Housing Learning & Improvement Network

The Health and Social Care Change Agent Team (CAT) was created by the DoH to improve discharge from hospital and associated arrangements. The Housing LIN, a section of the CAT, is devoted to housing-based models of care.



Shared Ownership for People with Disabilities

A specialist shared ownership scheme managed by Notting Hill Home Ownership (part of Notting Hill Housing Trust), which gives people with disabilities more choice in their housing and enables them to have the security of their own homes.

STRATEGIC PLANNING IN PARTNERSHIP FOR EXTRA CARE HOUSING

Housing Assosciation: Nottinghill Housing Trust

Local Authorities: Various, London and parts of South East England

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Aim

To extend opportunities for shared home ownership to people with disabilities and varying needs, including: people with learning disabilities or mental health problems; and people with physical disabilities or long term illnesses.

Key Strategic Issues

- Acute shortage of accommodation for disabled people who wish to live more independently, including those seeking to move on from supported housing or from the parental home;
- Lack of choice in housing tenure and location;
- Limited opportunities for individuals to finance mortgages privately, due to low wages or lack of paid employment;
- Government objectives to increase levels of home ownership and to enable more people to benefit from the shared ownership option;
- Potential to develop new kinds of partnerships, through which housing associations, mortgage lenders, local authorities and health trusts can bring together capital funding for housing and revenue funding for care and support services.

Local Service Context:

The NHHO 'special needs' shared ownership scheme applies, in principle, to all the local authority areas in which the housing association operates. This includes boroughs throughout London and other local authorities in various parts of South East England. The local context differs between areas: In some cases, the local authority may come to an arrangement with NHHO for the purchase of a specific number of properties for a defined group (such as people with learning disabilities); in other cases, NHHO receives individual referrals (including self-referrals) and agrees to buy a single property. The local authority needs to confirm that, if required, individual care and support packages will be funded once people move into their new homes.

As its special needs shared ownership initiative began to gather pace, NHHO set up a dedicated team to promote and support it. A successful capital bid was made to the Housing Corporation for fourteen properties, potentially covering several local authorities and focusing on housing for people with learning disabilities. The team informed all the relevant Social Services departments and received a very positive response. In the event, however, it provide very difficult to purchase the number of properties approved for funding within the timescale set by the Housing Corporation (twelve months). As a result, NHHO did not apply for specific funding for special needs shared ownership in the subsequent bidding round.

As a result of this experience, the specialist team no longer has a distinctive identity and the work is now less proactive, with the general shared ownership service taking referrals

as they come forward. The capital for individual property purchases comes from re-cycled grant funding, which accrues when people already in shared ownership increase their share in the property. This capital has to be used for a new purchase within the same local authority area.

How it works:

People who are interested in applying for shared ownership housing are interviewed by NHHO to ensure that they have understood the scheme and can meet the criteria for making mortgage and rent payments. The share of the property owned by the individual or purchased on a mortgage can range from 25% to 75%, with the rest being rented from NHHO. These shares can change if people's financial circumstances change over time. Those who are on Income Support can use their benefit income to get a mortgage, provided they have received Income Support (including the Disability/Severe Disability Premium) for more than 39 weeks. The Department of Work and Pensions also has to be satisfied that they are moving to a home that is more suitable for their needs than their existing accommodation. This can include needing to live independently, rather than in a care home or with family. The rent payments are covered by Housing Benefit. In addition, people need to find around £3,000 for legal fees, which are not funded through the benefits system. NHHO has managed to secure funding from an NHHT Foundation to help people with this element of the cost, if they are having difficulties.

While NHHO will provide some help and advice, finding a suitable property is generally the responsibility of individuals and their families, together with care managers, advocates or others involved in supporting the applicant. They are told the maximum purchase price and the kind and size of property considered suitable for the scheme (e.g. two bedrooms for a single person, so that they can have a carer staying with them). When a property has been located, NHHO arrange for the survey and, if all goes well, proceeds with the purchase. The next stage is the 'onward sale', when the individual buys the agreed share form NHHO. The housing association carries out necessary minor repairs and adaptations before the individual moves in and will also provide a continuing direct maintenance service, if the property is sufficiently close to other NHHT homes and services.

The purchase and setting up process is complicated and can involve many hitches along the way. In practice, it has worked most quickly and smoothly where parents or other family members are actively involved.

Examples:

Laura

Laura is 32 and lives in Hertfordshire. She originally moved from the family home into a shared house for people with learning disabilities, where she stayed six years. Her parents read about the Notting Hill Home Ownership scheme in a MENCAP magazine and Laura decided she would like to have her own place. They contacted Notting Hill directly and were given the go-ahead to find a property, although, unlike in Alice's case (see below), the housing association did not have any specific arrangement with the local authority. The property they bought is a two-bedroom flat in a modern, low-rise, private development of 15 leasehold flats. It is close to Laura's sister and grandmother and her parents' home is just two and a half miles away. The purchase took over twelve months to finalise and Laura moved in during 2003.

Laura has a mortgage to cover 60% of the £160,000 purchase price. The mortgage interest payments are met by Income Support. She then pays rent from Housing Benefit on the 40% share owned by Notting Hill. The rent includes a payment for repairs and maintenance, which is organised locally by the family and charged to Notting Hill as the Association does not have a local presence. Laura paid the £2,000+ for legal fees and other initial costs from her savings.

Laura has a care package covering five days a week. The family decided not to take up the Direct Payments option for buying in care, as they felt it would be too much responsibility for Laura, on top of living in her own home. The service is managed by MENCAP, which has ensured some continuity as Laura's former shared house was run by the same local organisation. She has care assistance for a couple of hours each weekday, with her family helping at weekends. She also spends two days a week at college, two days at a day centre and attends various social clubs. At the time of the interview, she had just returned from a group trip to Florence.

Laura and her family are very happy with how things have worked out and she feels that the arrangement suits her 'down to the ground'. Living close to family is very important to her and the existence of a good social network of clubs and activities is highly valued. There are also good public transport links and a local Dial-A-Ride scheme. The supported housing where she previously lived also gave her good experience and turned out to be a very useful, and perhaps necessary, stepping stone to achieving the independent lifestyle she now has.

Alice

Alice is in her mid-twenties and lives in her own flat in central London, which she moved to in Summer 2004 under the Notting Hill Home Ownership scheme. She has learning disabilities and went to a special day school until she was 19, followed by three years at a residential college. Her time at college helped her to develop independent living skills and in 2001 she moved into a shared flat with another young person with learning disabilities. This gave her experience of living independently but it did not work out socially and she left after a year, returning home to her parents. The family looked at two residential care homes but they were unsatisfactory. Then, in 2003, they heard that their Borough had asked Notting Hill to buy six flats for shared ownership by people with learning disabilities and that the capital funds were available from the Housing Corporation.

The search for a suitable property took several months and was a race against time, as there was a deadline of twelve months for securing the funds. The reasons for not pursuing properties included: too expensive; too small (two bedrooms required); badly served by public transport; and high service charges. The flat they finally found through a local estate agent is an ex-council property on the third floor of a high rise block, with concierge services. It is fifteen minutes walk from Alice's parents' home. She owns 25% and rents the other 75% from Notting Hill. This turned out to be the only one of the possible six properties expected to be purchased for people with learning disabilities under the Borough scheme. This was due to several factors: difficulties in finding the right place at the right size and price (between £187,000 and £230,000); lack of knowledge and confidence among families; the requirement for legal and other purchase costs (totalling £2,000 - £3,000) to be met by the applicant; and wariness among individual Social Services care managers.

Alice and her parents decided to take the option of Direct Payments for buying her care

and support once she moved into the flat. They have set up a Direct Payments Trust, the trustees being Alice's parents and uncle. While Alice chooses her assistants with support from her parents and advocate, they are recruited and their pay worked out by the charity which has been commissioned to support Direct Payment clients within the borough. Alice has four part-time assistants, three of them students and the other a professional care worker. They sleep overnight and work weekday evenings from four o'clock, when Alice gets back from college. This involves going with her to her various clubs and activities. They also cover weekends, apart from the time Alice spends with her family. Her mother co-ordinates the team and deals with any staffing or timetabling difficulties as they arise.

The family and Alice are pleased with both the flat and the care arrangements. They value the fact that Alice has a secure home and that she is in control of her domestic life and how she spends her time. Her self-confidence has increased, she has gained a lot of new practical skills (e.g. cooking), she is communicating more easily with other people and her general mood is very positive.

Benefits of service:

The NHHO shared ownership scheme has not been formally evaluated, but feedback from clients who have moved into their own homes has been extremely positive:

"I thought it would be a lot more difficult ... and although it was very daunting, it was well worth looking into because it has changed our lives completely" (mother of disabled teenager, who moved to a larger property)

"Shared ownership has given me the choice of where I want to live, rather than being dictated by where the accessible housing options are" (woman who moved from a residential care home and now lives in a bungalow with a live-in carer)

"Everyone's been so helpful. I wish we had known about this scheme earlier. I was very excited when I first moved in. I'm the luckiest person to get my own flat" (man who moved from the family home and now lives in a two bedroom flat)

The experience of Mary and Alice, described in the examples above, shows how much people with learning disabilities can gain in self-confidence when they are able to choose their home and set it up in their own way. They are also then in a good position to develop domestic and practical skills and may well end up needing less formal support than was first anticipated.

Another Home Ownership scheme, run by Advance Housing and Support for people with mental health problems, has recently been evaluated (Elgar and Evans, 2004). In this research, all nine people interviewed said that their new home was better than their previous accommodation. They also commented on the benefits of choosing where they wanted to live and moving to a better area. People also talked about improvements in their quality of life, motivation and sense of well-being. Most had experienced problems in setting up the financial arrangements and some had to struggle to get the benefits to which they were entitled. It was agreed, however, that the efforts were well worth it.

"This is what I have dreamt about. I feel more of a person, more normal ..."

"I do like it better now. At first it was a bit frantic – everything seemed to go wrong – but now it is great"

"It's nice to have my own space. I don't have to worry about other people's mess. I can have my own music, I can talk without whispering ..."

Challenges and learning points:

- There is potentially strong interest from local authority commissioners, as well as from individuals and their families. However, care managers and other professionals, as well as volunteer support workers or advocates, need to be better informed about the shared ownership option, so that they can offer advice and assistance throughout the process. There should also be readily available information for potential applicants and their families, such as the leaflet produced by NHHO.
- The NHHO shared ownership scheme has not been able to grow as originally anticipated, due to two main factors: lack of resources to cover the realistic development costs (both at the individual level and in terms of planning strategically with interested local authorities); and the strict time limits on commitment of the capital. There is a need for more in-house resources for housing associations wishing to take up and expand the scheme.
- The eligibility criteria for shared ownership are restrictive, both in terms of where properties can be purchased and in relation to the particular types of welfare benefits that can give people access to the scheme. The evaluation report for the Home Ownership scheme run by Advance Housing and Support, referred to above, includes the following recommendations:
- The Housing Corporation should ensure that people from all areas have equal access to the Own Home scheme;
- The Benefits Agency should issue clear guidelines to local offices about benefit entitlements in relation to mortgage interest payments;
- The housing association should consider the expectation that people are able to provide start-up costs (e.g. legal fees);
- The housing association should explore the possibility of offering the shared ownership option to people who are on low incomes but not on the designated benefits

Reference:

Elgar, M and Evans, T (2004), Own Home: An Evaluation of Advance's Home Ownership Scheme, Advance Housing and Support

Case study prepared by **Lynn Watson**, Pathways Research, 2005

Other Housing LIN publications available in this format:

Case study no.1: Extra Care Strategic Developments in North Yorkshire (01.09.03)

Case study no.2: Extra Care Strategic Developments in East Sussex (01.09.03)

Case study no.3: 'Least-use' Assistive Technology in Dementia Extra Care (02.02.04)

Case study no.4: Tenancy Issues - Surviving Partners in Extra Care Housing (01.06.04)

Case study no.5: Village People: A Mixed Tenure Retirement Community (15.10.04)

Case study no.6: How to get an Extra Care Programme in Practice (15.10.04)

<u>Case study no.7:</u> **Sonali Gardens - An Extra Care Scheme for Bangladeshi and Asian Elders** (11.01.05)

Case study no.8: The Kent Health & Affordable Warmth Strategy (26.04.05)

Case study no.9: Supporting People with Dementia in Sheltered Housing (26.04.05)

Case study no.10: Direct Payments for Personal Assistance in Hampshire (26.04.05)

<u>Case study no.11</u>: **Housing forOlderPeople from the Chinese Community in Middlesbrough** (26.04.05)

The Housing LIN welcomes contributions on a range of issues pertinent to Extra Care housing. If there is a subject that you feel should be addressed, please contact us.

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