



Everyone has a home that meets their needs, and communities are designed so that everyone can play a part...



Home is where
the start is





horizon
housing

What makes it 'home'?

- A safe place
- A place you control
- Private
- A base for your life
- Part of your identity
- An asset
- A right



LINK

Housing and support jigsaw

- Where do you start?
- Bricks and mortar
- Social networks
- Money & affordability
- Legal issues
- Support arrangements
- Health & wellbeing
- Personal housing planning
- Allies, supporters, advisors

What size?
How much!

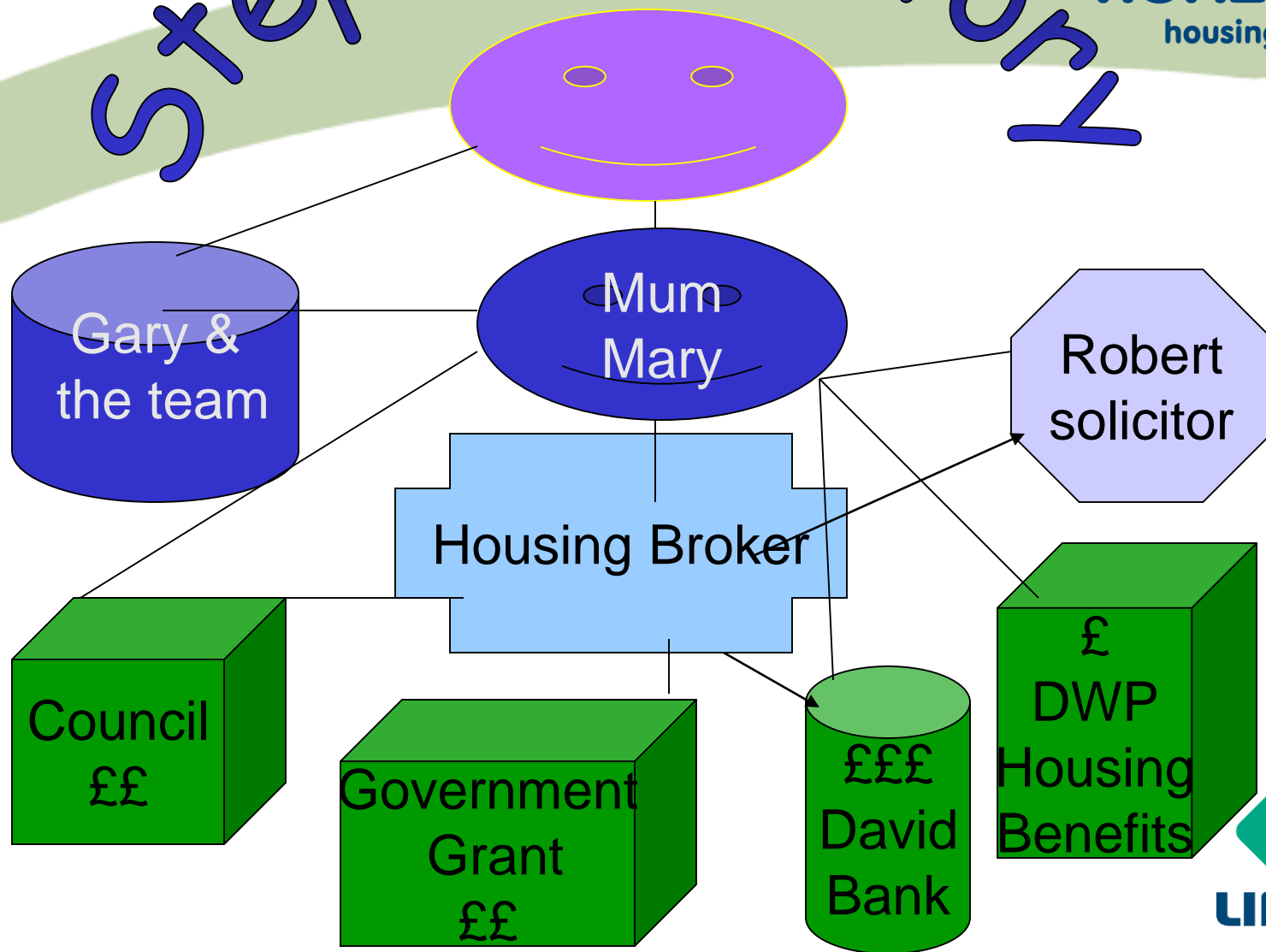
Where?
When?
With whom?

But is it
near the pub?

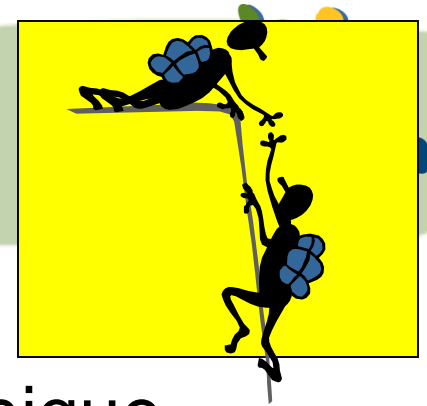
Housing options

- Living with family
- Lodger
- Tenant/Social rent – local authority or housing association
- Private tenant/private let
- Renting from a relative
- Owner – inheritance/gift/mortgage
- Shared owner & shared equity
- Trust owns or buys and/or lets

Stephen's story



Circles of support



- Everyone and every situation is unique
- Lots of options – if there isn't something that fits, design your own
- Advisors - Family, housing advisors, housing broker, OT, social worker, solicitor, financial advisor – various agencies
- Supporters and allies – some of the above, supports for determination and perseverance

Ryan

- Aged 23, moved from school to home to residential care – unit of 13 people
- Loves his Mum & Dad, going out, touching things, music – but only his own, sensory stimulation, attention
- Lots of health & mental health issues - ??
Exacerbated by unsuitable housing
- Ryan on housing lists for 3 years – no allocation.
Why?
- Dad wanted to buy home, couldn't make it work
- Contact with HA, rapid response, great lower villa flat suitable for adaptation.

Suzanne

- 21, residential college
- Urgent need, choice being given - group home or parental home
- Fight for suitable housing and support plan – dovetailing issues and catch 22
- Capacity issues and assumptions
- Capital funding – the easy bit. Parental loan, guaranteed mortgage.

David

- Age 6 – 16, residential schools
- 16-21, residential community – 5 to bedroom, highly controlled, terminated at 1 day's notice
- 21 – 24, at home with family, numerous day placements
- 24 – 28, residential placements, basement room used as 'time-out room', physical and mental deterioration, psychotropic drugs used
- 28, locked ward in psychiatric hospital
- 28, back to residential unit, 2:1 staff, assault on staff member, asked to leave.
- Home again – agency support in family home, 20+ carers before achieving settled team, family health problems, care arrangements intrusive
- 30, after 2 years, whole arrangement and Mum on verge of breakdown.



David - continued

- Needed to move, to live on his own with support, near family , familiarity, the sea and the woods
- SWD directing towards small residential placement in Wales – a different country, a day’s travel away!
- Major fight for level of support initially needed for David to remain at home, 24 hour support finally agreed
- Family house sold to release capital: new mortgages & two smaller houses purchased
- David lives in one, the tenant of his parents, claims HB for rent, 4 person settled staff team moves with David.



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David – then and 5 years on

- Long time dealing with fear and resistance of professionals
- Continuity of support
- Own space – peace & quiet, choice and control, security
- Better mental and physical health – continent for the first time
- ‘Became his own man’.
- Family are now ‘family’ – not carers.





Andrew's story

- Residential care, then home, then hospital for 6 weeks assessment & rehab
- 1yr – 18 months later – still in hospital, no place to discharge to.
- Capacity – couldn't appoint Power of Attorney
- Parent set up Trust, made initial investment and Trust raised mortgage
- Trust bought house, set rent and let house to Andrew, who claims HB for rent
- Initial and continued involvement of siblings in financial arrangements of Trust; combination of using gifts and loans to minimise inheritance tax and maximise security of Trust arrangement.



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Social rent pros...

- Secure tenancy
- Affordable rent
- Housing benefit – eligible even if working
- No/Low maintenance costs
- Post 2007 – all barrier free
- Some HA specialists
- Regulated
- Housing quality standards

and cons

- Limited locations
- Limited choices
- Long waiting lists for particular areas or property types
- Can be difficult to move
- Allocations policy may not give your needs priority



Private rent pros...

and cons

- Choice – of location and house type
- Housing benefit
- Can be quick
- Flexible and easy to move
- Not always secure or long term
- Can be expensive – deposit, ‘top up’ rent
- Tenancy terms and landlords may not be good
- Limited control
- Less regulated



Home ownership pros...

and cons

- Choice of area and house type
- Control
- Financial asset or investment
- Government Help to Buy
- Shared ownership and shared equity programmes
- Potentially – benefit

- Can be expensive
- Initial costs need to be met – deposit, fees, ‘offers’ over
- Attitudes of lenders and lawyers
- Maintenance costs in most models (Access Ownership is the exception)



Family or Trust buying to let pros... and cons

- Choice & control
- Financial asset or investment
- Housing benefit **is** possible
- Can be very secure
- Options for RSL to help with management and maintenance
- Initial capital outlay or capital tied up
- Maintenance costs
- More limited sense of independence
- Management may depend on family or quality of trustees

