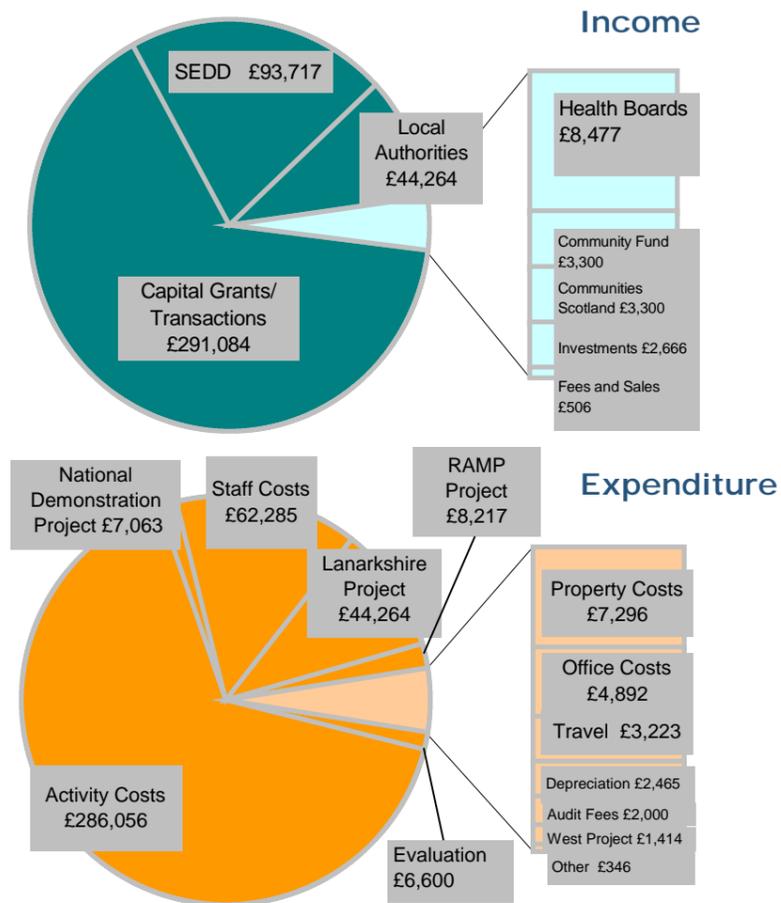


## Annual Accounts

Funding was received from the following organisations in the year to support our activities:

- The Scottish Executive Development Department
- Communities Scotland
- The Community Fund
- North Lanarkshire Council
- City of Edinburgh Council
- South Lanarkshire Council
- Moray Council
- Highland Council
- Lothian Health Board
- Greater Glasgow Health Board

This is a summary of income and expenditure for the period ending 31<sup>st</sup> March 2003. Copies of the full accounts are available on request from Susan Watson, our Administrator.



*Opening the door to home ownership for disabled people*

## 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              |
| Hilary Spenceley           |                         |                              |

## Thanks

We would not have been able to achieve what we have in this year without the support and assistance of many individuals and organisations. Thanks go in particular to our funders and to The Thistle Foundation and the Scottish Trust for the Physically Disabled who both provide vital working capital assistance. Thanks also to the Dunfermline Building Society for their support in the provision of mortgages, the DPHSs, SHS Trust and Margaret Blackwood Housing Association.

## Staff

### Director & Company Secretary

Richard Hamer

### Housing Options Brokers

Helen Chandler (job share)

Doreen Lloyd (job share)

### Administrator

Susan Watson

### Project Co-ordinator – West

Allan Stephen



Unit 20, John Cotton Centre, 10 Sunnyside, Edinburgh EH7 5RA Tel: 0131 661 3400

Fax: 0131 478 6098 Email: [info@oois.org.uk](mailto:info@oois.org.uk) Website: [www.oois.org.uk](http://www.oois.org.uk)

Scottish Charity No. SC027335 Company No. SC180581 Auditors: Scott & Patterson

Photos courtesy of Julia Fitzpatrick & [www.your-move.co.uk](http://www.your-move.co.uk)

Martin's low cost, accessible and environmentally conscious house

**Annual Report  
2002-3**

## Chairperson's report



We've had another good year: both helping people and families to plan and achieve the housing solutions that are right for them, and influencing the wider context of housing policy and practice. The more we can influence the wider environment, the less people will need to rely on specialist expertise simply to do something very ordinary – to find, build or stay in the home of their choice.

Three factors are important here. The first is the 'bandwidth' of the mainstream housing system – how competent it is at addressing the diverse requirements of disabled people. For example, when mortgage lenders use highly standardised forms for assessing people's ability to repay a mortgage, disabled people not in paid employment are often excluded.

The second factor is flexible financial support for the additional costs of disability. Size matters - and costs money. Many disabled people need more space for getting around, for storing equipment or to allow a carer to stay overnight.

It has long been accepted that there should be public subsidy for these extra costs, but it has previously been used to develop 'special' housing schemes. We hope that the European Year of Disabled People will see the Scottish Executive introducing flexible grants and loans that disabled people can use to create their own housing solutions.

The third factor is attitudinal. There is still a prevalent mindset that places disabled people in that other 'social' world, where disabled people are assessed for housing, whilst other people choose a house. There is still too often a sense that disabled people should be grateful for a 'specialist' housing scheme and that they should keep clear of the messy grown-up world of buying and selling houses.

Equality is not simply about having a right to a decent home – although that would be progress for many disabled people in Scotland. It is also about being seen as an equally complex and demanding person with aspirations, values, preferences and expectations – who happens to be disabled.

*Pete Ritchie*

## Our independent evaluation

After 5 years of work it was important that we established that our approach was still the right one for the current climate. An independent evaluation of our work concluded:

- We should continue to build on our successes in building capacity and lobbying
- We should seek funding to produce an ownership manual - see 'Opening up our knowledge' for details
- We should seek continued funding from existing sources
- Our success is attributable to the central involvement of disabled people in the organisation

## Sorting out the system

We continue to work with the Government, local authorities and private companies to remove the barriers that disabled people face to buying a home. In particular:

- We are hopeful that our work during this year with Communities Scotland and the Scottish Executive will lead to a commitment to mainstream **financial support for disabled homebuyers** during the European Year of Disabled People.
- Our work with the Council of Mortgage Lenders, and its individual members, on the opportunities offered by enabling **mortgages on benefits** should open up the provision of such mortgages for disabled people.
- We look forward to **improved estate agency services** in Edinburgh following our work with the Edinburgh Solicitors Property Centre and the Edinburgh Property Managers Group. Homebuyers should be able to search online for an accessible or adaptable house from spring 2004.
- Our input to the Government's **Housing Improvement Task Force** should ensure that measures taken to improve the house buying and selling process and the quality of private housing reflect and promote the needs of disabled people.

## Opening up our knowledge

Our staff have built up a valuable resource of skills and experience though their work with individuals. They are very skilled at negotiating the complex path from exploring options to finally enabling the move into the new home.



Our aim is for others to be able to use this knowledge, either to resolve their own housing problems or to help others solve them.

With funding through the European Year of Disabled People, and in partnership with the Disabled Persons Housing Service (DPHS) Network Scotland, we are currently developing internet based training and information resources. Face to face training will back up their use.

## Adaptations and adaptability

Our work with estate agents led us to host the Register of Adapted hoMes Project following the closure of the Lothian DPHS. Whilst the success of the register was compromised by the difficulties in collecting data, it has inspired the important work on defining how easy a property is to adapt.



## DIY personal housing plans

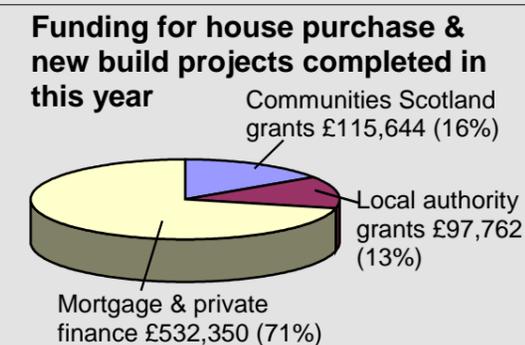
The new housingoptions.info website gives disabled people the opportunity to work through their housing options regardless of their location or ability to travel. We've developed it in conjunction with Margaret Blackwood Housing Association and Lothian DPHS with funding from HomePoint.



## ...and helping people now

In the year 2002-3 we dealt with 142 registrations for advice and information and gave general advice to a further 178 people.

Positive housing solutions were secured in 35 cases. Of these 35 cases, 14 involved purchase of property for outright or shared ownership. 4 involved adaptations to the existing home and 1 involved purchase by parents or a trust.



## Aspirations met

Martin has multiple sclerosis and has limited sight and mobility. His rented accommodation was entirely unsuitable and he was not able to function within it, nor could care or support easily be provided.

Martin was keen to find a housing solution that would not aggravate his MS, was reasonably rural but also close to local facilities. His desire was to build an environmentally sound property, and a plot was found in a secluded location near his local village. He had previously worked so he had some savings and could afford a small mortgage. Grants from Communities Scotland, The Highland Council, the MS Society and The Thistle Foundation made his dream a reality.

The resulting house was a first for Ownership Options, combining low cost with wheelchair accessibility and environmentally conscious design.



Inside Martin's new home

## A simple solution

Laura had Huntington's disease and was wheelchair dependent, requiring 24-hour support. She owned a terraced property on two levels. Despite some adaptations to the house, Laura was confined to the lower floor and had to sleep in a makeshift bed in the living room. She also lived too far away from her young daughter, who was cared for by relatives.



Laura's former home

Laura needed to buy a new property and have it adapted to meet her needs before she could move in. Only then could she have the adaptations removed from her old home and sell it. She had equity in her home but it could not be used until it was sold. This equity was, however, needed to buy the new house.

Laura was unable to find affordable bridging finance to make the move possible. Fortunately Ownership Options was able to arrange interest free bridging finance via The Thistle Foundation. The short term loan enabled Laura to move into a much more suitable property.