

## Choices (*ref 02*)

**Introduction**  
**Shared Owner**  
**Living with Parents**  
**Shared Housing/Group Home**  
**Registered Care Home**  
**Individual Tenancy**  
**Outright Owner**  
**Disabled Owner Sub-Letting**  
**Lodging, Fostering and Family Placement**

### **Introduction**

The purpose of this *factsheet* is to help you think about the different ways of being housed and supported. It is intended to show the range of alternatives possible and help discussion of the merits of each. The sheets are written from the perspective of a disabled individual considering issues of independence, choice and control.

Each sheet describes one type of accommodation. It lists first some features which are to do with the amount of control the owner or tenant has over how they live. Further down the list are details of how financial arrangements could work out. Finally, there are some comments on the risks with each type of housing.

The sheets are written in note form. They cannot be comprehensive and should be read as broad indications of what is likely to apply in each type of housing. In dealing with aspects of individual control and choice in practise much may depend on the attitude of the family or landlord.

In setting out the benefits position the notes show the highest and lowest income that can be expected under rules that apply in 2008/09. The differences between the two figures are usually because of eligibility for additional benefits or benefits payable at higher rates as the level of disability increases.

The individual will of course have to meet the qualifying conditions for each benefit referred to. Housing Options has other *factsheets* that deal in more detail with benefits for shared owners and sons and daughters living in a property owned by a parent. There is also a leaflet on support options.

## Shared Owner

What choice of property or space is there?	Homebuy - choice of new property limited by what Housing Associations are building and their selection criteria. Other Low Cost Home Ownership (eg HOLD) - greater choice of all property on the second hand market within value limits which vary around the country. A range of landlords may be able to offer Shared Ownership. People can purchase shares starting at 25% of the property value.
Can you choose how you live?	You have complete control over how you live, who lives with you, how you furnish and decorate your home, although some furnishings may be provided. If you want to make structural changes to the property you will need the landlord's agreement.
Can you choose who to live with?	Yes.
Can you choose who supports you?	Your choice may be limited, unless you are receiving direct payments or an individualised budget. Some support organisations which are commissioned by the local authority allow residents a say in staff selection but the employer must make the final decision and the choice of carer, for each individual, may be none at all.
How secure is the home?	As outright owner but must keep up mortgage repayments (if any) and pay rent or home is at risk.
Who maintains and repairs the property?	Depends on terms of lease and if a flat or not. You may have full responsibility and control. Landlord of block of flats may control and levy a periodic charge. Housing Association may retain responsibility and control.
What benefits are available?	Assuming individuals have licence or tenancy agreements in their own right and the homes are NOT registered and the Local Authority is not paying towards the cost of the accommodation. Individuals can claim HB towards the cost of any rental part, and can claim income Support towards mortgage costs.

	<b>Maximum</b>	<b>Minimum</b>
Severe Disablement Allowance	£68.80	£68.80
Income Support Top-up	£82.50	£19.45
<b>Sub-total</b>	<b>£151.20</b>	<b>£88.25</b>
DLA Care	£67.00	£17.75
DLA Mobility Component	£46.75	£17.75
<b>Total</b>	<b>£264.95</b>	<b>£123.75</b>

What outgoings are met by the individual?	All, although services furnishings, repairs and maintenance can be provided by the landlord and eligible for housing benefit. There will be a management charge in rent element which is an additional cost to outright ownership but property insurance costs should be less.
What financial risks are there?	Not being able to keep up re-payments on mortgage. Fall in property value. If using an interest only mortgage paid through Income Support that interest rates rise faster than the DSS changes the standard interest rate used to calculate entitlements. If using an interest only mortgage that you will not be able to repay capital and/or re-negotiate a new mortgage at the end of the mortgage term.
What if you want to move?	You may 'staircase' - this means buy a bigger share and become an outright owner eventually if your circumstances allow. You can sell as a shared owner or staircase to 100% and sell outright.
Are there any other important points? Pitfalls?	Getting a mortgage paid through income support is possible but can be very difficult to arrange if you don't take specialist advice. Housing benefit will help towards the rent on the part you do not own. if you qualify by having little savings and a low income. See <i>factsheet</i> on <b>Low Cost Ownership (ref 25)</b> . Can be a good option if parents/family can invest some capital so no mortgage is required.

## Living with Parents

What choice of property or space is there?	Depends on family but essentially the individual with learning disabilities themselves have little choice.
Can you choose your lifestyle?	Depends on family.
Can you chose who to live with?	Depends on family but probably little control as living as part of family.
Can you chose who supports you?	Support likely to be good (the best) and safe but again depends on family.
How secure is the home?	Strictly speaking little security and tied to security of tenure of relative.
Who maintains and repairs the property?	No responsibility for maintenance, unless agreed with family.
What benefits are available?	Note: Non working relative could claim Carer's Allowance if under 65. A relative living with you in your own home may also get Carer's Allowance. Figures below apply to a person 25+

	<b>Maximum</b>	<b>Minimum</b>
Severe Disablement Allowance	£68.80	£68.80
Income Support Top-up	£32.05	£19.45
<b>Sub-total</b>	<b>£100.85</b>	<b>£88.25</b>
DLA Care	£67.00	£17.75
DLA Mobility Component	£46.75	£17.75
<b>Total</b>	<b>£214.60</b>	<b>£123.75</b>

What outgoings are met by the individual?	All - in practice live as part of family.
What financial risks are there?	It can be difficult to know which benefits to claim to ensure full income maximisation.
What if you want to move?	Risk is that relatives may reach a point when they can no longer provide support required because of increasing age, frailty, illness, marriage breakups etc and a move is made in a crisis. Planned move to different or more independent housing better. Social Services tend to give low priority to individuals being supported by families.
Are there any other important points? Pitfalls?	It is estimated 60% of people with learning disabilities are supported by parents. This note is written strictly from the individual's viewpoint, so much depends on the family circumstances, generalisation is impossible.

## Shared Housing/Group Home

What choice of property or space is there?	Some choice of home and landlord, unless moving into an established accommodation-based service. No control over space within home, some of which must be shared. Some control over own bedroom.
Can you choose your lifestyle?	Your choice can be very limited. The amount of tenant/ licensee control will depend on philosophy and practices of managers/support body.
Can you chose who to live with?	If setting up a new project yourself, there is a high element of choice. Afterwards, potentially limited to none. Some organisations may give residents a say on who moves in but ultimately a landlord has to let rooms.
Can you chose who supports you?	Limited to none. Some organisations allow residents a say in staff selection but the employer must make the final decision and the choice of carer, for each individual, may be none at all.
How secure is the home?	If a licence limited security. If an assured (or secure Local Authority ) tenancy high security subject to terms of tenancy agreement. If an assured shorthold tenancy no long-term security beyond the agreed shorthold period.
Who maintains and repairs the property?	No responsibility and no control. You can ask for things to be done but you have no control over if or when action is taken. Councils have registration scheme for shared houses which can enforce repairs and property maintenance and have responsibilities for ensuring landlords of houses in multiple occupation keep up standards. There may be specific quality standards laid out in the tenancy agreement or tenants' handbook.
What benefits are available?	Assuming individuals have licence or tenancy agreements in their own right and the homes are NOT registered and the Local Authority is not paying towards the cost of the accommodation. Individuals can claim housing costs via Housing Benefit.

	<b>Maximum</b>	<b>Minimum</b>
Severe Disablement Allowance	£68.80	£68.80
Income Support Top-up	£82.50	£19.45
<b>Sub-total</b>	<b>£151.20</b>	<b>£88.25</b>
DLA Care	£67.00	£17.75
DLA Mobility Component	£46.75	£17.75
<b>Total</b>	<b>£264.95</b>	<b>£123.75</b>

What outgoings are met by the individual?	Food, heat, light and power, TV & other personal items, TV Licence, clothes, toiletries.
What financial risks are there?	HB or IS regulations could change and/or not meet charges. Existing claimants are usually covered by some transitional protection in these circumstances.
What if you want to move?	Landlords like a Housing Association or Local Authority may have other properties they can make available to rent or sell on Shared Ownership terms.
Are there any other important points? Pitfalls?	The best Housing Associations, Local Authorities and care providers will have agreed and individualised care and support plans with you. Living with a group of other people who are also disabled can be difficult and stressful for some individuals and make problems worse. On the other hand it can be sociable, friendly and mutually supportive.

## Registered Care Home

What choice of property or space is there?	Some choice of home and whether Local Authority , private or voluntary sector. No control over space within home, some of which must be shared, apart from some personalisation of bedroom in most homes.
Can you choose your lifestyle?	Not very much. The amount of resident control will depend on philosophy and practices of managers/support body and the best run homes must necessarily have some degree of regimentation. At their worst, care homes will be merely small institutions.
Can you choose who to live with?	Limited to none. Some organisations may give residents a say on who moves in but ultimately a landlord has to let rooms.
Can you choose who supports you?	Limited to none. Some organisations allow residents a say in staff selection but the employer must make the final decision and the choice of carer, for each individual may be none at all. Additional security about standard of support provided through process of registration and inspection.
How secure is the home?	Security limited by: <ul style="list-style-type: none"> <li>▪ Local Authority policies/decisions</li> <li>▪ Landlords policies/decisions</li> </ul> Licence less secure than a tenancy.
Who maintains and repairs the property?	No responsibility and no control. Standards of maintenance subject to inspection by the Care Standards Commission Inspectors.
What benefits are available?	Assuming person is newly entering.

	<b>Maximum</b>	<b>Minimum</b>
Income Support Top-up	£21.15	£21.15
DLA Mobility Component	£46.75	£17.75
<b>Total</b>	<b>£67.90</b>	<b>£38.90</b>

	Fees for RCH would come partially out of additional Income Support and partially through payments from the Social Services Community Care Budget.
What outgoings are met by the individual?	Clothes and toiletries only.
What financial risks are there?	None. Income Support will ignore the first £10,000 savings. If you have above £16,000 you will not get Income Support.
What if you want to move?	May be possible to change home if you do not like where you are. If a landlord has other, self-contained, rented stock it may be possible to transfer to this and get more support.
Are there any other important points? Pitfalls?	The difference between an unregistered home and a registered home is that there is more independent inspection and regulation of both the support and accommodation in registered homes. This may help to ensure minimum standards are maintained and may give greater security.

## Individual Tenancy

What choice of property or space is there?	Limited choice depending on availability of re-lets, suitability of property and local market and letting policies of landlords. Housing Associations and Local Authorities may have long waiting lists. There will be a wider choice through not-for-profit landlords and private landlords.
Can you choose your lifestyle?	Complete subject to tenancy agreement.
Can you chose who to live with?	Yes, subject to restrictions on sub-letting or sharing.
Can you chose who supports you?	From limited, to total control depending on support source and funding. ILF pays to individual and therefore allows direct employment and choice of staff. In these situations people may have direct payments or an individualised budget as well.
How secure is the home?	If renting from Housing Association or Local Authority high degree of security. If renting from private landlord less secure - subject to the detail of the tenancy agreement and shorthold notices.
Who maintains and repairs the property?	No control over exterior maintenance - you may be responsible and have control over internal re-decoration.
What benefits are available?	Carer does not live with you and does not claim Carer's Allowance.

	<b>Maximum</b>	<b>Minimum</b>
Severe Disablement Allowance	£68.80	£68.80
Income Support Top-up	£82.50	£19.45
<b>Sub-total</b>	<b>£151.20</b>	<b>£88.25</b>
DLA Care	£67.00	£17.75
DLA Mobility Component	£46.75	£17.75
<b>Total</b>	<b>£264.95</b>	<b>£123.75</b>

Tenant claims Housing Benefit for housing costs. Note: The above will vary if carer lives with person or claims Carer's Allowance.

What outgoings are met by the individual?	All except repairs and maintenance.
What financial risks are there?	Rents change/go up quickly. Rents in private, not-for-profit and some Housing Association properties may exceed what Housing Benefit will pay.
What if you want to move?	May be possible to transfer within a Local Authority or Housing Associations stock. Difficult but theoretically possible to move to another public sector landlords property and move round the country. There are various agencies who help organise moves for 'public sector' tenants.
Are there any other important points? Pitfalls?	There is a risk of social isolation and loneliness if adequate support networks are not in place. Where the property is can be important - people living on large Local Authority estates may be vulnerable to harassment and victimisation.

## Outright Owner

What choice of property or space is there?	Complete within budget and availability of suitable property on market.
Can you choose your lifestyle?	Complete.
Can you choose who to live with?	Yes.
Can you choose who supports you?	From limited to total control depending on support source and funding. ILF/ Individualised budgets pay to individual and therefore allows direct employment and choice of staff.
How secure is the home?	Total - as long as keep up mortgage re-payments (if any).
Who maintains and repairs the property?	Full responsibility.
What benefits are available?	

	<b>Maximum</b>	<b>Minimum</b>
Severe Disablement Allowance	£68.80	£68.80
Income Support Top-up	£82.50	£19.45
<b>Sub-total</b>	<b>£151.20</b>	<b>£88.25</b>
DLA Care	£67.00	£17.75
DLA Mobility Component	£46.75	£17.75
<b>Total</b>	<b>£264.95</b>	<b>£123.75</b>

Plus ILF if eligible. Plus Income Support to meet interest only mortgage repayments if applicable.

What outgoings are met by the individual?	All.
What financial risks are there?	Not being able to keep up re-payments on mortgage. Fall in property value. If using an interest only mortgage paid through Income Support that interest rates rise faster than the DSS changes the standard interest rate used to calculate entitlements. If using an interest only mortgage that you will not be able to repay capital and/or re-negotiate a new mortgage at the end of the mortgage term.
What if you want to move?	All options possible - have an asset to help exercise choice.
Are there any other important points? Pitfalls?	Social isolation and loneliness are a risk. Getting an interest only mortgage met through income support is very difficult and depends on meeting the income support conditions - it is however slightly easier to get a mortgage than with Shared Ownership because there are more lenders.

## Disabled Owner Sub-Letting

What choice of property or space is there?	Complete within budget and availability of suitable property on market.
Can you choose how you live your lifestyle?	Complete.
Can you chose who to live with?	Yes - you select the person you sub let to.
Can you chose who supports you?	Limited to total control depending on support source and funding. ILF pays to individual and therefore allows direct employment and choice of staff.
How secure is the home?	Total security.
Who maintains and repairs the property?	Full responsibility.
What benefits are available?	As owner but the subletting of property will effect Income Support entitlement of the disabled owner. If the letting is a lodging arrangement whereby the person receives meals that are provided within the rent figure charged then the disabled owner will be able to keep £20 of the figure they charge to each lodger plus half of the difference between £20 and the charge made to each person. If the letting is without meals then the disabled owner will be able to keep a maximum of £14.55 if the charge is inclusive of heating and the remainder of the charge will be deducted from Income Support entitlement as listed before. Please note they must not be a close relative.
What outgoings are met by the individual?	All.
What financial risks are there?	As owner plus risk of tenants not paying/arrears/bad debts/causing damage.
What if you want to move?	All options possible.
Are there any other important points? Pitfalls?	This is basically the same as outright ownership but with some of the advantages and disadvantages of sharing a house. It can combat loneliness and isolation and provide a mechanism for a group of people to give each other mutual support. There are issues around the security of tenure of the tenant. Owner can sub let to a support tenant.

## Lodging, Fostering and Family Placement

What choice of property or space is there?	By negotiation - part of family
Can you choose how you live your lifestyle?	Flexible within the family.
Can you chose who to live with?	Depends on family composition and how many placements.
Can you chose who supports you?	Once family chosen, support comes from the family.
How secure is the home?	Not secure.
Who maintains and repairs the property?	Responsibility of family with whom individual lodges.
What benefits are available?	<ol style="list-style-type: none"><li>1. Supported by Housing Benefit payments</li><li>2. Paid family placement rate by local authority</li><li>3. Considered as care home for less than four residents</li></ol>
What outgoings are met by the individual?	Depends on funding source - initial discussion and access by SSD.
What financial risks are there?	Possible reliance on housing benefit and financial constraints attached.
What if you want to move?	Depends on individual need. Favoured as half way house to own tenancy or network housing. Used more for younger people at present.
Are there any other important points? Pitfalls?	N/A

If you require further information or have other queries contact Housing Options.

Housing Options, Stanelaw House, Sutton Lane, Sutton, Witney, Oxfordshire, OX29 5RY, United Kingdom  
Telephone: +44 (0)845 4561497 E-mail: [enquiries@housingoptions.org.uk](mailto:enquiries@housingoptions.org.uk)

Although we try to ensure that statements as to the law and other facts are accurate this report gives general guidance and does not aim to cater for individual cases. Housing Options and our sponsors cannot accept responsibility for any loss incurred as a result of relying on such statements, specific advice should always be obtained on individual cases.

© All rights reserved. No reproduction is permitted without written permission from Housing Options.