



SHARED OWNERSHIP EXTRA CARE FOR PEOPLE WITH MULTIPLE AND COMPLEX LEARNING DISABILITIES

HOW IT WORKS

A report written for members of Learning Disability Partnership Boards interested in finding an affordable way to develop new homes and support for people with multiple and complex learning disabilities.



The challenge

There's a danger that people with multiple and complex disabilities will not benefit from the change that's happening in adult social care. It's often difficult for Partnership Boards to find affordable settled home and support options for people with complex disabilities. This is recognised in Valuing People Now and Learning Disability Partnership Boards will have to report on progress in their area early in 2010.

Shared Ownership Extra Care offers people with complex disability the opportunity to...

- Choose to live in a settled home that they own
- Get the support they need to live independently at an affordable price
- Get more control over their money

This report tells you how you can develop Shared Ownership Extra Care schemes in your area.

How shared ownership works for disabled people

Around 70% of people in the UK own their own home, but for a variety of reasons very few disabled people take the opportunity to become homeowners. Shared ownership has, however, been used by a minority of disabled people to get somewhere decent to live. Normally disabled people buy a share in a property with a housing association, either through an association's NewBuild HomeBuy programme or through the Housing and Communities Agency's Home Ownership for People with Long Term Disabilities (HOLD) scheme. Both schemes work well for some disabled people, but people with more complex needs can find it difficult to make the schemes work for them. Problems include finding a home that meets their particular requirements, affordability (both in terms of property and support costs) and financial risk.

Disabled people can get help with the cost of becoming shared owners of their own home if...

- They're over 18 years old
- They claim Income Support or Incapacity Benefit
- They are living in unsuitable accommodation and need to move to a new home that better meets their needs



People with insufficient mental capacity to understand a contract can become shared owners, but they need to appoint a Deputy through the Court of Protection to help them do this.

Disabled people pay for their share of their new home with a mortgage. The monthly payments on the mortgage are met by the Department of Work and Pensions for disabled people who qualify for help. Rent is payable on the share of the home owned by the housing association and this is paid for by Housing Benefit. Once they're homeowners, people can live in their home for as long as they like.

The Shared Ownership Extra Care model

Several housing and support schemes have now been developed for people with complex disabilities that use a shared ownership funding model (for examples, see case studies below). Key features of Shared Ownership Extra Care scheme developments include:

- Typical schemes consist of six to eight self contained apartments and communal space either built or adapted for use by people with complex disabilities
- Personalised care and support is provided by an on-site team (registered domiciliary care). On site support means that people with up to 24 hour support needs can receive support at an economic price
- People get the chance to live in their own quality homes, enjoying the best form of tenure on offer – owner occupation through shared ownership- and can access full welfare benefits, maximising income and control over cash.
- The scheme design minimises the fear of isolation and reduces the potential of risk from harm
- The schemes can be developed without the conventional housing grant subsidies by a variety of housing providers, reducing delivery delay

Shared Ownership Extra Care schemes have been successfully developed by housing associations, registered charities and community interest companies.



Adapting shared ownership for Extra Care

Broadly speaking, it's difficult to develop shared ownership extra care schemes using the conventional NewBuild HomeBuy and HOLD shared ownership products. Because of this, Shared Ownership Homes has developed a unique shared ownership model specifically designed for the purpose. The model includes the following features:

- New homes can be developed without using HCA grant. This means that schemes can be delivered quickly by a range of housing providers, not just housing associations
- Rents can be kept relatively low, reducing the call on Housing Benefit and avoiding some of the difficulties faced by schemes based solely on rental income. This can be done without reducing build quality.
- The purchase of individual apartments is financially risk free for disabled people. That is to say, they don't suffer the risk posed by negative equity debt.
- The model produces a good investment opportunity for developers, encouraging new suppliers into the market place.

The model can be varied to suit partner and customer requirements.

Two case studies

Case Study 1

A large Metropolitan Council in the North of England approached Shared Ownership Homes to help find new accommodation for five people with severe learning disability. Their clients were living in accommodation developed in the 1970's that no longer met their needs.

Shared Ownership Homes identified a housing association to work on the project and made available to them the business model and legal documentation that underpins the Shared Ownership Extra Care scheme. The housing association's Board agreed to participate. Shared Ownership Homes worked with the Council on the detail of a plan to transfer the individuals from their existing accommodation to their new homes. This work included giving advice on building design, working practices and budget formulation. We also worked with the housing association to establish the financial parameters of the development.



The housing association found a block of new build apartments being built by a local developer that was close to completion. Working with Shared Ownership Homes and Council officers, the housing association negotiated with the builder to include some adaptations to the property to make it fit for use by people with severe learning disabilities. The block was then purchased by the housing association and disabled people each bought a share in their own flat.

Case Study 2

A County Council in the South East of England contacted Shared Ownership Homes to ask us to work with a local charity on the development of an eight apartment new-build extra care scheme for people with complex and profound disabilities on a development site that they had already acquired.

We contacted the charity and explained to them how their project could work better for them financially if they adopted a shared ownership approach. We worked on a feasibility study with them and they agreed to proceed on this basis. They decided that they wanted to become shared owners with the disabled people, rather than partnering with a housing association. We jointly worked with the families of the young people who wanted to move into the scheme who all agreed that shared ownership would benefit their children.

The scheme opened in 2009 and now provides homes and support to eight disabled people with complex needs.

Mike Clinton BA MA CQSW, the author of this article, has over 20 years experience of working as a social care professional in the public and third sector, developing innovative accommodation and support services designed to produce outcomes that help people live as independently as possible. Contact Mike on **07818 451836** or email mikeclinton@sharedownershiptohomes.org. Shared Ownership Homes is a social enterprise, working exclusively to help disabled people become owners of their own home – <http://www.sharedownershiptohomes.org>