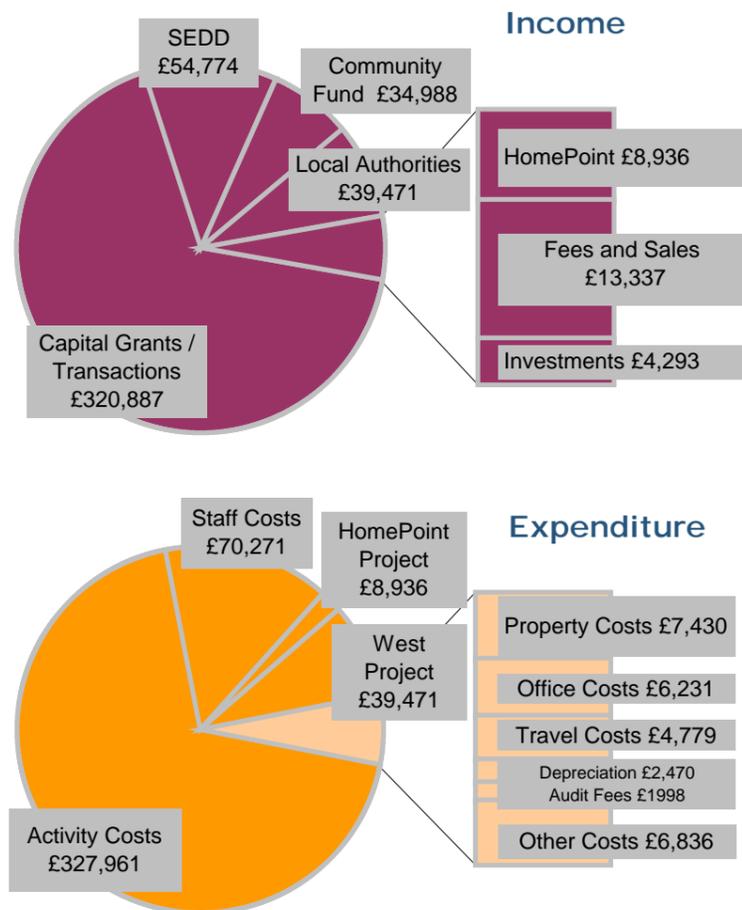


## Annual Accounts

Funding was received from the following organisations in the year to support our activities, including acting as a vehicle for capital funding support to individual house purchase or building projects : The Scottish Executive Development Department, the Community Fund, North Lanarkshire Council, Greater Glasgow Health Board, East Dumbartonshire Council, East Renfrewshire Council, Moray Council and Communities Scotland.

This is a summary of income and expenditure for the period ending 31st March 2002. Copies of the full accounts are available on request from Susan Watson, our Administrator.



## Chairperson's Report



This year we have continued to pursue our 3 objectives – providing individual advice and brokerage, developing partnerships and building capacity, and influencing mainstream policy and practice.

Since the organisation started 5 years ago, there has been a gradual but significant shift in policy and practice in both the public and private sector. We confidently expect that Communities Scotland will help to make housing in Scotland more responsive to the requirements of disabled people and those with particular housing requirements, both by promoting a culture of equality and by using money in more flexible ways, based on people as much as buildings.

We look forward to the introduction of Supporting People. It is unfortunate that the financing of housing support has become so closely linked with Transitional Housing Benefit. The UK government and Scottish Executive will need to build in a significant additional sum to the transfer to local authorities if Supporting People is to fulfil its aim of providing flexible and **tenure-neutral** housing support.

We also look forward to the market becoming more conscious of sustainability issues, and routinely considering accessibility and adaptability (and energy efficiency) as part of valuations.

For us, this is all part of mainstreaming – of making housing for disabled people simply a non-issue in ten years time. In the meantime, we still have too few staff to provide all the advice and support we would like to give, and we still have more things we would like to do than we have hours in the day. I confidently predict that this will be the case in all our future annual reports.

*Pete Ritchie*



*Creating equal access for disabled people to home ownership*

## Julia Fitzpatrick



Julia with Tommy Morrison

Few organisations are lucky enough to have had someone as able as Julia Fitzpatrick as their first director. Julia combines expert knowledge of housing in Scotland with a powerful commitment to equality and fairness and an intensely practical ability to run an organisation. She is a gifted advisor, facilitator and supporter to individuals and families in housing need, and is also able to connect individual solutions to the need for systemic reform. She inspires huge loyalty in colleagues and staff without creating dependence.

So, when she told us she was leaving, the Board's first reaction was 'How will we manage without you?' And of course, the greatest tribute to Julia and the staff team is that we are managing just fine. Our new director Richard Hamer took up post in April 2002, and with a background in housing and social enterprise Richard is ideally placed to build on the solid foundations that Julia has laid.

*Pete Ritchie*



### Staff

#### Director & Company Secretary

Julia Fitzpatrick (left 31/3/02)  
Richard Hamer (started 1/4/02)

#### Housing Options Brokers

Helen Chandler (job share)  
Doreen Lloyd (job share)  
John Greig (9/4/01 – 9/10/01)

#### Administrator

Susan Watson

#### Project Co-ordinator – West

Allan Stephen

Unit 2, 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

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Only 38% of physically disabled people and a tiny proportion of people with learning difficulties own their own home. Compare this with the fact that 63% of Scotland's overall population are homeowners. It's clear that there is still significant work required to create equal access for disabled people to home ownership as a mainstream housing option.

Last year we worked with...

### ...individuals

In this period we provided information to 184 people on their home ownership options. We registered 84 people to work with in depth and successfully closed 58 cases.

Of these cases 15 resulted in ownership; we assisted 11 in accessing suitable rented accommodation; 3 cases ended in adaptation of the current home; and 1 led to ownership by parents.

### ...private companies

Significant work was undertaken to increase the number of mortgages available to disabled people and, in particular, those on benefits.

We continued to work successfully with the Dunfermline Building Society and the Bank of Scotland, although the merger of the latter with the Halifax has restricted progress.

Our work to enlighten solicitors, architects and developers of disabled peoples' needs continues.

### ...statutory authorities

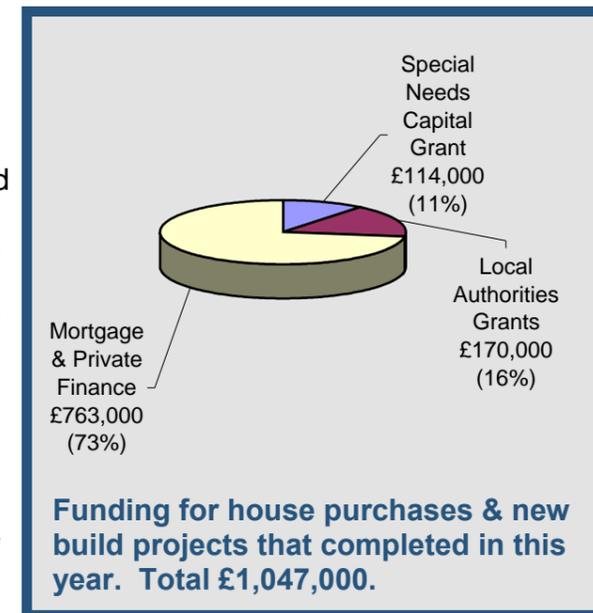
Both individually, and as part of the Scottish Housing & Disability Network, we continue to push for inclusion and mainstream housing solutions for disabled people in areas of Government policy such as the Housing Improvement Task Force.

Of particular importance has been our work with Communities Scotland to make Special Needs Capital Grant a more straightforward process and the continuing development of our West Project in Lanarkshire.

### ...other voluntary organisations

We've continued to provide support and training for the Disabled Persons Housing Service network on ownership issues. We've also produced new leaflets on buying to let to relatives and building from scratch to ensure our knowledge is widely available.

Our close work with The Thistle Foundation, Margaret Blackwood Housing Association and Scottish Human Services Trust continues as we push together for real change in the opportunities for disabled people.



### Bridging the affordability gap



Suzanne has cerebral palsy and lived with her parents and sister in a small 2-bed flat in Edinburgh. There was insufficient space for Suzanne to move about in her wheelchair but the property couldn't be adapted further. The only option for the family was to move.

Despite having equity in their property Edinburgh's booming property market meant the family couldn't afford the 3-bed property and adaptations they required. Fortunately Communities Scotland, the City of Edinburgh Council and Ownership Options have developed a streamlined process for the administration of public grant that enables disabled people to compete fairly in the property market.

With the grant funding the family were able to buy a suitable property and adapt it to suit Suzanne's needs. And Suzanne's verdict on the result? 'I think it's amazing, we have so much more space and it makes me very happy'.

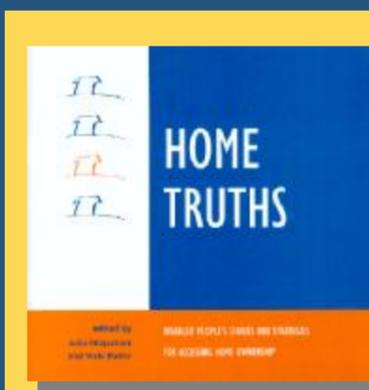


### You're never too old...

In North Lanarkshire, Wilma Lang has just moved in to her very own ground floor flat. "So what" you might ask? Well, Wilma is a first-time buyer at age 74 years! She'd lived in Birkwood Hospital for 60 years but with it closing she wanted to live in her own home.

A flat would have to be bought before Wilma left hospital and Ownership Options and North Lanarkshire Social Work Department were asked to assist by Wilma and her family. As she is blind and has a learning difficulty the first step for Wilma was to appoint her niece, Janet, to act as Power of Attorney for legal issues.

The Dunfermline Building Society provided a mortgage and the Social Work Department gave Wilma assistance with the deposit and fees required for the purchase. Needless to say Wilma is delighted with her new home and dedicated care team and enjoys an independent and busy life of her choosing.



Stories such as those of Suzanne and Wilma are an important way of passing the message of inclusion and equal access to housing.

The Home Truths booklet contains 3 detailed stories that explain the different models we use and how they work in practice.

The publication was launched at the end of October 2001 by Jackie Baillie, then Minister for Social Justice, who said:

*"A disabled person has the same rights as any other member of society and disabled people are an integral part of the community. The Scottish Executive is committed to improving the physical living conditions of disabled people and we are driving forward several measures to make that vision a reality. The key to success has to be joined up thinking and working between the relevant agencies. This is an issue we are tackling on a number of fronts in the Executive and we will take the booklet's messages on board when driving forward policy and good practice at all levels."*

### 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:

- |                               |                                   |   |
|-------------------------------|-----------------------------------|---|
| Pete Ritchie (Chairperson)    | Hilary Spenceley (Treasurer)      | Grant Carson (Vice Chair, res. 10/5/02) |
| Moir Bayne                    | John Dever (resigned 25/4/01)     | Donald Ferguson                         |
| Jayne Fisher                  | William Gray                      | Elizabeth Hunter (Vice Chair)           |
| Finlay Macdonald              | James McNab                       | Wladyslaw Mejka (resigned 31/3/02)      |
| Linda Miller (joined 26/6/02) | Stephanie Miller (joined 26/6/02) | David Robertson (joined 26/6/02)        |
| Mo Simpson                    | Mary Black (resigned 26/6/02)     | Gordon Macdonald (co-optee)             |

### Thanks

We work for change and can only achieve this with the involvement and support of our allies and partners in the statutory, voluntary and private sectors.

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 Bank of Scotland and the Dunfermline Building Society for their support in the provision of mortgages, the DPHSs, SHS Trust, MBHA and the many others who have assisted and supported us and our clients.