

Fiona

- Lived in a suitable 1 bedroom property close to family for support.
- Was struggling with the mortgage payments as she had periods when she was unable to work due to the nature of her disability.
- This put a strain on family relationships, as the family had to help with mortgage payments when Fiona was unable to work.



Now:

- Fiona is now a shared owner of her existing property through the Access Ownership Scheme.
- She still owns 57% of her property, while a Housing Association owns the rest. They charge a monthly rent which can be met in periods of unemployment through Housing Benefit.
- She has no mortgage to pay due to the existing equity she currently has in the property.




Some of our clients' stories are available in video format on our website at www.oois.org.uk/videostories.php

Scottish Charity:
SC027335

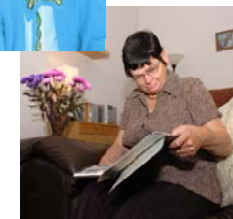
Fraser's family bought a home which was suitable for his needs



 We don't own or buy property ourselves and we don't directly provide grants or capital



Opening the door to home ownership for disabled people



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The background

Disabled people need a suitable home close to their local amenities and support from family and friends. They also often need to be close to the health professionals involved in their lives. With a shortage of 230,000 adapted homes and long waiting lists for rented housing, ownership is often their only option.

19% of the Scottish population is disabled and disabled people are more than twice as likely to live in council or housing association properties.

Our aim is to enable equal access for disabled people to home ownership as a mainstream housing option.

What's the problem?

Disabled people often need a more expensive home as well as having to adapt it. They might need a ground floor or more secluded property or an extra bedroom for a carer.

Most mortgage lenders won't accept the benefits that many disabled people rely on.

Many solicitors lack knowledge of what can be achieved using the latest laws on legal capacity.

Private developers just don't build enough accessible houses.

What we do

We provide information and advice on the legal, financial and practical barriers to home ownership that face disabled people.

We manage detailed casework and broker house build or purchase projects involving grant funding that pioneer new approaches.

We develop the capacity of others to assist disabled people in accessing ownership through information and training.

We work with the private, public and voluntary sectors to make home ownership a reality for disabled people.

Irene

- Lived in an unsuitable, privately rented property.
- Needed a level access property as internal stairs were difficult due to mobility issues.
- A benefits based mortgage alone was not enough to buy a suitable property.



Now:

- Irene bought a suitable property through the Homestake shared equity scheme (now called LIFT) with a Housing Association buying a suitable property "off the shelf" for her.
- Funded using benefits based mortgage and funds from the Scottish Government to meet the 41% Housing Association share.
- The new property is level access and close to the support of family and friends.

Dorothy

- Lived with her two sons in a small property, unsuitable for the boys' ongoing and long term needs.
- Family required a larger home with safe outside space but couldn't afford the full price of a suitable property.
- They had equity in the previous property and a small amount of savings.

Now:

- The family owns a larger property bought on the open market which meets the boys' needs.
- Funded using a benefits based mortgage and equity from the family's unsuitable property.
- A Special Needs Capital Grant from the Scottish Government met the shortfall of 33%.

