

Introduction

Ownership Options is a Scottish charity that aims to create equal access for disabled people, and their families, to home ownership as a mainstream housing option.

In responding to the Report we differentiate between:

- ***Issues relating to disabled people because of their low income***

The Report addresses many of the issues affecting those on low income and we do not see the need to view disabled people on low income differently. We hope that the representatives from organisations such as the Scottish Consumer Council and Shelter will continue to focus attention on the needs of those with low income.

- ***Issues relating to the particular requirements of disabled people***

Ownership Options agrees with Lothian DPHS that equality has to be fundamentally ingrained in any process and not looked at in isolation. The only way of ensuring equality for, and understanding the particular requirements of, disabled people is to include disabled people in the task force.

The failure to include disabled people in the Task Force has led to a lack of in-depth interpretation of information. The 116,000 households requiring some form of adaptation to meet their needs of a disabled person are certainly living 'below tolerable standard'. What has caused this?

Recommendations

Ownership Options would highlight 3 areas that could have a significant impact on the ability of disabled people to live with the privacy, dignity and quality of life to which they are entitled.

1. **There should be a separate grant regime for adaptations for disabled people** (*relates to Section 6, Local authority powers for tackling condition problems in private sector housing*)

The principle that to bring a disabled person's home to the 'tolerable standard' requires extra adaptations has led to adaptations grants being included within the housing repair and improvement grants regime. The removal of the ring fencing of this budget has led to a massive decrease in the amount spent by local authorities.

The significant shortage of barrier free or accessible property and the need for support networks means disabled people are, more than any other sector of the public, limited in their choice of property. An owner-occupier requiring major repairs, experiencing dampness, lead in their water supply, with poor energy efficiency or absence of smoke detectors can move to an alternative property in many cases. A disabled person has little choice and therefore requires a separate and higher level of granting.

Such a grant system could also be used to fund the most appropriate housing solution for a disabled person. Ownership Options has shown that it often makes considerable financial and common sense for local authorities to grant towards the purchase of an alternative property rather than simply adapt the existing, unsuitable, property.

2. Equity release should be examined as a way of increasing the amount of public and private finance for adaptations and house purchase *(relates to Section 4, Investment patterns in private sector housing)*

Disabled people experience great difficulty in accessing public and private finance to adapt their property to meet their needs or to move to a more suitable property. Equity release offers the Government a way of assisting more disabled people to live suitably without committing themselves to spending ever-increasing amounts of money.

We do not advocate the removal of grants to disabled people, merely an extension of the options available. To only provide loan finance to disabled people adapting or purchasing a home would be discriminatory when those exercising right-to-buy or living in social housing benefit from direct or indirect government grants.

We would also be keen to see work done to increase the number of private finance equity release products suitable for disabled people.

3. The proposed index of housing quality should include a measure of accessibility *(relates to Section 1, The extent of disrepair and obsolescence in private sector housing)*

The proposed Index of Housing Quality should include a measure of accessibility. This provides a link to the requirement for local authorities to identify the need for adapted and barrier free properties in their housing strategies.

More work is needed on the generation of an agreed standard for accessibility and the DPHS movement's work on the RAMP should be fundamental to this.

Care needs to be taken to frame this work as improving access for all, rather than simply providing 'disabled access'.

Conclusion

The first report of the HITF has highlighted important issues that affect all private owners. It has, however, so far failed to fully comprehend the scale of the extra problems disabled people face and identify ways of resolving them.