Space to live

How shared ownership can transform the lives of disabled people

Foreword

Happiness and housing go hand in hand. I believe that people's homes should make them happy and that we should create places where people love to live.

So I'm delighted to introduce *Space to live: How shared ownership can transform the lives of disabled people*. Just one glance at the stories of homeowners like Sarah, Xenia, Matthew, Martyn and Trevor reveals how housing can have a unique ability to radically improve lives.

The beauty of the shared ownership model – where you buy a share of your home's value and pay rent on the remaining part – is that it not only encourages choice, but also allows people who might be at a disadvantage when it comes to housing options to achieve greater independence.

The stories here show how people who never thought they would own their own home have been able to buy a house of their choice just like anyone else. This supports the excellent concept of blind tenure; I do not agree with housing divides that mean you can tell if a property is social housing by its location or by what it looks like.

The shared ownership models in this report, however, encourage a more level playing field as far as buying properties go and they also help to create more diverse communities. As Sarah says "everyone should have the same right and opportunity as everyone else to be treated the way that people should be treated, not discriminated against, and to live where they want to live".

For Sarah and her fellow shared owners, having a space of their own has allowed them to achieve beyond what they and their families expected. Their experiences prove that the worth of a home is not simply financial, but relates to what it offers in terms of social and personal value, in how far it fulfills people's hopes and enables them to feel a stronger part of their community.

A dream home should enrich your life; that's what shared ownership does, and that's why we should do all we can to encourage the kinds of schemes and successes you'll read about in the following pages.

Photo: Glenn Dearing

Kevin McCloud
Designer, writer, founder of Hab Housing and television presenter, well known for his work on Channel 4's Grand Designs.

> Housing can have a unique ability to radically improve lives

Introduction

Home, as Trevor says, "is the biggest sanctuary that anyone can give you". Once told he would always need psychiatric care, Trevor assumed that his vulnerability and lack of income meant home ownership was beyond his reach. That was before he heard about shared ownership for people with long-term disabilities and mental health issues.

The long-established but relatively low profile part-rent, part-buy housing option means Trevor has achieved something he previously thought impossible. His shared ownership property has given him stability and security; important foundations for his recovery.

With Advance's model of shared ownership disabled people pick properties of their choice in an area where they feel 'safe', and consequently live more independent lives within a community they find familiar and supportive. Because repairs and maintenance are Advance's responsibility, people enjoy the status and benefits of ownership without the administrative, practical burden.

There are financial benefits to this model of shared ownership, not least because the rent is set at a low rate compared with private rents. There are cost benefits for the public sector too: before Xenia moved into her own home with a dedicated staff team, she lived in residential care where her support regularly failed to cope with her behaviour. Each ensuing hospital admission – some 20 a year – came at a cost of £5,000. However, with her new-found independence the number of incidents dwindled to nothing, an annual saving to the public purse of more than £100,000.

For families planning for the futures of their disabled son, daughter or sibling, these schemes offer long-term stability. Dependence on family reduces as people 'find their feet' and establish their own independent lives.

Martyn's mother Dawn reflects the feelings of many families when she describes what achieving the right space to live means to her and her son: "I'd love to stand on a soapbox saying shared ownership is the best thing ever for my son, it has not only changed his life but our lives."

In *Space to live*, Trevor and other shared owners Sarah, Xenia, Martyn and Matthew, describe the positive impact of their home.

Read their stories on pages 8-27

Find out how shared ownership works on pages 4-7

A detailed supplement published alongside this report includes policy information and recommendations for other stakeholders like practitioners, commissioners of care and government.

Shared ownership

Shared ownership (part-buy, part-rent) schemes started in the 1980s to help people who could not afford to buy their own home.

Shared ownership for disabled people

Various specialist schemes have been developed including the current model, 'Home ownership for people with long-term disabilities' (HOLD). This scheme is subsidised by government through its social housing regulator, the Homes and Communities Agency (HCA).

One of the first organisations in the UK to adopt the model, Advance started its shared ownership programme in 1998 and has supported over 600 people to date. They are the acknowledged experts in this field, providing a unique combination of support for their customers encompassing home, work and community life.

Live the life you choose

How does it usually work?
The prospective homeowner finds a suitable property. The housing provider purchases the property on their behalf, and sells part (usually 25-75%) to the homeowner. They can gradually buy more of the property, and eventually own their home outright. This is known as 'staircasing'.

The homeowner pays rent to the housing provider on the part they have not bought. They also pay a service charge to the housing provider, who acts as the 'landlord' and is responsible for essential repairs and general maintenance on the property.

What are the benefits?

- Disabled people in stable housing are less likely to need emergency health or care management intervention, or local authority crisis housing schemes.
- Over time, it can lower disabled people's support needs as they gain independence and find support within their community.
- Stability and security can contribute to recovery from mental health problems.
- It accords with the principles of 'personalisation', offering high degrees of individual choice, independence and control.
- It's a viable solution to out-of-county placements, where residential accommodation is far away from family and friends.

For information about 'personalisation' and choice and control visit 'How we can help – Independent living' in the Disability Rights UK website

How is Advance's model funded?

If HCA grant is available in the region the person wants to live, Advance uses this to fund part of their purchase cost. If not, an investment from the buyer's family (in the form of a loan) can replace the HCA grant.

How is the property purchased?

Advance purchases the property using a combination of:

- Grant or family-funding;
- A contribution from Advance; and
- Money from the buyer to cover their share.

The buyer generally needs to take out a mortgage to raise the money to pay for their share, an option made possible by participation in the scheme. Advance helps people on their scheme to organise an interest-only mortgage, which is arranged via an independent mortgage broker.

What does the buyer have to pay for?

- Their share of the property;
- Costs to find and secure the mortgage, for example, fees to a mortgage advisor or broker, and fees to a solicitor to deal with the legal issues around purchasing the property;
- The rent (which is regulated by the HCA) and the service charge.

The interest payments on the buyer's mortgage, the rent and the service charge may be met by eligible benefits.

What might get in the way?

- A volatile housing market.
- Availability of HCA grant funding to subsidise purchase.
- Availability of mortgages with affordable deposits.
- Willingness of lenders (banks/building societies) to offer mortgages to prospective shared owners.
- The ceiling on the amount of mortgage interest that can be covered through benefits.
- Clauses introduced under Universal Credit may make it impossible for shared owners to also be in paid employment.
- Willingness of local authorities that commission and fund care to change a disabled person's support package, when they move from supported accommodation into their own property.
- Local authority interpretation of the 'personalisation' agenda in social care.

For a more detailed explanation of how shared ownership works and more information on Advance's shared ownership model visit www.advanceuk.org/sharedownership

For information about Support for Mortgage Interest (SMI), Universal Credit and welfare benefits which may cover rent and service charges visit 'How we can help – Benefits information' in the Disability Rights UK website

Advance: our shared ownership model

- Standard schemes usually involve new properties in pre-determined locations. Ours works with existing properties on the open market, so people have greater choice over where they live and the type of property they live in.
- Our scheme is designed to work for disabled people who are on welfare benefits.
- We give shared owners all the rights of owner-occupiers. So if they sell their home, and the sale makes a profit, then they get a share.
- If shared owners decide to move on or sell their home, we support them through the process.

Step 1

Are you eligible?

- Are you over 18?
- Are you on relevant benefits? (we can help explain what these are)
- Do you have a social care package in place from your local council?
- Do you want to live in an area where shared ownership properties are available through Advance?

Step 2

The application process

- We talk to you and discuss whether we can support you into shared ownership
- We look at your housing need, the costs of where you want to live and whether your benefits or income will cover the costs

Step 3

Assessment

- Your housing need
- The costs
- Funding options
- Your benefits and any changes to the benefits system that may affect your application

Can you get a mortgage?
If not we'll advise on other options

Which funding option is available for you?
If grant funding or family funding is not possible, we might be able to find funding from somewhere else

- We are aware of the needs of vulnerable adults. This ranges from specialist knowledge of the right kind of properties for particular types of disability, to small details like a moving-in kit (reminders to take meter readings or help to locate useful resources in their community).
- We provide a safety net in people's everyday lives and are there for shared owners if things go awry – for example disputes with neighbours, benefits issues or problems with their support.
- We have produced an easy-read leasehold agreement, and a DVD to explain the legal issues for people with specific communication requirements.

My life

Step 4

If your application is viable

- We work out all the costs
- We advise you on what kind of property to look for
- We set a budget

You go and look for a suitable property

Step 5

You've found a suitable property

- We agree the price and arrange a survey
- We purchase the property and instruct our solicitors to sell a share to you
- You instruct your solicitors to buy the share from us
- You finalise arrangements to secure the mortgage
- We help complete the Housing Benefit and Support for Mortgage Interest forms
- Once the conveyancing (the legal process of transferring ownership) is done, we sign contracts, agree exchange and completion dates

Welcome to your new home
We send you a move-in checklist and our leasehold agreement and DVD which explains your rights as a shared home owner

Shared ownership or work?
We can help with 'Better Off in Work' calculations to find out whether you could work **and** own your own home

If the lender won't agree the mortgage, the property survey shows a problem or the seller takes their property off the market, you'll need to replan with us

The future? It's looking good; it's looking really good.

Martyn's story

Five years ago, an advocate helped Martyn Coutts to find out how he might live more independently. Today, thanks in large part to the stability that owning his own home has given him, he works alongside his former advocate, speaking up on behalf of people with learning disabilities.

Martyn, who has Asperger syndrome and a mild learning disability, says that before he moved into his own place, he lacked the self-confidence to work with advocacy charity Cornwall People First. He is understandably very proud of his role: "My advocate was helping me; now she's my colleague. I work one day a week, I hope it's helping other people with learning disabilities."

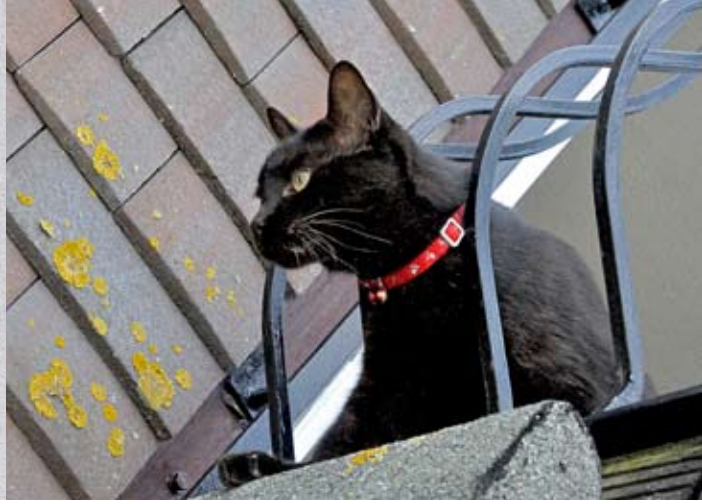
Before moving into his two-bedroom flat in Saltash, Martyn was living with his parents and twin sisters. Being at home was a double-edged sword; while Martyn and his family felt it was safer, he also felt dependent on his parents and lacking in purpose.

Martyn explains: "I wanted my own space and to be more independent, living at home was making me feel claustrophobic, as if I was tucked away in one corner of the house. I felt I wasn't doing anything or going anywhere with my life."

Not long after moving in, Martyn got a cat, Bailey, and he has become a keen amateur photographer. None of these developments, say Martyn and Dawn, would have happened had he still been living in the family home.

Martyn's mother, Dawn, recalls: "Martyn clearly needed his own space; he spent a lot of time in his room and it became difficult to encourage him to get out and about and have a life of his own because he felt secure with us. But he was depressed and he broke down once, saying he was desperate for his own place, so we knew we had to explore the options."

Martyn Coutts lives in a two-bedroom flat in Saltash, Cornwall. He moved into his grant-funded shared ownership property five years ago.



The family found out about shared ownership through an advocate. Dawn, unfamiliar with the model of housing, says that her initial reaction was one of disbelief. She adds: "We thought it was a miracle, we just couldn't believe that home ownership could be a possibility for Martyn. It felt as if someone was waving a magic wand." Five months, several discussions with Advance and a few house viewings later, Martyn moved into his own home.

Without shared ownership, says Dawn, Martyn "would still be at home or in a council bedsit", but home ownership has given everyone hope for the future. "We just want Martyn to have a good, independent life and the ability to make choices. We always felt he was capable of doing more and looking after himself, but it didn't feel possible when he was living at home."

"I wanted my own space and to be more independent ... I felt I wasn't doing anything or going anywhere with my life."

Martyn says that the move out of his family home left him "nervous but excited" and within a couple of weeks, he began referring to the flat as "home". He adds: "The town's nearby, which is useful for shopping and it's easy to get about. The thing that caught my eye was the view of the Royal Albert bridge and I liked the front room and space in the garden."

Achieving his dream of living alone also gave Martyn the confidence to stop a voluntary gardening role with a local charity which he had been doing for a couple of years. Although he had initially enjoyed it, he felt it was not leading anywhere and lacked structure.

Martyn has 10 hours a week personal assistant support funded by Cornwall County Council, but says home ownership has boosted his independence enormously. He has, for example, recently started driving lessons.

I feel I can look after myself

He explains: "I still struggle a bit with the social side of things but I do know my neighbours and I do my own cooking – I feel I can look after myself rather than just helping mum make a meal."

Not long after moving in, Martyn got a cat, Bailey, and he has become a keen amateur photographer. None of these developments, say Martyn and Dawn, would have happened had he still been living in the family home.

Dawn elaborates: "Ask anyone who knew Martyn before he moved in here and they will say he is totally different; he's come out of himself. He's got a really good sense of humour – he often answers the phone saying 'this is the Bailey residence' – and is more comfortable in social situations".

"I still struggle a bit with the social side of things but I do know my neighbours and I do my own cooking – I feel I can look after myself rather than just helping mum ..."

As for the future, says Dawn, the family is optimistic: "One thing we always worried about was what would happen to Martyn if anything happened to us. Now he lives independently, we know he can do it on his own and he's establishing his own life. I'm incredibly proud of him."

As Dawn says: "I'd love to stand on a soapbox saying shared ownership is the best thing ever for my son, it has not only changed his life but our lives."

Martyn puts it more simply: "The future? It's good; it's looking really good."

Ask anyone who knew Martyn before he moved in here and they will say he is totally different.

Even I'm amazed at what I have become and what I do

Sarah's story

There are several large prints and photographs on the walls of Sarah Cookson's Surrey flat, but it is a pair of smaller picture frames perched on a side table in her sitting room that catch the eye.

The two framed letters, one from Prime Minister David Cameron and the other from Conservative MP Stephen Dorrell, hint at how Sarah's life has been transformed in the seven years since she bought her own property.

Since becoming a homeowner Sarah has spoken at countless conferences – including a Conservative Party conference where she met the Prime Minister. She is an ambassador for Advance, with which she shares ownership of her two-bedroom Leatherhead maisonette. Sarah volunteers at a local crèche twice a month, and is involved in Guildford-based charity the halow project for young people with disabilities, where she set up the organisation's social group for 18-35-year-olds.

"Even I'm amazed at what I've become and what I do," admits Sarah, who previously lived at home. Now living a stone's throw from her parents, she is reassured by a familiar location but enjoys her independence. "I like having my own space, it's nice to do things that you want to do." Her mother, Jackie, adds that the move has changed their relationship – for the better: "The time we spend together now is quality time, although I have to arrange to see her because she's got such a packed diary!".

Sarah is proud of having a mortgage in her own name, describing her arrangement with Advance as "you own part of your flat, and they own the other half".

Sarah's path to home ownership began after Jackie explored the choices available to her with housing rights charity Housing and Support Alliance and found out about the Advance scheme. The Cooksons opted for the family-funded shared ownership option, so the family loaned the amount to Advance to buy a property in an area of Sarah's choice. Jackie admits they were anxious: "Over years of trying to get help for your child, you become very cynical so I had my suspicions. A mortgage seemed to be such an extraordinary concept for Sarah and the scheme seemed to be too good to be true. But it is real and it has changed all of our lives."

Sarah Cookson from Leatherhead, Surrey, has Asperger syndrome and a mild learning disability. Until she moved into her two-bedroom maisonette seven years ago, she was living with her parents. She lives in a family-funded shared ownership property. She has a 40% share of the property, and also has a support package from Surrey county council which helps with life skills like finances and housekeeping.

Sarah felt the time was right for her to move out of the family home. She explains: "When I was at mum and dad's, it was good but I felt it was time I needed to leave home because I didn't want to be there at 40 or older." Jackie adds: "Sarah's father and I are both only children and, although Sarah's brother Julian cares for his sister deeply, we still wanted Sarah to be as independent and secure in the future as possible. I don't think we were doing Sarah as much good as her living independently because you maybe over-protect when you have a vulnerable person living with you."

"Since I've been in my own home, I feel I've achieved so much. I've managed to build up a social network, I'm confident enough to travel to nearby places on my own ..."

They found the maisonette after Sarah's father posted letters through doors in an area they liked, asking if anyone was considering selling. Sarah explains: "There was a lady who wanted to sell for health reasons. It was quite old-fashioned but it was the right size, bright, with a garden and in a safe, central area two minute's walk from the town centre."

A few months later they bought the property, began redecorating and Sarah moved in "little by little", making it her own. She has been transformed by having her own place: "Since I've been in my own home, I feel I've achieved so much. I've managed to build up a social network, I'm confident enough to travel to nearby places on my own by train or bus, which was something I could not do when I first moved away."

As well as helping at the crèche, Sarah organises activities like bowling or camping for the halow project, whose patron and founder member is former racing driver Damon Hill. She has developed a love of the sport, apparent from the numerous Formula One pictures in her sitting room.

Everyone should have the same right and opportunity ... to live where they want to live.

Sarah has also been busy attending conferences to spread the word about shared ownership. "I used to be shy about speaking to people but now I really enjoy putting my message across so other people can see what owning your own place is like for young people," she says: "Parents can see what I've done and see how their young person can get more confidence."

As for meeting David Cameron, the opportunity came in 2012 when, at the end of the fringe event at which she was speaking, she mentioned she wanted to meet him. Half an hour later, she was face to face with him, chatting for 10 minutes about shared ownership. Sarah says she was "cool as cucumber" and pleased that the Prime Minister listened to her housing story.

"I used to be shy about speaking to people but now I really enjoy putting my message across so other people can see what owning your own place is like for young people"

Jackie describes the change in her daughter as "monumental": "If someone had told me 10 years ago that Sarah would be commanding a meeting with David Cameron, I would have thought 'ridiculous', but living here has changed her completely, it's quite extraordinary. Sarah has choice and control and safety. More people should know more about shared ownership as an option – it brings people into the community, they're happier in their own space and a lot can flow from that."

As for the future, Sarah says she wants to write the story of her life so far. And if she was lucky enough to enjoy another audience with David Cameron? Sarah says: "I would say again that everyone should have the same right and opportunity as everyone else to be treated the way that people should be treated, not to be discriminated against and to live where they want to live."

Since moving in, "little by little" Sarah has made the place her own.

Being a home owner has given me my own haven of a home

Trevor's story

The consultant overseeing Trevor Sasar-de-Sain's mental health treatment once told him he would need psychiatric support for the rest of his life.

Trevor had worked in finance before a breakdown triggered by an abusive childhood. He lost his job, his home and his marriage. After voluntarily admitting himself to hospital for psychiatric assessment, he was sectioned and then seen as an outpatient before living in a hostel and then a housing association property. He was, he admits, at his lowest ebb: "My world had disintegrated."

Yet today Trevor lives in a three-bedroom house in Leicester that he moved into under a shared ownership arrangement with Advance 10 years ago. He is a keen gardener with his own allotment, and volunteers for a local mental health charity.

"A year after I moved in here, my doctors compared my progress with my previous situation – they couldn't believe it. The change is purely to the house and having the right environment to support my mental health."

Without the right environment to support his long-term recovery, says Trevor, things would have been very different. He recalls: "A year after I moved in here, my doctors compared my progress with my previous situation – they couldn't believe it. The change is purely to the house and having the right environment to support my mental health."

Before he found his home with the help of shared ownership, Trevor had been living in a two-bedroom flat in a housing association high-rise development and had the support of a daytime carer. While the flat itself was pleasant enough, says Trevor, he felt anti-social neighbours were exacerbating his mental health problems.

Trevor Sasar-de-Sain, who is in long-term recovery from mental health issues, lives in a grant-funded shared ownership three-bedroom house. He moved into the Leicester property 10 years ago.

He recalls: "I'd go to the rubbish chute and find someone sleeping rough, I'd see someone taking drugs on the stairwell or be accosted and threatened by street drinkers. I felt like I was on tenterhooks all the time and could feel myself starting to deteriorate."

The crunch came with a panic attack in a city centre supermarket when Trevor, using his panic alarm to call for help, had to be taken back to his flat by social services staff. Speaking about his worsening state of mind to a support worker at a local mental health charity, he was introduced to the concept of shared ownership and Advance.

"Home ownership means full independence and control in life; belonging to a community again."

"I knew I couldn't heal in a broken environment," says Trevor. "I was determined to make something of my life but I needed to feel secure to do so." He was interested in shared ownership, but sceptical: "My first question was 'who's going to give me a mortgage in my fifties with no real savings?'. It sounded unreal although once it was explained to me, everything fell into place."

Once he found the right property, an ex-council house, he spent a lot of time and effort making it his own. Improvements to the garden led to an interest in growing his own fruit and vegetables, so he got an allotment. "Gardening and home improvements are a labour of love," explains Trevor, "gardening is good mental health therapy and people stop at the garden wall and admire what you've done, it gives you a sense of pride and boosts your confidence."

Home is the biggest sanctuary that anyone can give you

Trevor knows he would not have taken on the allotment if he had still been in the flat. "It's the house that's made me an allotment owner," he explains, "because I felt confident with the house and proud of all the hard work put into it, inside and out."

So what does home ownership mean to Trevor? "Full independence and control in life; belonging to a community again." Trevor knows that mental health problems carry stigma and while he says it is too simplistic to think that home ownership resolves those issues, "having your own place helps you be a little more included in society and it supports your long-term recovery, because you feel comfortable in an environment of your choice and you've got stability in your accommodation."

Trevor's story illustrates how home ownership encourages peace of mind and, more specifically, how choice and control in where you live supports recovery from enduring mental health issues. As he says, his house is permanent and makes him feel safe and secure. "I was determined to make something of my life but I needed to feel secure to do so."

While he stresses that mental health recovery is "50 per cent professional support – counselling professionals and maybe medical interventions – and 50 per cent individual determination", shared ownership has played a key role in his return to more stable mental health. He adds: "How you find that determination and drive is crucial – you need to have stability to produce it, build up your resilience and get back to society. Being a home owner has given me my own haven of a home, and home is the biggest sanctuary that anyone can give you."

"I was determined to make something of my life but I needed to feel secure to do so."

We've noticed a totally different Xenia since she moved here

Xenia's story

It was not so long ago that Xenia Kyriacou was asked to leave a restaurant after showing challenging behaviour and overturning a table in frustration. The 'outburst' was a reflection of Xenia's complex needs and the fact she was overwhelmed.

Yet just a few months ago, in another local restaurant near her new two-bedroom flat in Hackney, east London, Xenia enjoyed a birthday lunch, was presented with a card from the owners and offered a discount on her return.

The transformation in Xenia's behaviour – the fact she is more confident socially and gets overwhelmed less easily – is the latest successful outcome in her life. She is, as her younger sister Christina says, more settled and "just a lot happier" since she moved out of residential care and into her own place. Previously, she was sharing with another woman with complex needs and the pair had 24-hour care provided by two support staff.

Xenia, who is non-verbal and communicates with staff partly through visual prompts, owns 40% of her flat, with the remaining 60% owned by her social landlord, Newlon Housing Trust. Advance provides her 24-hour one-to-one support.

Sonia Lyng, shared ownership project manager at Outward, Newlon's support and care partner, adds: "Shared ownership allows people to have their own space. They might have a range of support needs and in trying to live with other people who also have additional needs, they're effectively being set up to be distressed. Some people I've supported into shared ownership haven't been happy in a group situation but are flourishing on their own."

"We noticed a totally different Xenia in the three years since she moved here. She's more confident, more outgoing, she's blossomed."

Mark Stinson, Advance's Service Manager, spent the best part of a year searching for the right property with Christina, with the purchase completed 10 months later. Mark says: "We've noticed a totally different Xenia in the three years since she moved here. She's more confident, more outgoing, she's blossomed". Mark adds that the new environment has also facilitated a more personalised approach to Xenia's care.

Xenia Kyriacou is non-verbal, has a learning disability and her complex needs require 24-hour one-to-one support. Three years ago she moved from residential care into a two-bedroom flat in Hackney, east London, under a grant-funded shared ownership deal.

Xenia is supported to attend travel training sessions at a local college, complete gardening workshops or go on a day trip to France, which she did for the first time last year.

Crucially, some of the behaviours that were previously deemed challenging – such as slapping – have decreased dramatically. Mark explains: "Xenia would slap her knees or other people, and when she'd slap in public that was putting her at risk. But in under three years the slapping incidents have reduced by almost a third."

Mimi Durrant has been Xenia's keyworker for two years but has known her for six having met her when she worked for a care agency. She remarks on how Xenia has changed since she has been in her own flat:

"When I started working with Xen, I really didn't see her smile. She was tense. In her old home she wouldn't have come near if you walked into the room, but here she smiles and even lets me do her hair for her, or help her choose clothes to wear. You know from her body language that she's more relaxed and happy."

Although Xenia is without speech, Mimi says she frequently uses the one word she can say, "better", since she has been living in her own space. Xenia usually says "better" when she likes something or is giving her consent. "She smiles and even lets me do her hair for her, or help her choose clothes to wear. You know from her body language that she's more relaxed and happy."

One event that speaks volumes of Xenia's growing confidence is the fact that she enjoyed a day trip to France, supported by Mimi and another colleague. Xenia, says Mimi, was relaxed, confident and at ease with the ferry trip – the first time she had been out of the UK. "She liked looking over the deck to the sea," says Mimi. "She was relaxed, there was a lot of 'betters' that day!"

Partnership working is key, with those involved ranging from family to partner organisations

Referring to the fact Xenia now has a local restaurant that she not only feels comfortable in but is welcomed into, Mimi adds: "These are things that did not happen before, sitting with people eating and drinking happily – if you'd met Xenia a few years ago, you wouldn't have believed that it was possible."

Christina has a new confidence in her sister and her future thanks to the fact she has her own home. "I know she's secure and the first time we walked round it with her, to see if she liked it, she had a big smile on her face. It's light, airy and close to the places where we grew up."

"She was relaxed, there was a lot of 'betters' that day!"

Christina adds that her sister is clearly much more "at home" in her flat than she ever was in the institutional setting of a care home. She adds: "When I visit I'll make us a cup of tea, she'll show me the flowers from her gardening and we'll look at the displays and pictures on her walls showing what she's been up to recently. If it's nice out, we'll go for a walk by the river, which is where we used to go as children."

From a service and support point of view, Mark points out that as well as the obvious satisfaction of seeing someone visibly more happy, an individual's care is easier to manage and deliver if they are more settled. "Finding the right shared ownership property is well worth the investment because you're investing in someone and it pays dividends," says Mark. "Partnership working is key, with those involved ranging from family to partner organisations, and what's crucial for us is a focus on what Xenia wants or needs to improve her quality of life. It's about creating the conditions that allow her to achieve new things."

After Xenia's French trip, a holiday in Spain may be on the cards – if Xenia feels she would like to go. As Mimi concludes, she is so much more in control of her life: "Xenia? She's the boss in her house."

"Xenia? She's the boss in her house." says Mimi her keyworker.

Better!

This space has given me a lot of confidence

Matthew's story

The pledge that Matthew McManus made to himself not long after he became a homeowner reflects the positive impact of having a space of his own. "Tomorrow," he told his father almost immediately on moving into his own place 11 years ago, "I will make a friend."

Matthew recognises that owning the property in Hampshire has transformed his life (he has a 60% share in the property while Advance owns 40%). He explains: "This space has given me a lot of confidence."

Matthew's father Joe recalls that his son's aspiration to socialise was unprecedented; Asperger syndrome makes it hard to communicate and form social relationships. "It was the first time he'd ever said anything like that." While he still finds social interaction very difficult, Matthew gets on well with staff at the local country park where he volunteers once a week – he began volunteering shortly after moving into the house.

"Shared ownership has put Matthew on an equal footing with other people ... He is proud of where and how he lives."

Before he got his own place, Matthew was at a residential college for three years and then spent four years in a shared supported living bungalow run by a Hampshire care and support charity. While Matthew was supported well, the communal living model was not entirely suitable for his needs. He explains: "It was like there were people coming and going, the living areas were shared and residents from another property the charity had across the road would visit too."

Joe and his wife Christine, who live just a few miles away, could see their son's frustration. "We've always been keen to not wrap Matthew in cotton wool," explains Joe. "We knew that he shouldn't move back home with us but he was finding it hard to interact with the others, he was very self-conscious around people, found it hard to relax and didn't like the change when people moved in or out." Matthew's social worker at the time suggested the family look into shared ownership. Joe says: "Matthew actually got to choose the house, he went house hunting and it was really exciting for him to be able to say 'yes I like this' or 'I don't like that.'"

Matthew McManus, from Petersfield, Hampshire, has Asperger syndrome. He bought his two-bedroom terraced house in with a grant-funded shared ownership deal 11 years ago.

It's worth giving it a go – you soon settle in

Matthew recalls: "I was looking forward to moving out and living on my own. I felt alright about putting my home together, like it was a clean slate." Matthew chose what colour to have the walls and carpet and relished the fact he could finally keep a pet – because previously, he could only keep a small animal, like a hamster, in a cage in his bedroom. Now he has the freedom to keep guinea pigs in a specially built pen in the main living area.

When Matthew lived in the shared house, he relied on ready meals and avoided cooking because he did not like sharing the kitchen with his fellow residents. Since living in his own place, he has learned to cook and describes spaghetti bolognese and shepherd's pie as two of his signature dishes. Matthew adds that his favourite part of the house is the lounge, where he relaxes watching movies, but he also likes the kitchen, garden and decking.

Joe adds that without shared ownership, Matthew would be living back at home – "a real backwards step" – or in more expensive rented accommodation. "Achieving independence has changed Matthew's life," says Joe (Matthew does not have any social care support from his local authority). "He is happier than he has ever been and has made astonishing progress." As Joe says, shared ownership gives Matthew all the benefit of owning a home without any of the maintenance responsibility.

While the practical benefits of shared ownership are obvious, there are other less tangible but equally important outcomes, such as the fact that Matthew's living situation sparked a newfound confidence to make friends. "Shared ownership has put Matthew on an equal footing with other people," says his father. "He's said to me many times, 'I'm a homeowner'. He has pride in that, he is proud of where and how he lives."

Matthew adds that his advice to anyone else thinking of shared ownership is "go for it". He explains: "It's worth giving it a go ... you may feel nervous to start with, but you soon settle in. It's been successful for me. I don't want to move again, I want to stay in the same place."

"Achieving independence has changed Matthew's life" says Joe.

For a more detailed explanation of how shared ownership works and more information on Advance's shared ownership model visit www.advanceuk.org/sharedownership

About Advance

For forty years we've put people at the heart of everything we do. We're known for our work with disabled people, people with a mental health condition or people with a learning disability, but across England we support many different kinds of people to live the life they choose, however varied or complex that life may be.

Every year we support thousands of people at home, at work and in the community – people who want more choice, more control and more opportunities in their lives. We're proud that we offer a whole load of affordable options under one roof which means people can pick and choose as they wish.

The breadth of services that we offer is unique and growing. Our main areas used to be just housing and support, but these days we do a lot more: getting people into work, training people how to stay safe, advising people on the best way to plan and choose their support, or helping people take the step of becoming homeowners.

To find out more visit **www.advanceuk.org**

About Disability Rights UK

We work to create a society where everyone with lived experience of disability or health conditions can participate equally as full citizens.

We are disabled people leading change to:

- Mobilise disabled people's leadership and control – in our own lives, our organisations and society
- Achieve independent living in practice
- Break the link between disability and poverty
- Put disability equality and human rights into practice across society

We are authors of the Disabilty Rights Handbook (our annual guide to welfare benefits and services) and produce a range of other publications many of which are free to download. We deliver news and information via our website, and our various helplines provide advice on benefits, education, independent living, discrimination and human rights.

Our current campaign focus is independent living: we want to see more disabled people exercising choice and control over our lives. Collaborating with Advance on this report is just one way that we aim to educate and influence people through access to independent living advice.

To find out more visit **www.disabilityrightsuk.org**

We would like to give particular acknowledgement to Stuart Rigg, former Chief Executive of Advance, whose vision made Advance's shared ownership programme possible.

Our thanks also go to:

All the shared owners who agreed to be interviewed for this report

Richard Brattan for case study photography

Graeme Jackson, Kathy Westall, Martin Hampshire and Claire Johnson from the Advance Shared Ownership Team

Sarah Cosby and Ben Kersey at Disability Rights UK for project management

Kevin McCloud

Saba Salman, social affairs journalist

David Abbey at My Safe Home

Anderson Fraser: Deb Kamofsky and Paul McKenzie for design and production

Published in partnership with Disability Rights UK

Space to live: How shared ownership can transform the lives of disabled people

In *Space to live*, Trevor and other shared owners Sarah, Xenia, Martyn and Matthew, describe the positive impact of owning their own home.

Their inspiring stories not only explode the myth that disability is a barrier to home ownership, but also reveal the transformative power of a little known model of housing.

Advance's model of shared ownership for disabled people is tried and tested. Over a decade it has successfully enabled 600 individuals to jointly own their home and enjoy a sense of status and wellbeing poles apart from the routine of institutionalised living.

Successive governments have advocated greater independence, choice and control for disabled people, but in spite of the cost benefits for the public sector, there is still a gap between the rhetoric and the reality on the ground. *Space to live* includes recommendations for what needs to be done to ensure that even more people benefit from the life-changing impact of shared ownership.

To find out more visit www.advanceuk.org/sharedownership
Call our Shared Ownership Team on 01993 772885

Advance

2 Witan Way, Witney, Oxon, OX28 6FH
Telephone 01993 772885
www.advanceuk.org
Follow @Advancetweets on Twitter

Disability Rights UK

12 City Forum, 250 City Road, London EC1V 8AF
Telephone 020 7250 3222
www.disabilityrightsuk.org
Follow @DisRightsUK on Twitter

Published by Advance in partnership with Disability Rights UK © November 2013
Advance is a charitable organisation, registered with the Homes and Communities Agency no. LH0280
Disability Rights UK is a registered charity no. 1138585