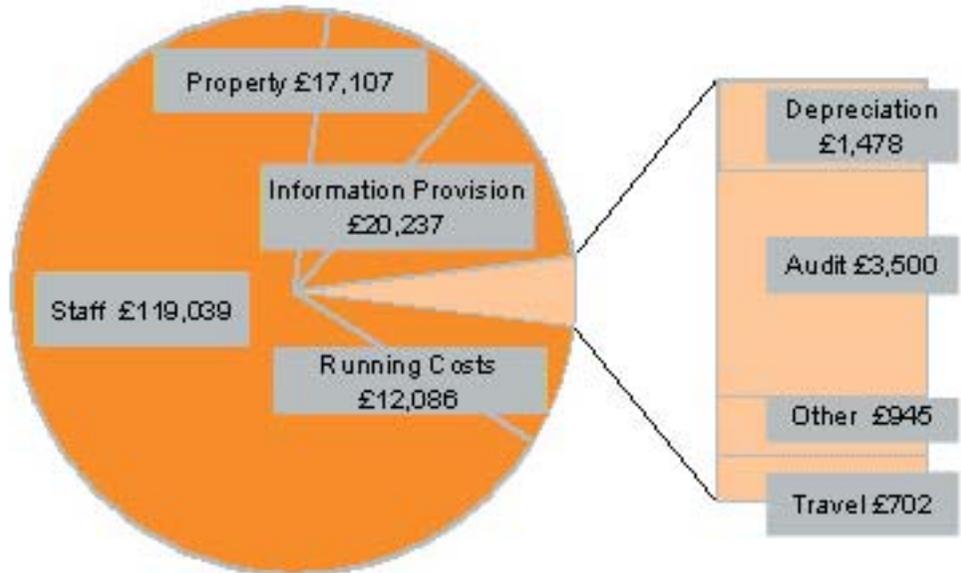
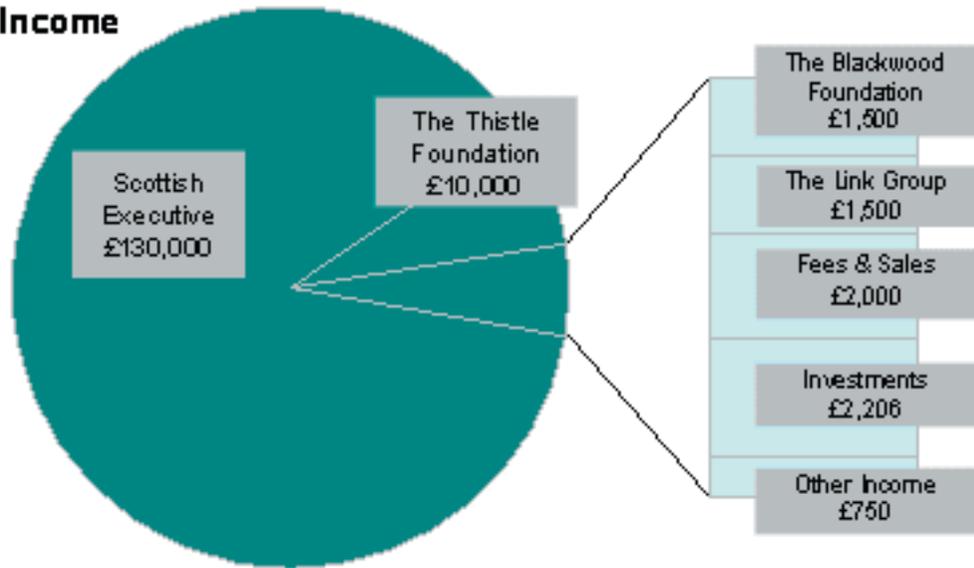


Annual Report 2008/09

Income



This is a summary of income and expenditure for the year ended 31st March 2009. Copies of the full accounts are available on request from Susan Watson, our Administrator.



Resolving the housing problems faced by disabled people

Chairperson's Report



This has been another successful year for Ownership Options. A year of consolidation of the work so far achieved by the organisation and an opportunity to look to the future with the development of several new and innovative projects.

The year began with the publication of the Future Options Review of Ownership Options. This report, by the consultants ODS, helped us identify and refocus the organisation by continuing to provide a niche service advising disabled people and their families on home ownership. It also gave us the opportunity to look at various options for developing and promoting Ownership Options in the future. The review identified that one of the main strengths of Ownership Options is that we are currently the only national level organisation in Scotland which promotes access to suitable housing specifically for disabled people.

This year, we marked the 10th anniversary of Ownership Options and celebrated with a high profile event at the Scottish Parliament, hosted by Jackie Baillie MSP and supported by the Minister for Communities and Sport, Stewart Maxwell MSP. Many of Ownership Options' stakeholders, fellow housing organisations, service users and colleagues, past and present attended the event.

In a small organisation like Ownership Options it is very much due to the dedication and hard work of a small, but dedicated staff team that the organisation has achieved so much over the past year, so I would like to thank the Ownership Options staff for all of their hard work. The Board is particularly grateful to Moira for leading the organisation so well through some difficult and challenging times this year. I would also like to thank my fellow board members for their time, commitment and support over the past year and in particular, my Co-Chair, Jane-Claire Judson. And finally a big thank you to our funders, supporters and service users for their continued support.

Catherine Garrod

Co-Chair of the Board of Directors, Ownership Options

Understanding the issues through casework

In the year 1st April 2008 – 31st March 2009 the organisation responded to 194 contacts for advice and information, of which 73 were made by professionals acting on behalf of disabled people and the remainder were direct contacts by disabled people or their family members. Information and advice was provided on a range of topics, aiming to equip disabled people to exercise housing choice, or professionals to offer housing choices and advice.

72 clients received tailored written advice on their housing options and assessment of the feasibility of home ownership; of which 32 progressed to detailed casework. 37 cases were already active. 42 cases were closed in the year with 45% positive housing solutions, of which 12 involved accessing or sustaining home ownership.

Ownership Options DVD



Ownership Options has branched out this year in expanding public knowledge of the organisation by producing a DVD. This high quality production uses examples of Ownership Options' cases and national statistics to explore the issues surrounding home ownership for disabled people and their families.

The film has been shown at events round the country and has proved a great success in using a new format to raise public awareness of the issues surrounding home ownership for disabled peoples and their families. The DVD has been made available to industry professionals, disabled people and their families, and is now available on request.

Ownership Options would like to thank The Blackwood Foundation and The Link Group for part funding this project.



Events

Ownership Options Celebrates 10 years

To mark our 10th anniversary we held a reception at the Scottish Parliament, hosted by Jackie Baillie MSP, with Stewart Maxwell MSP, then Minister for Communities & Sport, as keynote speaker.

The event was well attended by a variety of organisations, dignitaries, supporters and individuals who have been helped by Ownership Options over the years, all celebrating the life of a unique organisation that has positively affected the lives of individuals and families all across Scotland for over a decade.



Ownership Options' Director Moira Bayne commented: "The anniversary event was more than just an enjoyable occasion. It was an opportunity for Ownership Options' many friends and supporters to celebrate 10 years of hard work, dedication and innovation. The DVD was particularly well received and everyone was very impressed by the range of our casework and our determination to help

disabled people achieve the right house in the right location"

Jackie Baillie MSP said: "Disabled people face many challenges and barriers but the right home can enable them to participate fully and equally in community life, knowing that their housing needs are being met. Ownership Options is carrying out great work helping to make this a reality for many disabled people and their families across Scotland."



We are grateful to One Recruitment Associates for their sponsorship of the catering for our Anniversary event.

Board of Directors

Ownership Options is run by a voluntary board of directors, During this year it comprised:

Catherine Garrod (Chair)

Tony Carruthers (Vice Chair)

William Gray

Gordon Macdonald

Irene Hughes

Lorraine Gillies

Tim Pogson

Jane Claire Judson (Co-Chair - Resigned August 2009)

Staff

Director

Moira Bayne

Administrator

Susan Watson

Housing Options Brokers

Fraser Gilmore

Barbara Fowler

Rob Jahoda (Resigned September 2009)

Advice & Caseworkers

Rachel Finlayson (On Maternity Leave from September 2009)

Thanks ...

Our special thanks go to our funders The Scottish Government and The Thistle Foundation, without whom we would not have been able to change the lives of disabled people all around Scotland.

Ownership Options

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e: info@oois.org.uk

w: www.ownershipoptions.org.uk

Scottish Charity No. SC027335

Company limited by guarantee and registered in Scotland No. SC180581

Resolving the problems we find

Access Ownership

This year saw the launch of a new scheme, a partnership between Ownership Options and The Link Group (one of Scotland's largest housing associations), who have, in a pioneering move, invested one million pounds of their own reserves in this pilot. Access Ownership is an innovative scheme designed to offer more housing choice, flexibility and control to disabled people, in terms of home ownership.



This scheme, a type of shared ownership, is designed specifically for disabled people and is available both to those who are looking to buy a more suitable home and to people who already own a property but are seeking to reduce their financial commitments.

Under this new scheme, an individual owns a share in a property and the Link Group owns the rest. The size of the share can range from 25% to 75%, and the individual pays a monthly 'rent' to Link on the remainder. The amount payable is dependent on the size of the share, and if eligible, housing benefit would usually cover the occupancy charge.

Since the inception of Access Ownership, there have been many enquiries from disabled people and industry professionals about this scheme, and Ownership Options are currently guiding a number of clients through this process, with the first case now successfully completed.

Craig Sanderson, Chief Executive of Link Group said: "Link has been offering shared ownership since the 1980s, helping more than 2000 people into home ownership that way or via the shared equity schemes Homestake and LIFT. By combining our expertise with that of Ownership Options, we have now been able to tailor a new scheme specifically to help meet the needs of disabled people and we are certain Access Ownership will help to alleviate the problems experienced by many searching for an affordable home that is right for them."



Transferring our expertise to others

LIFT Scheme

The government also spearheaded a new shared equity scheme which has proved to be very popular all around Scotland, the LIFT scheme (Low-cost Initiative for First Time Buyers). This scheme has been great news for disabled people, as although it is aimed at first-time buyers it also extends to disabled people who need to move to accommodation more suitable for their needs.



Under the LIFT Open Market Pilot, the buyer pays a majority share in a property through borrowing - normally between 60% and 80% of the price - with the Scottish Government funding the remainder as an interest-free equity stake. Ownership Options has been championing this scheme around Scotland for disabled people. Since the pilot started we have advised individuals of this housing option and assisted many in the process of applying.

The Scheme Of Assistance Seminars

During July and August 2009, Ownership Options was commissioned by the Scottish government to provide seminars across Scotland in Aberdeen, Edinburgh, Glasgow and Perth about the implications of the new 'Scheme of Assistance' for adaptations to property. The revised Scheme of Assistance means that disabled people are now entitled to a mandatory grant of 80% of the cost of a standard amenity. Disabled people in receipt of particular benefits may even be entitled to a grant of 100%. The scope of the scheme has also been widened to include essential structural adaptations. Ownership Options in Scotland welcomes these positive steps.

The seminars were attended by a total of 288 delegates, most of whom were involved in the areas of disability or housing in local authorities. Charitable and voluntary organisations and other interested parties working in this area were also well represented. As a result of the seminars there was a 42% increase in calls to Ownership Options when compared with the same period last year (June - September 2008). The seminars generated much interest and debate on the Scheme of Assistance and pinpointed areas that local authorities feel need further discussion or reform. Ownership Options will be running focus groups in the future to tease out these issues further and to explore suggestions as to the best way forward for all involved.