

# **Ownership Options - Finding Housing Solutions**

**Moira Bayne**

Ownership Options works with disabled people (and their families/carers) to provide tailor made housing solutions in any form of tenure.

We offer a unique public access service.

# The process

- Basic Information Form
- Housing Approach Report
- Identify preferred option
- Make it happen! \*\*\*

# Jamie's Story

- Complex and challenging
- Right house, wrong place
- Needed to move
- Access Ownership
- Jamie owns 25% of his home (funded by mortgage)
- Pays rent to housing association for remaining share

# The options?

- Rent from social landlord
- Rent from private landlord.
- Co housing
- Outright purchase
- Partial purchase-shared ownership or shared equity.

# Graeme's Story

- Dual diagnosis
- Wrong house, right place
- Purchased home through LIFT
- Thresholds raised
- Mum and Dad guarantors for mortgage
- Receives Support for Mortgage Interest

# Can it be done?

- Of course-lots of good examples and precedents
- Tailor make an existing solution
- Work in partnership
- Small sums of money can make all the difference.

# Find out more

- [www.ownershipoptions.org.uk](http://www.ownershipoptions.org.uk)
- [info@oois.org.uk](mailto:info@oois.org.uk)
- 0131 661 3400
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Highland Housing Register & Allocations  
Tenant Participation  
Gypsy/Travellers  
Violence Against Women

## The Highland Housing Register



- Partnership implemented May 2008
- 1 of 32 **common housing registers** in Scotland

A **needs-based system** which simplified

- Access to social rented housing in Highland
- Assessment of housing needs in Highland
- Allocation of **social rented** stock in Highland

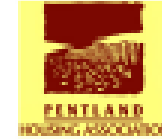
## The Highland Housing Register



## HHR doesn't:

- determine supply – though is of benefit to investment planning
- guarantee every applicant a social rented housing outcome – only a **right to apply** and have their housing need assessed
- necessarily meet housing aspirations, preferences or expectations of all applicants

## The Highland Housing Register



- **11 564** applicants at 31 March 2010
- 1720 units allocated (15% turnover)
- i.e. 7 applicants for each allocation
- Significant geographic variation in demand, need & supply
- 52.5% allocations to homelessness category of housing need

# HHR & Housing Options: What's Ahead?

## **Managing Expectations:**

- **Prospects Information:** using supply & demand information to support applicants make informed housing decisions & choices – **will be on-line soon**

## **Not just about social rented housing**

- New application – **questions about interest in other housing tenures**, eg, LIFT, mid-market rent, private rent, home ownership
- New application – **questions about income and affordability**
- Better supporting **access to wider housing options**

# 'Finding Housing in Highlands'

- Collectively improving advice, information, signposting & referrals to other housing options
- **'What Housing Options are there for me in Highland?' – on-line housing options manual available:**

<http://www.highland.gov.uk/livinghere/housing/findinghousing/aguidetohousingoptions/housing-options-frontpage.htm>