



Arden Transforming Care Partnership and HOLD (Home Ownership for people with Long-term Disabilities) in the Midlands

As set out in NHS England's guidance for commissioners, 'Building the right home', a significant increase in housing options for people with a learning disability and/or autism is needed to enable people to access the right home and support at the right time.

HOLD is one such option and is a Government approved housing model enabling people (the majority of whom are unable to work due to their disabilities and rely on benefits for their income) to buy a home of their own. The first buyer secured their own home back in 1999 and to date My Safe Home have helped almost 1,300 others to do likewise. In particular, they have helped 9 people with learning disabilities move out of Assessment and Treatment Units (ATU) too, the first in 2013, the latest 2017, and every single one is still living safely and happily in their own home.

This case study tells the story of E, a young woman who has made the life changing journey from an ATU to a home of her own. On top of giving her somewhere she can live as independently as possible (whilst still being close to her family and friends) for the rest of her life, this case study also highlights the cost savings that HOLD can deliver. In this example, c.£16,000 per annum, a sum which is predicted to increase as E becomes more settled in her new home.

Written by **David Abbey**, Managing Director, MySafeHome Limited, for the Housing Learning and Improvement Network

August 2017

Independent living choices: E's Story

Working together with Solihull MBC, Coventry and Warwickshire Partnership NHS Trust, Advance Housing and care provider Getta Life, we've recently had the privilege of helping E, a young woman with a complex combination of disabilities and conditions, to move from an ATU (where she was recovering from a period of serious mental ill health) to a home of her own where she can now really begin to build a sense of belonging to her community.

After being told about HOLD, E's mum contacted us in September 2016 and together with help from E's care provider Getta Life and support from Solihull CCG/MBC she found the perfect property - a 2 bedroom bungalow for £150,000 - for her daughter in December 2016.

By June 2017, E had moved in (NB: E's mum already had Lasting Power of Attorney for her when we first met, if someone doesn't have this in place and they need to go through Court of Protection this process can take up to 6 months) and she's already enjoying her new life.

The Finances - how it works

E purchased her new home using HOLD with a £90,000 mortgage, a £50,000 Homes and Communities Agency (HCA) grant and Housing Association funds together with £16,000 from Solihull CCG for her deposit (secured via a second charge) and fees associated with buying her home.

E's rent and service charge of £320 per month is paid by Housing Benefit. SMI (Support for Mortgage Interest) of £234 per month towards E's mortgage is paid by DWP.

E pays £130 per month towards her housing costs from:

- Employment and Support Allowance with Severe Disability Premium £810
- Personal Independence Payment £356 plus £248 car allowance

Other outgoings:

- Utilities £160 per month
- Clothing, entertainment, holidays and petrol £600 per month

This leaves E with £270 per month for discretionary spending.

It cost Solihull CCG just £16,000 to acquire/access suitable accommodation valued at £150,000 where E can now live safely and securely for the rest of her life with bespoke care and support.

Rent and service charge is not LHA capped and she has an extra bedroom for overnight support. When the property is eventually sold **Solihull CCG will get most of its £16,000 investment returned too.**

The Savings

The savings realised by moving E to a home of her own have been estimated at c. £16,000 per annum for the first year alone (immediately 'repaying' Solihull CCG's investment). However the stability, privacy and independence that only home ownership provides has seen similar savings increase dramatically for other buyers over time. Multiply just this initial sum by the number of years that someone may live in their home and the savings are significant. Of course this all comes on top of arguably the most important benefit, which is the huge difference that it makes to the life of the buyer and the peace of mind it brings to their family.

The Outcomes

“Home’ provides sanctity and refuge for the majority of us lucky enough to be able to close our own front door on the world, when we need to. It’s a place to be with and welcome those we love...and to simply be at ease with ourselves. We see that people with learning disabilities are entitled to nothing less than that! We are delighted that collectively we have been able to make this happen for E’

- Joint Strategic Commissioner for People with Disabilities,
Solihull Metropolitan Borough Council

Key Benefits of HOLD (Home ownership for people with Long-term Disabilities) to Arden Transforming Care Partnership

There are a number of benefits that can be realised. These include:

- Enabling people to move out of ATUs and into a home of their own
- Moving individuals closer to family and friends who may then be able to provide some of their care and support
- Encouraging independence and personal growth
- Providing a more stable and secure living environment, potentially for the rest of the individual’s life
- Significantly reducing care costs over time

Given the above we passionately believe that there are significant opportunities for other Transforming Care Partnerships across the country to use HOLD to help many more individuals secure their own property, in turn realising NHS England’s ambition of ‘Building the right home’ for people with a wide range of disabilities.

Note

The views expressed in this paper are those of the author and not necessarily those of the Housing Learning and Improvement Network.

About MySafeHome Limited

Working closely with the UK Government’s affordable homes agency we were instrumental in developing

HOLD back in 1997, with our first buyer securing their own home in 1999. Since then we’ve helped almost 1,300 others realise their dream of home ownership. More information at:

www.mysafehome.info



About the Housing LIN

The Housing LIN is a sophisticated network bringing together over 40,000 housing, health and social care professionals in England and Wales to exemplify innovative housing solutions for an ageing population.

Recognised by government and industry as a leading 'knowledge hub' on specialist housing, our online and regional networked activities:

- connect people, ideas and resources to inform and improve the range of housing choices that enable older and disabled people to live independently
- provide intelligence on latest funding, research, policy and practice developments, and
- raise the profile of specialist housing with developers, commissioners and providers to plan, design and deliver aspirational housing for an ageing population.

For information about our housing and learning disability resources, visit the Housing LIN's dedicated pages at:

www.housinglin.org.uk/Topics/browse/HousingLearningDisabilities/

Published by

Housing Learning & Improvement Network
c/o EAC, 3rd Floor,
89 Albert Embankment
London SE1 7TP

Tel: 020 7820 8077

Email: info@housinglin.org.uk

Web: www.housinglin.org.uk

Twitter: @HousingLIN & @HousingLINews