



Evaluation of Ownership Options'
Pilot Advice Service on
Disability Issues for Registered
Social Landlords Taking Part in
Scottish Government Funded
Shared Equity Provision

**EVALUATION OF OWNERSHIP OPTIONS'
PILOT ADVICE SERVICE ON DISABILITY ISSUES
FOR REGISTERED SOCIAL LANDLORDS
TAKING PART IN SCOTTISH GOVERNMENT
FUNDED SHARED EQUITY PROVISION**

Reid Howie Associates

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EXECUTIVE SUMMARY

Reid Howie Associates was commissioned by the Scottish Government in Summer 2008 to carry out an evaluation of a pilot advice service on disability issues provided by Ownership Options for Registered Social Landlords (RSLs) taking part in Scottish Executive (now Scottish Government) funded shared equity provision in Scotland. The pilot service provided advice, support and guidance to RSLs across Scotland, to try to maximise the impact of the development of the “Homestake” shared equity schemes on the housing circumstances of disabled people. The evaluation took place from June - August 2008.

Background

It has been recognised that disabled people face a range of barriers to housing, and in 2005 the (then) Scottish Executive launched the “Homestake” schemes (one addressing new supply properties and the other supporting purchases in the open market in designated areas). These schemes were intended to make it easier for people facing difficulties in purchasing property, with first time buyers and disabled people as key target groups. It was recognised that some RSLs may face difficulties in involving disabled people in shared equity, and the pilot advisory service was developed to address this. Ownership Options provided the service during the period from July 2006 – March 2008.

The evaluation

The overall aim of the evaluation of the pilot service was identified as being to:

“evaluate how effective the service has been at meeting its aim and objectives, and to identify options for ensuring operators of Government funded shared equity provision respond to the needs of, and are accessible to, disabled households in future.”

The evaluation involved a number of strands, which included:

- Examination of documentary evidence.
- Interviews (32) with: Ownership Options staff and Board members (3); RSLs who received support and advice (11); RSLs who were involved in shared equity but who did not use the service (10); Scottish Government staff (1); and other stakeholders (7).
- A postal survey / written material from RSLs who received support and advice (5).
- Exploration of work in other areas.
- Examination and discussion of a draft guide prepared as part of the pilot.

The main findings

The evaluation gathered a range of information about the operation of the pilot service, perceptions of the achievements and effectiveness of this, and suggestions for the way forward. The main findings are summarised below.

The work undertaken

Over the period of the pilot service, Ownership Options delivered the following:

- 4 roadshows / awareness sessions (November 2006).
- Preparation of a leaflet for RSLs.
- 4 newsletters (January 2007 – January 2008).
- Preparation of a website area.
- Presentations, workshops and training sessions to some individual RSLs, other bodies, conferences and network meetings.
- Direct assistance to 38 RSLs over the 2 year period, varying from one-off responses to queries (estimated to be a third to a half of these) to more detailed support and assistance with individual cases.
- Operation of a “hotline”.
- Assistance to some other types of organisations.
- Development of a draft written guide.

The need for, and nature of the service

The evaluation found a generally shared view that there had been a need for this service, to support the implementation of the Homestake schemes. The role and remit of Ownership Options and its expertise suggested that the organisation had been well-placed to provide this. The types of work undertaken by the pilot service (awareness-raising, advice and support and casework) appear to have been appropriate for the needs identified. Although the focus of the pilot project was primarily upon support to RSLs, it was also clear that some work had been done with other stakeholders and disabled people themselves (as part of the support provided to RSLs with individual cases). Overall views of the service from those who received input (RSLs and other stakeholders), were positive. Most found it useful, believed the service was good, and were positive about work done with clients. The development of information (such as that contained in the draft good practice guide) was widely seen to be useful, and the evaluation gave a clear indication of the nature and content of such a document.

Addressing the aim and objectives of the service

The aim of the service was to:

“Plan for, target and directly assist disabled people to purchase homes under the Homestake scheme”.

Ownership Options was set 3 specific objectives by Communities Scotland. These were to enable RSLs to:

- Incorporate the specialist issues affecting disabled people when they are establishing the strategic and local market context for shared equity and identifying target groups.
- Integrate the needs of disabled people when identifying appropriate locations, types and prices for new housing developments.
- Directly help disabled people who may rely on unconventional income sources, have legal capacity issues, or have particular housing issues when buying a shared equity home.

In addition, Ownership Options was required to provide a draft good practice guide on the use of shared equity for disabled people by RSLs.

The evaluation found evidence of achievements in relation to a range of issues linked to the aim and objectives of the pilot service, particularly with those RSLs which were most closely involved. It also found that the pilot service had addressed its contractual obligations.

While the aim and objectives were not directly measurable in themselves, the evaluation found evidence of the achievements of the service in a range of issues which linked to these. A number of strengths and weaknesses (or potential areas for development) were identified.

There was evidence of the service having had some achievements in:

- Promoting and providing the service.
- Raising awareness and knowledge of disability issues and shared equity with some RSLs and others.
- Developing practice within some RSLs and others, including skills, confidence and capacity, and other aspects of policy and practice.
- Enabling the use of shared equity by a small number of disabled people.

There were positive views of the different strands of the work as well as positive views of the service overall. Ownership Options was found to be well-regarded.

There were also some limitations to these achievements, however, or aspects of the service which were seen to have been less successful, and these included:

- Variations in awareness and levels of use of the service, and constraints to service use.
- Some remaining gaps in awareness and knowledge of disability and shared equity issues.
- A limited impact on RSLs' policy and practice, with problems in developing organisation-wide capacity, targeting "key influencers" and sustaining developments.
- A low number of RSLs overall who were involved in providing shared equity for disabled people, and a low number of disabled people purchasing homes using shared equity.

The main overall areas in which there was seen to have been more limited success, therefore, related not to the impact upon the individual RSLs who worked closely with Ownership Options, but to the apparently more limited broader impact of the service across RSLs on raising awareness, changing broad policy and practice and mainstreaming shared equity for disabled people.

Limitations and constraints

A number of factors constrained the pilot service, including: a lack of clarity of its role and expectations; a lack of clear deliverables, inputs and costs; a lack of a strategic, structured and proactive approach to delivery; staff changes and shortages; timing issues with some aspects of the input; and limited consideration of the effectiveness of the service in the course of its implementation. There were also a range of external constraints, such as the general lack of accessible housing and other barriers for disabled people. Within these constraints, the level of commitment to the work by Ownership Options was recognised.

Added value

The pilot service was found to have addressed its contractual obligations and to have provided “added value” to justify the separate funding,, although the unknown factor is whether or not more could have been achieved within the level of resources had a more proactive approach been taken to promoting the involvement of disabled people in shared equity.

The need for future provision

The evaluation found a clear view that there is a continuing requirement for the provision of advice and support relating to disability and shared equity. Many respondents identified the potential value and relevance of shared equity to disabled people, while highlighting a number of current barriers to its implementation. It was also widely agreed that RSLs do not yet have sufficient knowledge to make service provision unnecessary. There was also a common view that advice and support should extend beyond provision to RSLs themselves, to include other stakeholders and disabled people (including, for example, local authorities in the development of Strategic Housing Investment Plans).

Overall, there was seen to be a need for a combination of: continuing strategic development; awareness raising and training; the input of specialist information and advice; and casework. There was seen to be a need for the provision of a specific service, using a range of forms in combination, including: face to face, telephone (e.g. helpline) and e-mail support; internet information; a written guide (to include a range of issues identified in the evaluation); and other written material (e.g. a series of leaflets or booklets; newsletter; guidance notes; training tools etc.).

There was seen to be a need for national and local support (although it was recognised that some local areas currently lack the appropriate infrastructure to do this). The need for a proactive approach and for clarity of roles and responsibilities between national and local organisations, along with a need for close links and joined-up working was identified. There was a common view that a specialist advice and support service would be unlikely to be self-financing.

A number of issues were identified by respondents of all types which it was argued should be wider priorities in developing housing work with disabled people. A number of wider developments to shared equity were also identified by respondents of different types as being required.

Recommendations

The full report makes a number of recommendations, based upon the findings. These recommendations are summarised below.

In terms of the **overall provision of advice and support** relating to disability and shared equity, the report recommends that: some form of service should be provided at a national level, focusing on developing understanding of the issues, providing support and developing a national strategic approach; consideration should be given to who should carry out this work (and to capacity issues); direct support should be provided at a local level to RSLs and disabled people with individual cases, but there will be a need for local gap-filling by the national service where there is a lack of funding, capacity or a suitable local organisation.

In terms of the **nature of services**, the report recommends that a national service should provide: overall direction and strategy, and links to other relevant work; promotional work, information, awareness-raising and training; policy and specialist case by case advice and support (including a helpline) to relevant local organisations; gap-filling casework; networking; and the development of data about housing needs. Local services should develop: advice and information to disabled people and relevant organisations; community profiling; joint working and a coherent local approach; casework; and the identification of other sources of support, with referrals made to these services.

In terms of the **management and operation of services**, the report recommends: a clear set of aims, objectives and targets for services; a proactive approach to developing shared equity work; monitoring of progress; identification of the best means of funding provision; development of close links between national and local providers and to the core service provided by Ownership Options; clarification of the roles and responsibilities of relevant national and local organisations; and the collection of feedback on the use of information by those organisations targeted.

In terms of the **development and production of a good practice guide**, the report recommends that such a guide should be developed and that it should be: based on the existing draft document and amended to reflect the comments made; aimed at a range of relevant organisations; and part of a range of types of information and support.

The report also makes a number of recommendations relating to **overall developments in disability, housing and shared equity**. These include that: there should be a strategic approach to shared equity for disabled people (which, at a local level, could be through the Strategic Housing Investment Process); a mapping exercise should be carried out of organisations across Scotland with a role in the promotion of shared equity to disabled people; each local area should develop a list of relevant service providers and organisations; a register of disabled people with an interest in shared equity should be developed Scotland-wide, and RSLs and other organisations should register the housing that they have available; there should be clearer monitoring of shared equity sales; information should be required on shared equity properties constructed to lifetime homes or equivalent standard and the sale of these; and the recently revised LIFT guidance should be examined by a specialist in housing and disability issues in terms of whether it meets the needs of RSLs and addresses issues for disabled people (and revised if required).

The report also suggests that all relevant organisations should continue to **address wider barriers to housing for disabled people** in a range of ways, including by: making consideration of issues for disabled people a priority; developing and promoting accessible and affordable housing; involving disabled people in housing policy and practice (particularly in terms of local housing strategies and related processes); promoting partnership working; providing resources to develop housing to meet the needs of disabled people; challenging and changing inappropriate attitudes to disability and shared equity; and developing policy and practice to tackle other barriers to participation and independent living by disabled people.

The findings of the evaluation, presented in detail in the body of the report, can help to inform relevant work in this area in the future, and can help to ensure that the development of such work addresses the needs of disabled people.

SECTION 1: INTRODUCTION AND BACKGROUND

- 1.1 This report presents the findings of an evaluation of a pilot advice service on disability issues for Registered Social Landlords (RSLs) taking part in Scottish Executive (now Scottish Government)¹ funded shared equity provision in Scotland. This was provided by Ownership Options from July 2006 – March 2008.
- 1.2 The report is in 6 main sections, with 2 annexes, as follows:
- Introduction and background (Section 1).
 - Methodology (Section 2).
 - The nature of the service and the work undertaken (Section 3).
 - Addressing the aim and objectives of the service (Section 4).
 - The need for support and the way forward (Section 5).
 - Conclusions and recommendations (Section 6).
 - Bibliography (Annex 1).
 - Abbreviations (Annex 2).
- 1.3 The remainder of this section provides information about the background to the pilot, housing issues for disabled people, shared equity and the nature of the evaluation.

Background

- 1.4 The provision of appropriate housing for disabled people is an essential component of social inclusion and independent living. This has been increasingly recognised in recent years, along with a perception that current provision is not addressing these needs fully. Many disabled people live in unsuitable accommodation, which may have a wide range of impacts on their quality of life and on their opportunities for employment or social interaction (Leonard Cheshire Disability, 2008).
- 1.5 Disabled people remain largely excluded from the open housing market, and remain reliant on social housing (The Scottish Council Foundation, 2005). A report entitled “Mind the Gap”, commissioned for Communities Scotland² in 2004 showed that disabled people were half as likely to own a house with a mortgage, and twice as likely to live in the social rented sector than non-disabled people (Disability Rights Commission, 2007). Overall, only 21% of households containing at least one disabled person were found to own their own homes (Communities Scotland, 2004).
- 1.6 In order, in part, to address some of these issues, the (then) Scottish Executive, as part of the implementation of the policy document “Homes for Scotland’s People” (Scottish Executive, 2005), developed 2 shared equity schemes designed to make it easier for those facing difficulties in purchasing property. These “Homestake” schemes were launched in 2005, with one addressing new supply properties developed by RSLs and

¹ In September 2007, the name of the Scottish Executive was changed to the Scottish Government. Generally, the term Scottish Government, is used except where the reference relates to the period prior to September 2007, where Scottish Executive is used.

² Communities Scotland was abolished on 31st March 2008 and most of its functions were transferred to the core Scottish Government.

the other a pilot scheme supporting purchases in the open market in designated areas. First time buyers and disabled people were key target groups for the schemes.

- 1.7 It was recognised, however, that there may also be a need to provide advice, support and guidance to RSLs across Scotland, to maximise the impact of the development of these schemes on the housing circumstances of disabled people. Ownership Options was commissioned to provide this service, and offered an on-demand service to RSLs from July 2006 to March 2008. This evaluation focuses on the pilot service which was delivered during that period. Before providing further details of the provision made by Ownership Options, however, further details are given relating to some of the key housing issues for disabled people, some key developments to address these issues, and the nature of shared equity provision.

Housing issues for disabled people

- 1.8 For some disabled people, gaining access to housing which meets their individual needs can be far from straightforward. While there is a high level of need for accessible and/or adapted property, the shortage of appropriate and accessible accommodation in Scotland is well-documented, with a significant disparity between the number of households requiring physically accessible property and the number of appropriate properties available. Although one in 3 of Scotland's households contains at least one disabled person, it was estimated that there was a shortfall of more than 200,000 accessible properties in Scotland (Communities Scotland, 2004) and that, at current rates of progress, the shortage would get worse, not better. This will be exacerbated in the future by demographic changes which will lead to a significant rise in the number of older people, many of whom will have some form of mobility impairment and who will require housing suitable to their needs.
- 1.9 Disabled people face a wide range of barriers to buying their own homes (not least the shortage of adequately barrier-free houses on the market noted above) but also including³:
- Difficulties in obtaining mortgages.
 - Low income.
 - Reliance on benefits (which may be complex, and may be poorly understood by lenders).
 - The impact of illness on work patterns, and hence income.
 - Higher living costs.
 - Lack of savings.
 - Lack of, or irregular work histories.
 - Not having a house to sell.
 - Lack of credit history.
 - Difficulties in relation to, for example, viewing properties.
 - Not being taken seriously as credible purchasers by sellers, solicitors and agents.
 - Lack of experience in the purchase process, and, in some cases, a lack of confidence.

³ Drawn from a wide variety of sources.

- A need to be close to services, or to family support networks, which restricts choices.
 - Adaptations leading to a premium being sought by the seller.
- 1.10 In terms of the impact of these barriers, both Inclusion Scotland (Inclusion Scotland, 2005) and a report for the Prime Minister’s Strategy Unit (Office for Disability Issues, 2005) noted that inappropriate or poor housing can increase the impact of an impairment, or can be a causal factor in disability. A Demos report (Demos, 2005) suggested that 40% of disabled people felt that their housing made them unnecessarily dependent on others. More broadly, in terms of the promotion of equality, social inclusion and independent living, disabled people clearly need to have access to real choices about where they live and the type of housing which they occupy.

Legislative and other changes

- 1.11 A range of legislation in recent years has identified some of the needs of disabled people and has made some changes to address these barriers. While this report will not discuss the details of these changes, it is important to note the overall context within which the work by Ownership Options took place. For example, the Disability Discrimination Acts of 1995 and 2005 (DDA) brought changes to housing rights and duties. Assessments for local housing strategies require to cover the need for, and availability of, housing for disabled people, with steps being taken to address any shortfalls and mismatches, although research for the Disability Rights Commission (DRC) in 2007 suggested that the reality falls some way short of this. The Housing (Scotland) Acts 2001 and 2006 both brought significant changes in the ways in which housing for disabled people is built, maintained and managed, with a series of responsibilities being placed on landlords in the public and private sectors.
- 1.12 More widely, the previous Scottish administration’s “Partnership Agreement” expressed a commitment to ensuring that more homes are barrier-free, and the concept of enabling people to live in their own homes has been emphasised in other documents. The current Scottish Government has carried on, and in some ways extended this level of commitment to independent living.
- 1.13 The Housing (Scotland) Act 2001 placed a responsibility on local authorities to develop local housing strategies. These have now been supplemented by Strategic Housing Investment Plans which local authorities first prepared in November 2007, and which, from 2009-10, will impact on the allocation of funding through the Scottish Government’s Strategic Housing Investment Framework. One strand of the Strategic Housing Investment Plans relates to planning for and delivering housing for a variety of groups including disabled people whose needs may not be met by mainstream developments. Clearly, it is too early to assess what impact this process may have on the supply of housing suitable for the needs of disabled people.

Shared equity in Scotland and the Homestake schemes

- 1.14 Various schemes existed in Scotland prior to 2005 to allow potential purchasers to move into home occupation. These included the Housing Association Grant (HAG) to RSLs to build for shared ownership, Grants for Rent and Ownership (GRO) grants paid to developers to discount the price of new properties and the Rural Home Ownership grants to individuals in rural areas to enable either building or purchasing a home

(Communities Scotland, 2004). Local authority and non-charitable RSL tenants have, until recently, also had the right to buy their property assuming certain conditions are met (Bramley, 2007).

- 1.15 In 2004, the Scottish Executive undertook a review of affordable housing in Scotland (Scottish Executive, 2004). This highlighted a range of issues which impacted on the affordability of homes in Scotland, including house price inflation, a lack of available land and a lack of investment in social housing. The review suggested that the problem of affordable housing was then worsening, evidenced by an overall reduction in first time buyers, and the size of the deposits which were being required to secure houses on the open market.
- 1.16 In September 2005, the then Scottish Executive implemented a shared equity scheme in Scotland, which was then called Homestake⁴. A scheme similar to Homestake (called “HomeBuy”) has run in various forms in Wales since 1995 and England since 1999, thus predating the scheme in Scotland. It has a similar overall objective, although the actual detail of the operation of the scheme is different. Homestake was:

“a shared equity scheme aimed at helping people on low incomes who wish to be homeowners but whose financial resources are insufficient to meet their needs because of local housing market prices.” (Communities Scotland, 2005)

- 1.17 The basis of shared equity is that purchasers are enabled to buy a property through being required to invest only part of the actual purchase price. The family owns the property but is only required to take a lesser stake in its purchase, with an RSL contributing the remainder. If a property is subsequently sold, over the period covered by this research, part of the sale price is returned to the RSL, and can be used for further investment, including investment in more shared equity properties (Communities Scotland, 2008). Since April 2008, the equity stake has been taken in the name of Scottish Ministers rather than an RSL, and part of the sale price would be returned to the Scottish Government and recycled into the Affordable Housing Investment Programme.

The basis of Homestake

- 1.18 Homestake was, as noted earlier, designed to allow those on a low income to buy homes. The scheme had 2 basic variants. These were: the new supply shared equity scheme, which involved either RSLs building or buying in new properties specifically to offer for sale on a shared equity basis; and the open market shared equity scheme, which allowed a qualifying applicant to buy a home which was being offered for sale on the open market⁵.
- 1.19 Although there were variations in the detail, both schemes required an applicant to provide a stake between a pre-designated minimum and maximum level (usually 60% and 80%) with the balance being provided by the RSL. These limits were different in

⁴ In early 2008, Homestake was re-launched under the name LIFT (the “Low-cost Initiative for First-Time Buyers”). During virtually all of the period covered by this research, the scheme was known as Homestake. For the sake of clarity, “Homestake” will be used throughout this report, except where specific reference is made to LIFT.

⁵ The basis of the current LIFT schemes is virtually identical.

some circumstances. With the agreement of the grant provider, RSLs could accept a minimum stake of 51% to reflect the specific additional housing costs faced by disabled people. The contributions of each party represented their respective shares in the property. Owners are responsible for all aspects of the maintenance of shared equity properties, including factoring charges where these apply in new developments, as well as insurance.

- 1.20 Although a shared equity property is owned outright by the purchaser (and no on-going payment is made to the RSL), both Homestake schemes required that, when the property was sold, the proceeds were split between the RSL and the seller, in accordance with the respective equity shares taken. These matters were set out in the Homestake Administrative Procedures for the schemes and have been carried forward into the new LIFT scheme (Scottish Government, 2008; Communities Scotland, 2005).
- 1.21 All new housing developed through the Homestake scheme was required to meet the basic Housing For Varying Needs standard although the guidance also stated that the enhanced standard should be considered where appropriate. The basic standard was designed to meet some of the needs of both older people and ambulant disabled people both at the time of construction, and over time. The enhanced standard also provided for additional needs beyond this basic level, for example, in relation to step-free design and increased clearances. The enhanced standard was designed to meet the needs of older and ambulant disabled people, and wheelchair users.
- 1.22 Following changes to Scottish Building Standards in 2007 and 2008, houses currently being constructed under the LIFT scheme now meet or exceed the enhanced Housing for Varying Needs standard.⁶
- 1.23 The Homestake scheme was particularly targeted at first time buyers, but disabled people were also targeted. For example:

“... Homestake may be able to help you if you are looking for a new home after a significant change in your household circumstances or if you are disabled and own a house which doesn’t suit your needs” (Communities Scotland, 2005).
- 1.24 In relation to shared equity and disabled people, it is important to bear in mind that the term “disabled people” encompasses a wide range of family circumstances. In the context of shared equity, this can effectively encompass any family member with a significant impairment which has an impact on their housing circumstances.
- 1.25 The new supply shared equity scheme is available throughout Scotland. The number of properties available through the scheme varies considerably from area to area on the basis of a market assessment carried out by RSLs and local authorities, and with the approval of the Scottish Government.

⁶ Houses currently being built through LIFT also meet or exceed the Lifetime Homes Standard, a set of 16 basic criteria covering car parking, access paths, entrances, manoeuvrability and access to controls and which is in common usage as representing a house suitable for a disabled person who requires to use a wheelchair.

1.26 Following an initial pilot in the city of Edinburgh and the Lothians, the open market shared equity scheme was rolled out⁷ to a number of other local authority areas, although still covering a minority of Scotland. From January 2008, the areas in which open market shared equity has operated are: Aberdeen City; Aberdeenshire; The City of Edinburgh; East Lothian; Highland; Midlothian; Moray; Perth and Kinross; Stirling; and West Lothian. This scheme is managed on behalf of the Scottish Government by 3 RSLs, Albyn Housing Society Ltd (in Highland), Grampian Housing Association (in the North East) and Link Homes (in the remaining areas).

The work of Ownership Options

1.27 Ownership Options was established in Edinburgh in 1997 with a Scotland-wide remit, and the service aims to:

“provide a centre of knowledge, expertise and advice to assist disabled people overcome the barriers they face when entering or remaining in owner occupation”. (Ownership Options Annual Report, 2006/7)

1.28 Ownership Options is a not for profit organisation led by a board of directors, the majority of whom are disabled, or are nominated by disability organisations. Its main funders are the Scottish Government and a small number of local authorities.

1.29 Ownership Options has a number of main areas of work, and these are:

- Providing advice and information about home buying for disabled people and their carers.
- Co-ordinating individual home buying projects.
- Lobbying to remove the financial, legal and practical barriers to ownership.
- Providing training and consultancy for the public and private sectors.

1.30 From July 2006 to March 2008, Ownership Options provided the pilot advice service on disability issues for RSLs taking part in shared equity provision which is the subject of this evaluation. The background to, and the basis of the service are described in detail in Section 3.

The evaluation

1.31 It was recognised that a pilot service such as this would require evaluation, and this took place from June-August 2008. The evaluation had a number of strands, as follows:

- Examination of documentary evidence.
- Interviews with Ownership Options staff and Board members.
- Interviews with RSLs who received support and advice⁸.
- A postal survey of RSLs who received support and advice.
- Interviews with RSLs who were involved in shared equity but who did not use the service⁹.

⁷ The scheme is still technically a “pilot” even though the area has been extended.

⁸ These are described in this report as “participant RSLs”.

⁹ These are described in this report as “non-participant RSLs”.

- An interview with a member of Scottish Government staff.
- Interviews with other stakeholders.
- Exploration of work in other areas.
- Examination of a draft guide, discussion of the draft guide at a workshop, and identification of suggested amendments to this.

1.32 The methodology is described in detail in Section 2 before presenting the findings of the evaluation in Sections 3-5 of the report.

SECTION 2: METHODOLOGY

2.1 The Ownership Options pilot service on disability issues for RSLs taking part in Scottish Executive funded shared equity provision in Scotland ended in March 2008, and this evaluation sought to assess the effectiveness of the service, and to learn lessons for future work in this area. This section provides details of the methodology which was used to carry out the research.

Aim and objectives of the evaluation

2.2 The overall aim of the evaluation was identified as being to:

“evaluate how effective the service has been at meeting its aim and objectives, and to identify options for ensuring operators of Government funded shared equity provision respond to the needs of, and are accessible to, disabled households in future.”

2.3 Within this, the evaluation had a number of specific objectives, as follows:

- To examine whether the aim and objectives of the service have been met. This should identify any strengths and weaknesses in the overall service provided, including consideration of implementation and process issues.
- To explore the usefulness and appropriateness of the draft good practice guide, identifying any strengths and weaknesses.
- To identify options for ensuring that operators of Government funded shared equity provision actively consider the needs of, and are accessible to, disabled households in the future.

2.4 The methodology which was adopted to achieve these aims and objectives is detailed below.

2.5 It was agreed at the outset that, as the service was targeted at RSLs rather than directly at disabled people, the methodology should focus on this group. The work was never intended to be an evaluation of the work undertaken by RSLs, and, for this reason, no interviews were undertaken with disabled people. As will be set out later, some discussions were held with relevant disability organisations in order to set the work in a wider context.

The methods used

2.6 A number of methods were used in combination, and details are provided of each of the separate strands.

Examination of documentary evidence

2.7 One of the ways of identifying the nature of the work undertaken during the pilot service was through the examination of background information and documentary evidence. A large amount of detailed material was provided by the Scottish Government and Ownership Options, which included:

- Correspondence relating to Ownership Options’ work with individual RSLs.

- A diary of activities carried out by the service (kept by Ownership Options).
- The draft good practice guide (“An Equal Share”).
- Grant offers / correspondence.
- Guidance note from Communities Scotland to RSLs about the pilot service.
- Homestake Administrative Procedures (Communities Scotland).
- List of RSLs in Scotland.
- List of RSLs participating in shared equity schemes.
- Newsletters produced as part of the service.
- Ownership Options’ Homestake Manual.
- Ownership Options’ Homestake Service (June 2006).
- Ownership Options’ progress reports to Communities Scotland.
- Ownership Options’ report to Communities Scotland on completion of the pilot (April 2008).

2.8 This information was examined in detail, in order to identify the work undertaken through the service, as well as any issues arising in the course of the pilot which had been documented.

Interviews with Ownership Options staff and Board members

2.9 It was recognised that the views of Ownership Options staff and Board members were important in identifying the work undertaken and in exploring their perceptions of the achievements of the service. Face to face interviews were carried out with the interim Director of Ownership Options and 2 Board members.

2.10 A preliminary discussion was held with the interim Director of Ownership Options, in order to clarify the scope of the evaluation and to gather details of some of the work which had been undertaken (and particularly to identify those RSLs which had been particularly involved, which it was considered should be approached). A formal face to face interview was carried out with the interim Director later in the evaluation, which explored views of: the background to the service; staffing and management issues; the work undertaken; the perceived impact of the work; links to other work and organisations; the costs of the service; and the way forward. Face to face interviews were also carried out with 2 Ownership Options Board members who were identified as the most appropriate contacts for such a discussion.

2.11 By the time of the evaluation, all of the staff who had worked specifically on this service had ceased to be employed by Ownership Options, making it inappropriate to seek their views. While this was unfortunate, the interviews with other stakeholders and the detailed records provided a comprehensive account of the work of the pilot, and the interim Director and the Board members provided more detailed information about the overall work of Ownership Options and specific issues arising.

Interviews with participant RLSs

2.12 Interviews were carried out with 11 participant RSLs (slightly higher than the 10 originally sought). These interviews comprised a mix of face to face and telephone discussions (depending on the preference of the respondent or the practicalities of contact within the timescale).

- 2.13 The views of this sample of RSLs who participated in the scheme provided key information for the evaluation of the achievements of the service. A list of participant organisations (which had been provided by Ownership Options to the Scottish Government at the end of the pilot period) identified 27 RSLs which had received some form of input. In the early discussion with the interim Director, a sample of 10 RSLs was identified for interview, on the basis that they had had the highest level of involvement with the service.
- 2.14 These RSLs were approached by e-mail and their participation sought. Detailed interviews, generally lasting around 40-50 minutes, were then completed with 9 of these organisations in the first instance, and another provided written material about their involvement. As will be noted later, further telephone contact was made with a small follow-up list of 6 RSLs, from which a further 2 interviews were completed.
- 2.15 The nature of the interview (i.e. whether it was face to face or telephone) appeared to have no impact upon the content, and the discussions explored respondents' views of: their involvement in shared equity; their involvement with the Ownership Options pilot service; the specific strands of the pilot service; support needs of RSLs; and the way forward. The interviews provided a good indication of these organisations' views of the service provided.

Postal survey of participant RSLs

- 2.16 Written material was provided by 5 additional participant RSLs (4 through a postal survey, which had a response rate of around a quarter, and one in response to the request for a telephone interview).
- 2.17 Overall, therefore, the views of 16 participant RSLs were gathered during the evaluation through the interviews and postal survey, most of these in considerable detail. This represents well over half of the 27 RSLs identified as having received some input, and is considered to provide a good indication of their detailed views. In terms of the evaluation, it was also vital to ensure that any of those RSLs wishing to express a view were given the opportunity to do so, and this was the case.
- 2.18 In terms of the use of the postal survey, it was considered important to provide an opportunity to the 17 RSLs who were identified as having received support through the pilot service, but who were not in the interview sample. A brief postal questionnaire was circulated to these organisations on 4th July 2008, with a return date of 30th July. A covering letter also offered the option of responding by e-mail or contacting RHA for a telephone discussion. The questionnaire explored their views of: their involvement in shared equity; the Ownership Options pilot service; RSLs' support needs; and the way forward. By the end of the period, however, only 3 additional RSLs had provided their views in this way. While this was a very low number, it had been anticipated that this may be the case, as these RSLs had been identified as having had more limited contact with the Ownership Options pilot service. Additionally, staff changes and the fact that the research was carried out over the summer holiday period may also have constrained their participation.
- 2.19 Amongst the 14 participant RSLs which did not reply, one was identified as being part of a group from which a response had already been received. As noted earlier, a short telephone follow-up was carried out in early August with a further 6 which were

considered from the diary material to be the likeliest to recall their contact with Ownership Options. These RSLs were asked if they would answer some questions by telephone, exploring the key areas (and, as noted, 2 agreed to do so). Additionally an e-mail follow-up was sent to the remaining 7 RSLs, requesting their return of the questionnaire. This follow up yielded one additional completed questionnaire.

Interviews with non-participant RSLs

- 2.20 Interviews were carried out with a total of 10 “non-participant” RSLs which were involved in shared equity, but which had not had assistance from the Ownership Options pilot service. This was the size of sample sought from this group.
- 2.21 A list of all RSLs in Scotland involved in shared equity was provided, and the 27 organisations which had received support were removed from the list. This left a total of 26 RSLs which had been involved in shared equity but which had not participated in the service, and all of these organisations were approached by e-mail. The nature and purpose of the evaluation was explained to them, and their participation in a short telephone interview was requested. Although it had been anticipated that it may be difficult to secure the involvement of these RSLs in this strand of the research, a total of 12 non-participant RSLs responded to indicate that they would be willing to take part in this way, and 10 interviews were achieved.
- 2.22 The interviews generally lasted 15-20 minutes and explored issues such as: their involvement with shared equity and disabled people; their awareness of Ownership Options and the pilot service provided; RSLs’ support needs; and the way forward. These interviews also generated a large amount of qualitative material, particularly in terms of perceived support needs.

Interview with Scottish Government staff member

- 2.23 One member of Scottish Government staff was interviewed. The respondent had been involved with the pilot service at the time of its inception and operation and was responsible for managing the pilot service. The interview explored their views of issues such as: the background to the pilot service and the need for this; staffing and management issues; the impact of the service; links to other work and organisations; costs and budget; and future developments. The information gathered also helped to provide further details of the nature and operation of the service.

Interviews with other stakeholders

- 2.24 A total of 7 interviews were carried out with other stakeholders (again reflecting the level of input sought). It was recognised that it would be useful to gather the views of a small number of independent stakeholders about the pilot service, and, more broadly, whether and how it may have contributed to the likelihood that disabled people would be able to purchase housing. Interviews were held with representatives of: 2 local authorities; the Equality and Human Rights Commission (EHRC); Glasgow Centre for Inclusive Living (Accessible Housing Solutions); and 2 Disabled Persons’ Housing Services. Although it had also been intended to include representatives of a local disability forum, it was suggested by the forum approached that they would be unable to provide detailed input on these issues, and a discussion was held instead with a representative of the Scottish Disability Equality Forum.

- 2.25 These interviews varied in length, but were generally very detailed and most lasted 1-2 hours. The issues examined included: the involvement of the organisation in disability issues and shared equity; the housing issues facing disabled people; awareness of Ownership Options and the pilot service; perceptions of the service; the need for support to organisations working with housing and disability issues; and the way forward. Again, a wealth of detailed information was provided, particularly in relation to promoting shared equity for disabled people in the overall context of addressing housing and disability issues.

Exploration of work in other areas

- 2.26 It was also considered that there would be merit in looking at other experiences both in Scotland and in England and Wales. A small scale examination was carried out which focused on identifying any materials available about such provision. This was undertaken largely through an internet-based approach (as the information required was generally available on-line).

Examination of the draft good practice guide

- 2.27 Finally, one of the specific objectives of the evaluation involved exploring the usefulness and appropriateness of a draft good practice guide which Ownership Options had prepared as part of the pilot, identifying any strengths and weaknesses.
- 2.28 It was recognised that it was important to involve RSLs and other key stakeholders in this process, and this was carried out by convening a small workshop involving participants from: Ownership Options; a local authority; an RSL; the Scottish Disability Equality Forum; the Scottish Government; and RHA (who facilitated and noted the proceedings).
- 2.29 Prior to the workshop, the draft guide was formatted and circulated to participants, along with a small number of questions which explored: the need for the guidance; sources of information to RSLs; potential uses of the guidance; the format; content; length and depth; “readability”; and the use of examples.
- 2.30 The workshop discussion was held at Ownership Options’ premises in Edinburgh on 6th August 2008 and lasted around 2 hours. The proceedings were recorded (with the permission of all participants) and a note produced which was circulated for comment. Participants were also given the opportunity to pass any additional comments to RHA following the event. A representative of one RSL who had intended to attend the event, but was unable to do so, was also offered the opportunity to make comments afterwards.
- 2.31 In addition to the workshop, RHA also assessed the draft guide separately, bearing the following in mind: plain English standards; good practice in disability issues; and proofing requirements. A large number of comments were made through both means of assessment, and these should assist in consideration of the development of any written guide in the future.

Analysis and presentation of the data

- 2.32 This was a small-scale, largely qualitative evaluation of the pilot service provided by Ownership Options to RSLs. As such, the method of analysis of the data reflected this, and largely involved the identification of the range and depth of views expressed in the interviews about each of the key issues explored.
- 2.33 As all of the interviews covered similar areas, an analysis framework was created which “mapped” the questions in each interview to the overall themes of the report. All of the responses to a theme were then considered together, and common views identified, along with those which were expressed either by an individual or a minority of respondents.
- 2.34 In a small scale qualitative study such as this, it is important that all of these views are presented in the report and that the issues raised and suggestions made are fully reflected. It is not appropriate to attempt to provide a quantitative account of the material (other than to identify broad patterns of views, or to present specific information about participant organisations). Generally, however, the report uses terms such as “a number of”, “some of” and “many” respondents to provide an indication of the range and depth of views which were expressed, without using inappropriate quantitative references.
- 2.35 The material from the documentary information was examined and summarised by types of work carried out by Ownership Options, and any emergent issues which may have affected the operation of the service were highlighted.
- 2.36 Generally, in the presentation of the data, when making reference to awareness or use of the service and to its impact upon service users, reference to “other stakeholders” relates to those identified at para 2.23 above. Specific views expressed by the Scottish Government and representatives of Ownership Options have been identified separately where appropriate. In Section 5, however, where the focus of the comments is on the way forward, references to “other stakeholders” also include the views of representatives of Ownership Options, where they expressed a view, as they are “other stakeholders” in this context.
- 2.37 In relation to the guide, all of the general and detailed comments which were made were passed to the Scottish Government. A summary of the general issues relating to the guide has been included in the report in the discussion of views of the way forward.
- 2.38 The use of all of these methods provided considerable information which enabled the evaluation of the pilot service, and the findings are presented in the following sections of the report.

SECTION 3: THE NATURE OF THE SERVICE AND THE WORK UNDERTAKEN

3.1 This section identifies the issues which the pilot service was designed to address, as well as detailing the development of the initiative, and the nature of the work undertaken.

Issues for RSLs in developing shared equity for disabled people

3.2 Ownership Options had recognised at the outset that a number of aspects of the Homestake scheme would require specialist knowledge, both about disability issues, and about the shared equity processes involved. More broadly, Ownership Options considered that some RSLs may find it difficult to identify the market demand for houses built to lifetime homes standard, to plan for these and to market them once completed. It had been argued that it would probably be unreasonable to expect RSLs to have this, or to develop it in isolation of some form of central support.

3.3 Echoing the views of Ownership Options, respondents to this evaluation identified a range of issues which some RSLs faced in the provision of shared equity to disabled people, including:

- A lack of specialist knowledge of disability issues.
- A lack of awareness of the housing needs of disabled people.
- A lack of awareness about the potential for shared equity to provide a solution to the housing needs of some disabled people.
- A lack of specialist knowledge of the procedures within the Homestake scheme relevant to disabled people.

3.4 In its early discussions with Communities Scotland, Ownership Options suggested that the main areas of specialist input would be likely to relate to the exceptions within the Homestake scheme as these applied to disabled people, and to the operation of benefits-based mortgages. Both Ownership Options and Communities Scotland also recognised the complexity of the issues involved for individual applicants, and the pilot service was identified as providing an opportunity to support work with individuals.

3.5 For these reasons, Ownership Options suggested the development of the pilot advice service to RSLs, to enable them to plan for provision to disabled people, and to assist them in working with disabled people. Ownership Options and Communities Scotland considered that the new service would provide an opportunity to raise awareness of these issues, and to enable the development of strategic work.

The pilot service

3.6 Following the early discussions, Ownership Options developed a proposal for a pilot service to address the needs identified. Communities Scotland was largely content with the proposed work. The only suggestion which was made related to the need for more targeting of relevant RSLs who were providing, or planning to provide, shared equity (rather than the broader approach which had been proposed by Ownership Options). The separate strands of the pilot service (with a focus on awareness raising; strategic support; and support with individual cases) were seen by Communities Scotland to have

been appropriate to address the needs which were seen to exist, and were consistent with the issues identified by many respondents to this evaluation.

- 3.7 At that time, Ownership Options had been closely involved with Communities Scotland not only in relation to shared equity, but also regarding other forms of funding for owner occupation for disabled people, in particular the Special Needs Capital Grant (SNCG). The organisation was also providing relevant support to both RSLs and some agencies, including Communities Scotland itself, as well as to individuals. It was, therefore, seen to have had the appropriate expertise to take this provision forward.
- 3.8 The development of the new service was seen by Communities Scotland to be consistent with the wider work of Ownership Options described in Section 1. Similarly, Ownership Options considered the development of the service to be consistent with, but additional to its other work.
- 3.9 The pilot service was originally established for an 18 month period (although it was subsequently extended until March 2008). It was noted by the Scottish Government that it had always been the intention that it would be evaluated at the end of this period.

Aim and objectives

- 3.10 The aim of the service was to:

“Plan for, target and directly assist disabled people to purchase homes under the Homestake scheme”.

- 3.11 Ownership Options was set 3 specific objectives by Communities Scotland. These were to enable RSLs to:

- Incorporate the specialist issues affecting disabled people when they are establishing the strategic and local market context for shared equity and identifying target groups.
- Integrate the needs of disabled people when identifying appropriate locations, types and prices for new housing developments.
- Directly help disabled people who may rely on unconventional income sources, have legal capacity issues, or have particular housing issues when buying a shared equity home.

- 3.12 In addition, Ownership Options was required to provide a draft good practice guide on the use of shared equity for disabled people by RSLs.

- 3.13 No specific targets were set for the service, as Communities Scotland staff were unsure of the likely scale of coverage. Instead, the focus of the monitoring was upon the provision of regular reports (discussed later). Neither the Ownership Options proposal nor the contract specified any detailed financial breakdown, nor specified the level of resources Ownership Options would commit to the delivery of the contract.

The launch of the service by Communities Scotland

- 3.14 At the time of the launch of the Ownership Options pilot advice service, Homestake itself was a relatively new scheme, and RSLs were generally either considering whether

or not to provide homes on a shared equity basis, or were at an early stage of implementation of this.

- 3.15 In July 2006, Communities Scotland issued a Guidance Note (CSGN 2006/07) to all RSLs. This note, entitled “Homestake: Provision of Specialist Advice on Housing and Disability Issues” set out the basis of the support to be made available through Ownership Options. It restated the aim and objectives of the services, and set out the basis of the support available. Three case study examples were also provided.
- 3.16 Communities Scotland also issued a press release on 2nd August 2006 outlining the basis of the new service under the headline “New service to help disabled people become home owners”. The press release contained quotes from Communities Scotland, Ownership Options and the Scottish Federation of Housing Associations (SFHA). It is not clear whether any general or specialist publications carried the press release.

The nature of the services delivered by Ownership Options

- 3.17 Over period of the contract, Ownership Options delivered the following broad services to RSLs, other organisations and individual disabled people:
- Awareness-raising and information provision.
 - Direct assistance to RSLs.
 - Assistance to other types of organisations.
 - The production of a draft written guide for RSLs.
- 3.18 The remainder of this section summarises the work undertaken by Ownership Options¹⁰. As noted in Section 2, none of the staff involved in the delivery of the pilot service between June 2006 and October 2007 were available to be interviewed. This means that much of the information set out in this section is drawn from documents provided by Ownership Options and the Scottish Government.
- 3.19 The achievements of Ownership Options in relation to the aim and objectives, along with perceptions of the work undertaken will be considered in Section 4.

Awareness raising and information provision

- 3.20 There were a number of strands to the awareness raising and information provision which took place during the period of the pilot service. Broadly, these encompassed:
- A series of roadshows.
 - A dedicated website.
 - A leaflet focusing on the Homestake scheme and its relevance to disabled people.
 - A newsletter aimed at RSLs and others involved in the provision of services to disabled people.

¹⁰ Although the contract between the Scottish Government and Ownership Options expired in March 2008, in reality the organisation has continued to provide support both to clients and RSLs involved in shared equity on an ongoing and reactive basis. Discussion of this support is, however beyond the scope of this report.

- Targeted awareness raising with individual RSLs.
- Targeted awareness raising with other service providers.

3.21 Each of these will be described in turn. The perceived effectiveness of these activities will be addressed in Section 4.

Roadshows

3.22 In November 2006, Ownership Options undertook 4 roadshows in the following locations:

- Inverness.
- Paisley.
- Aberdeen.
- Edinburgh.

3.23 Invitation letters were sent to all RSLs in Scotland as well as to a range of other stakeholders, including local authorities, DPHSs and other voluntary organisations with a specific interest in housing. Although initial interest was slow to develop, follow up work by Ownership Options and Communities Scotland staff led to a total of 70 delegates confirming their attendance. The actual attendance was somewhat higher (with 96 completing registration forms) and some requests for attendance had to be refused.

3.24 Although there are some gaps in the information available about attendees, among those who provided contact details (92 out of 96), the following attendance pattern was identified:

- | | |
|------------------------|----|
| • Communities Scotland | 7 |
| • DPHSs | 8 |
| • Housing Associations | 59 |
| • Local authorities | 13 |
| • Other | 5 |

3.25 A total of 37 different housing associations were represented at these roadshows¹¹. Although this represents a relatively small proportion of the RSLs in Scotland, significantly, most either were at the time, or subsequently became involved in the provision of property through shared equity. Virtually all of these RSLs had contact with Ownership Options at some time over the life of the pilot service, although, as will be set out later, in some cases the level of the contact was very small.

3.26 The content of the sessions followed a similar format at each event, as follows:

- Disabled people's housing needs.
- An introduction to Ownership Options.
- The basic rules of Homestake.
- Exceptions in the scheme for people with particular needs.

¹¹ One RSL was represented at 2 roadshows (by different staff).

- The need for a specialist service.
- Definitions of “disability”.
- Overview of the casework process, including how to take account of benefits and other Homestake exceptions.
- Local targeting and strategic market conditions.
- Target groups of disabled people.
- An overview of house types and access issues.
- Purchase price issues.
- Affordability and means testing.
- Location issues relevant to disabled people.

3.27 In all cases, the presentations concluded with a reiteration of Ownership Options’ service and how this could be accessed by RSLs.

The Homestake website

3.28 To coincide with the roadshows, Ownership Options developed a dedicated area of its corporate website to cover “Homestake” issues. According to the December 2006 progress report to Communities Scotland, this was aimed not only at RSLs, but also at local authorities and Communities Scotland staff. The website covered:

- The basis of the service provided by Ownership Options to RSLs.
- Contact details for Ownership Options.
- Background information about Ownership Options.
- Background information about Homestake.
- Copies of Homestake Extra in html format for reading on line (although not in PDF format for downloading or printing).
- Links to other Ownership Options publications including an easyread version of the leaflet on Homestake (see below).

3.29 At the time of this evaluation report (August 2008) the website remains available, even though the contract between Ownership Options and Communities Scotland ended in March 2008. It appears, however, not to have been updated since the addition of the January 2008 edition of Homestake Extra.

The Homestake leaflet

3.30 As part of the marketing of the Homestake scheme, Ownership Options also prepared a leaflet aimed specifically at RSLs. The leaflet was fairly basic, and served only to provide an introduction to the work of Ownership Options. It covered:

- Basic information on the low levels of disabled people owning property.
- The difficulties disabled people may face in becoming home owners.
- Basic information about Homestake.
- Information about the exceptions which applied to disabled people.
- The basis of the service to be provided by Ownership Options.

3.31 No information is available on the distribution of this leaflet (although some of the interviewees recalled seeing it).

The Homestake newsletter

3.32 Ownership Options prepared a newsletter entitled “Homestake Extra” which focused specifically on Homestake and disability issues. The first edition was produced in January 2007. A total of 4 editions were produced between then and January 2008.

3.33 The content of each issue was broadly similar, and these will not be described individually. The content of the newsletters generally covered the following:

- Case studies of how RSLs had used shared equity to address the housing issues facing disabled people.
- The Ownership Options Homestake website.
- Contact information for Ownership Options’ advice service.
- Progress of the open market scheme.
- Common questions and answers.

3.34 There were also a number of one-off “features”, such as:

- An overview of the Ownership Options roadshows (see above).
- The use of Stage 2 funding.
- Finding a market for lifetime homes standard properties.
- An interview with a member of staff from the SFHA.
- A report back from a housing conference promoted by Glasgow Centre for Integrated Living (GCIL).
- A report back on training carried out for 2 RSLs.
- Benefits-based mortgages.
- Good practice in the design of marketing materials.
- The transition from Homestake to LIFT.

Targeted awareness-raising with individual RSLs

3.35 As well as the roadshows, Ownership Options staff undertook a small number of presentations to individual RSLs, generally focusing on the basis of the Homestake scheme and the issues facing disabled people. It is not clear from the documentary evidence available how many RSLs were targeted, or how many staff attended each session. Some were described as “presentations”, some as “meetings”. Two RSLs were provided separately with training for their own staff, although the distinction between training and awareness raising (through a workshop) is a fine one.

3.36 Six RSLs were listed in documentary evidence provided by Ownership Options as having been targeted for awareness-raising work. In some cases, RSLs also appeared to have participated in sessions involving other organisations, usually organised on an area basis.

3.37 Ownership Options' progress reports generally listed RSLs with which they had had contact in the period covered. These did not, as a matter of course, explain the basis of these contacts¹².

Targeted awareness-raising with others involved in housing provision or management

3.38 In the early stages of implementation, Ownership Options also undertook a number of presentations to conferences and network meetings attended by other stakeholders (e.g. the Association of Local Authority Chief Housing Officers; the SFHA and area-wide forums). Presentations were also made to other bodies, including some local authorities and DPHSs. In one case, a presentation was made to RSLs and local authority staff with some disabled people in attendance.

3.39 In February 2007, 2 workshops were run as part of a conference on housing issues facing disabled people run by Glasgow Centre for Inclusive Living.

Direct assistance to RSLs

3.40 Direct assistance to RSLs took a number of forms¹³ including:

- Assistance with strategic issues.
- Assistance with marketing individual properties.
- Assistance with individual cases.
- Assistance with general queries about financial and legal matters.

3.41 Each of these forms of assistance is considered separately below.

3.42 A detailed examination of Ownership Options' records suggested that 38 RSLs had contact with Ownership Options other than through the roadshows. This was more than was originally reported by Ownership Options to Communities Scotland at the end of their contract¹⁴.

3.43 The level of these contacts varied widely. Some RSLs had sustained contact with Ownership Options, or received assistance on more than one occasion, or with more than one issue. Some contacts, however, were little more than a single call, during which, for example, a piece of advice was offered, or a piece of information given. Examples of this in Ownership Options' records included one case in which information was provided on the size of the Homestake budget, and another in which the only outcome was that the RSL was placed on Ownership Options' mailing list. Although it is difficult to be definitive, between a third and a half of the contacts appeared to have been one-off¹⁵.

¹² The March 2007 report suggests, for example "Since the last Progress Report, Ownership Options have made presentations attended by representatives from the following organisations ..."

¹³ Inevitably, some judgement had to be applied in drawing a distinction between these categories, particularly the distinction between the third and fourth, but also to some extent, between the first and second categories.

¹⁴ It is worth mentioning that this figure cannot be taken to be exact, as it is possible that records of some exchanges, particularly where these were carried out by telephone, have not survived.

¹⁵ Some of these interactions were not recorded by Ownership Options in their final report to Communities Scotland, so it may be that a conscious decision was taken to exclude these.

- 3.44 It is difficult to be definitive about the ways in which assistance to RSLs was provided. From records and discussions, it is clear that a good deal of the assistance was provided by telephone and by e-mail. Some visits were undertaken in relation to general awareness raising, training and, to some extent, casework.

Assistance to RSLs with strategic issues

- 3.45 On the basis of Ownership Options records, a total of 15 RSLs, appeared to have received some form of assistance with strategic issues. In addition, 4 local authorities and one DPHS received assistance of a broadly strategic nature.
- 3.46 The most common form of strategic assistance provided related broadly to establishing the market demand for properties. The other main form of assistance was the provision of information about Homestake, and about tenure options generally.
- 3.47 One of the key difficulties reported by RSLs had been a lack of awareness of the market for properties built to lifetime homes standard. It had been anticipated by Communities Scotland and Ownership Options that this would be one of the ways in which the pilot service was likely to be able to assist RSLs, and it appeared that this was borne out in practice.
- 3.48 It appears from documentary evidence that most of the assistance of this type was provided at an early stage, before any properties were available for sale. From conversations with staff from Ownership Options and RSLs it is clear that, in some cases, the assistance was prompted by the need for the RSL to be confident that speculative properties built to lifetime homes standard would find buyers. In one case, Ownership Options provided assistance to an RSL to develop a case for the development of lifetime homes standard housing to a local authority.
- 3.49 The assistance provided appeared to have been largely straightforward, focusing on factual information about, for example, the number of disabled people in unsuitable housing, and the low levels of take up of house purchase. In most cases, information was also provided about the exceptions in the Homestake scheme, and the merits of RSLs being aware of, and communicating these to potential purchasers. RSLs were, in these cases, made aware of some of the difficulties of identifying disabled people to target for marketing activities.
- 3.50 The manner of delivery of the assistance varied from an exchange of e-mails or phone calls to, in at least 2 cases, joint sessions with the management teams of RSLs. The June 2007 progress report, for example, set out the basis of one of these sessions:

“We spent an afternoon in May assisting [an RSL] to establish how they could integrate Homestake into their development programme. The session included development, technical, finance and housing staff and looked at all the issues involved in using the scheme for disabled people. The session brought out particular concerns over the responsibility for adaptations, the use of the golden share, the funding of properties costing more to build than their market value, as well as the increased costs involved in providing high accessibility properties.”

- 3.51 In a small number of cases, the assistance was specific to an issue facing the RSL concerned. One example of this was an RSL seeking advice on the ways in which Homestake could be used to address the housing needs of a small number of their disabled tenants who were being displaced as a result of demolitions. In another case, Ownership Options was asked to provide advice on the potential mix of properties being considered for a site.
- 3.52 In one case¹⁶, Ownership Options provided assistance to an RSL with revisions to the wording of the application form for shared equity properties, prompted by a wish to better reflect the circumstances of, and needs of disabled people

Assistance with marketing individual properties

- 3.53 Ownership Options provided specific assistance to RSLs with marketing for individual properties which had been built by the RSL without a specific client in mind. In a number of cases (around 7), Ownership Options also provided assistance to RSLs with marketing materials.
- 3.54 One example of assistance with the marketing of an individual property was provided by an RSL which had built 2 bungalows to lifetime homes standard on the (reasonable) assumption that there would be significant market demand for these. In the event, while one was sold quickly, the other remained unsold at the time of this report. The RSL concerned contacted Ownership Options for advice and was provided with a number of suggestions about how disabled people could be made aware of the existence of the property. Ownership Options also made direct contact with some individual disabled people known to staff, and with a number of other organisations. Other examples from Ownership Options' files followed a broadly similar pattern.
- 3.55 The exact nature of this assistance with marketing materials was not clear in all cases, but it appeared to have related mostly to either suggesting wording or proof-reading materials from a disability equality perspective¹⁷. In some cases, it was clear that the RSL had simply been looking for confirmation that what they were doing, or were intending to do, was right. One RSL noted, for example, that they had been about to issue marketing material and wanted to make sure that the language and the messages in the material were appropriate.

Assistance with individual cases

- 3.56 The key form of assistance provided by Ownership Options to RSLs was with individual cases. Although the distinction between casework undertaken by Ownership Options through the pilot and through its mainstream service was not always clear, examples of casework have been included here if these were labelled as such by Ownership Options.
- 3.57 Ownership Options' files suggested that individual clients linked with 14 RSLs were assisted. Virtually all of the casework identified related either to benefits-based mortgages, or to the detail of the operation of the exceptions criteria set out in the

¹⁶ As with other forms assistance, there may be additional cases which were not documented.

¹⁷ The staff who largely undertook this were not available to be interviewed, and it is not clear, therefore, what criteria were being used to form this assessment.

Homestake scheme. There was a broadly even split between assistance to RSLs and assistance to their clients.

- 3.58 In some cases, it was clear that the initial contact between the RSL and Ownership Options arose as a by-product of other contacts. For example, the March 2007 progress report noted a case where an RSL had sought advice on Special Needs Capital Grants (SNCG) but appeared to be unaware of shared equity, which was identified by Ownership Options as being a better route for the client¹⁸.
- 3.59 In some cases, while the basic issue which prompted the assistance related either to the exceptions criteria or a benefits-based mortgage, assistance was provided with wider issues. The examples identified in the files included:
- How a client's debts would be accounted for in a means calculation.
 - How a client's savings would be accounted for in a means calculation.
 - Sourcing one, rather than 3, mortgage quotations.
 - Timing problems with conveyancing.
 - Bridging loans.
 - Issues posed by a property being valued at a higher level than had been expected.
 - Issues arising from a case where a client was unable to source a mortgage due to a medical condition.
- 3.60 The Ownership Options Homestake diary indicated that, in a small number of cases, assistance had been provided to clients to complete Homestake application forms, or with the drafting of letters to RSLs, a local authority and mortgage providers. In one case, the assistance had been provided to a client at the request of a DPHS and was described as "advocacy", although it was not clear from the files what the nature of this assistance was.
- 3.61 Ownership Options also provided advice to one client about making a formal complaint about the decision to refuse an application for a Homestake-funded property, although there appeared to be no record of whether or not the client proceeded.

Assistance to RSLs with general queries about financial and legal matters

- 3.62 In broad terms, the main assistance relating to financial and legal matters was with the detailed operation of the Homestake scheme itself, for example:
- General eligibility criteria.
 - Applicable multipliers for mortgage purposes.
 - How savings should be treated in means calculations.
 - How debts should be treated in means calculations.
- 3.63 The distinction between support in relation to individual cases, and advice or information about financial or legal issues is a matter of judgement. It is likely that some of the cases could be categorised in either group, as it was not always clear

¹⁸ The same report was also critical of Communities Scotland local office staff for not making the RSL aware of the potential for shared equity in this case.

whether the assistance was prompted by a general need or a specific case. Overall, assistance of this type was provided to 14 RSLs, as well as to 3 local authorities, a housing partnership and a DPHS.

3.64 While it was clear that some of these enquires were quite general, some were more complex or specific. The issues included¹⁹:

- Issues relating to potential applications from clients who were not first time buyers.
- The use of Stage 2 adaptation funding in relation to a property intended to be sold via Homestake.
- The application of the so-called “golden share” to properties sold to disabled people.
- How to evidence a client’s need to move house (as well as, more widely, what would be required in a report to be provided by an occupational therapist).
- Information on which lenders may be sympathetic to, and knowledgeable about providing benefits-based mortgages.
- Issues about the renewal of passports within the open market scheme.
- Whether Homestake could be used in the case of the purchase of a mobile home.
- Whether any additional issues applied in cases where a client’s previous house was being compulsorily purchased as a result of pending demolitions in an area.
- The validity of imposing the same maximum limit on the purchase price of Homestake properties by disabled people as by others when disabled people may have additional needs which are generally reflected in a higher selling price (e.g. ground floor, main door, number and size of rooms etc).

3.65 Interestingly, in 2 cases (one RSL and one local authority) the assistance provided was with the interpretation of the Disability Discrimination Act as it might apply to a Homestake funded purchase.

3.66 In some cases, it was clear that Ownership Options provided worked examples, either in written form (as set out in, for example, the Homestake Extra newsletter) or in verbal form. It was not clear in how many cases RSLs (and others) were provided with copies of booklets prepared by Ownership Options, but from conversations with RSLs, this was done in at least some cases.

Assistance to other types of organisation

3.67 Ownership Options also provided assistance to a number of other organisations over the life of the pilot service, including local authorities, Communities Scotland and DPHSs. Assistance was also provided to one independent financial advisor.

¹⁹ It is worth bearing in mind that, with the exception of issues relating to Stage 2 adaptation funding and the operation of the “golden share”, each of these issues was identified as being raised by only one RSL.

- 3.68 The main recipient of assistance amongst organisations of other types was local authorities. Again, it is difficult from the Ownership Options records to be definitive about the basis of this in all cases, but, generally, it appeared to have been in response to enquiries about the role Homestake could play in meeting the housing needs of disabled people, and how the scheme could operate in practice.
- 3.69 Ownership Options' records suggest that a good deal of assistance was provided to Communities Scotland staff in local offices, although, as this was not recorded separately, it was difficult to identify exactly what the assistance consisted of in all cases. Generally, it appeared that the assistance consisted of providing detailed information about the exceptions criteria within Homestake, or about the operation of benefits-based mortgages. The interim Director of Ownership Options suggested that this was a legitimate activity of the service, as there appeared to be no other organisation in a position to respond to these requests. It was also considered likely that these contacts would have had a beneficial impact in relation to the advice provided by Communities Scotland to RSLs.
- 3.70 In one case, Ownership Options met with staff from a DPHS about the possible development of a strategic alliance in their operational area (although it is understood that this did not come to fruition).

The development of a draft written guide

- 3.71 The final broad piece of work undertaken by Ownership Options within the contract involved the development of a draft written guide. It was intended that this guide would enable RSLs to make new supply and open market shared equity accessible to disabled people and that the guide would be aimed primarily at RSLs (but it was recognised that it would also be useful to other stakeholders).
- 3.72 The production of the guide was commissioned by Ownership Options from an external consultant. The draft guide contained 7 sections, as follows:
- Introduction to the guide.
 - Shared equity and the housing context for disabled people.
 - Underpinning principles and definitions of disability.
 - Shared equity: from strategy to delivery.
 - Reaching out to disabled people: communication and marketing strategies.
 - Assessing eligibility and making exceptions.
 - Monitoring and aftercare.
- 3.73 The guide was not circulated to RSLs, and part of the brief for this evaluation was to explore its usefulness and appropriateness.²⁰

The operation of the pilot service

- 3.74 As well as considering the nature of the work undertaken, the evaluation also examined other aspects of the practical operation of the pilot service, including management arrangements, record-keeping and staffing.

²⁰ The guide is discussed further later in the report.

Management arrangements

- 3.75 In terms of management arrangements, Communities Scotland held quarterly meetings with Ownership Options to oversee the service. Progress reports were provided to these meetings, and formed the basis of the discussions.
- 3.76 There was found to have been little contact other than through these means. It was noted that Communities Scotland's overall approach involved the provision of the funding and involvement in the early stages of the pilot, and later, in taking a general oversight of the service and allowing it to run as a pilot, in the knowledge that an evaluation would be carried out at the end.
- 3.77 As the contract progressed, it was suggested by Ownership Options that this arrangement, while straightforward, had also been problematic, as it made it difficult to identify whether or not it was achieving its objectives and, more widely, whether it was delivering value for money. From interviews undertaken as part of this research, it was clear that there had been differing views about the expectations of the parties involved.
- 3.78 It was clear from discussions with Board members and the interim Director that there was little active involvement by the Ownership Options board in the development, ongoing management or review of the service.

Records

- 3.79 The progress reports formed the basis of the records kept by Communities Scotland and Ownership Options relating to the work of the pilot service. The reports contained the information required by Communities Scotland, and provided an account of the work undertaken.
- 3.80 Ownership Options also maintained a detailed diary of the work which was carried out. As noted throughout this section, however, although this contained a large amount of information, it was, in some cases, difficult to determine accurately which RSLs were provided with assistance, as well as the nature of this and its outcome.

Staffing

- 3.81 The key finding in relation to staffing was that Ownership Options faced a number of difficulties over the course of the pilot which had an impact on the delivery of its services.
- 3.82 There was no member of staff dedicated solely to this service, although it had been intended that it would be part of the remit of identified workers. It was difficult to identify the actual staff resources which were provided, as no detailed records were kept of staff involvement in the pilot. As noted earlier, there was no agreement in the contract about the level of resources which Ownership Options had been expected to commit to the work.
- 3.83 At the outset Ownership Options provided part of the time of 2 staff to the pilot. One of these staff members left in February 2007, and, for the purposes of this contract, was not replaced. The other member of staff continued to provide the service alone until May 2007 when they also left. A new member of staff was then recruited to work on this contract in May 2007 on a temporary basis, with the then Director also contributing

to direct work as required. The new member of staff did not have a background in this specific area of work and had to receive training. Throughout the period of the contract, part of the time of the Ownership Options administrator was devoted to the pilot service, not only for administrative work, but also for the production of the “Homestake Extra” newsletter.

- 3.84 The current interim Director was brought in on a contract basis from October 2007, in part to work on the issues covered by the contract.
- 3.85 A number of stakeholders, both from the Scottish Government and other organisations, acknowledged that Ownership Options had faced staffing difficulties in the course of the implementation of the pilot and suggested that this had had an impact upon the initiative. One external stakeholder suggested that the staff had left “at bad times”. Another stakeholder described the staffing problems as having had “a significant impact” on the provision as a whole.
- 3.86 It was suggested that, as a result of staffing issues, there had been a period during which Ownership Options had been unable to provide a full service. Ownership Options, however, contended that, while the service had, at times, been “reactive” (and promotional work and proactive contact with RSLs had been scaled back), there had been no times during which queries had not been answered, nor any times during which the hotline had not been staffed. Although Ownership Options had had a waiting list for casework for some of the contract period, it was suggested that there had never been a waiting list for support through this contract.

Overview

- 3.87 This section has set out the work of Ownership Options undertaken as part of the pilot service and has described the way in which the work was taken forward in terms of staffing and management. It is clear that there was a range of work undertaken, and that a relatively large number of organisations took part in some form of awareness session (although generally on a one-off basis at a relatively early stage in the work). Specific work was undertaken with around 38 RSLs, although it was clear that there was a wide variation in the level and nature of this, and the pilot service faced some issues with staff resources.
- 3.88 The next section will describe the achievements of the service in relation to its aim and objectives.

SECTION 4: ADDRESSING THE AIM AND OBJECTIVES OF THE SERVICE

4.1 Having explored the actual work undertaken by Ownership Options during the period of the pilot service, this section examines the achievements of the service against its aim and objectives.

4.2 The overall aim of the service was identified in Section 3 as being to:

“Plan for, target and directly assist disabled people to purchase homes under the Homestake scheme”.

4.3 The specific objectives were to enable RSLs to:

- Incorporate the specialist issues affecting disabled people when they are establishing the strategic and local market context for shared equity and identifying target groups.
- Integrate the needs of disabled people when identifying appropriate locations, types and prices for new housing developments.
- Directly help disabled people who may rely on unconventional income sources, have legal capacity issues, or have particular housing issues when buying a shared equity home.

4.4 In addition, Ownership Options was required to provide a draft good practice guide on the use of shared equity for disabled people by RSLs.

4.5 The aim and objectives are not directly measurable in themselves, but focus, essentially, on providing assistance to RSLs to enable and encourage them to “mainstream” shared equity for disabled people in their housing planning and developments, and to increase their skills and knowledge when working with disabled people. Implicit in these objectives is also an expectation that the provision would increase access to, and involvement in home ownership through shared equity by disabled people. It had also been anticipated, from the outset, that the service would prove valuable to RSLs and might, in due course, become either unnecessary (as RSLs developed their own expertise) or self-financing.

4.6 Given the underlying focus of the aim and objectives, these can be assessed in terms of a number of other indicators, which are:

- The overall level of awareness and use of the service.
- The role of the service in raising awareness, and increasing knowledge, of disability issues and shared equity.
- The role of the service in developing practice.
- The role of the service in developing housing appropriate to the needs of disabled people and promoting shared equity.
- Overall views of the value and effectiveness of the service.

4.7 Each of these issues will be considered separately below, and the links between the evidence and the overall aim and objectives of the service will be highlighted. The main findings are presented at the start of each sub-section, before these are explored in more detail in each case.

The overall level of awareness and use of the service

- 4.8 One aspect of achieving the overall aim of the service and addressing the 3 objectives is that RSLs and other stakeholders need to be aware that the provision is available, and to be able to access it. This is important in order to enable them to use the service themselves and to enable them to refer individual disabled people to this. The level of use of the service also provides some indication of the achievements of the service in relation to its aim and objectives, in terms of the overall “reach” of the provision and the likely impact across RSLs in Scotland.
- 4.9 The key findings in relation to the overall level of awareness and use of the service were that:
- Most respondents were aware of Ownership Options, and there was some evidence of awareness of the pilot service, but this was not shared amongst all RSLs and other stakeholders.
 - A high number of those RSLs involved in shared equity received some form of input from Ownership Options, and there were also links to other stakeholders, but the level of provision varied considerably, and there was a relatively low level of direct input from the service amongst some of the participant RSLs and other stakeholders, while non-participants had none.
 - Some factors were seen to have constrained the level of use, including the level of awareness of the service, perceptions of the service and clarity of roles.

Awareness of Ownership Options and the pilot service

- 4.10 It was clear from the interviews that almost all of the RSLs (both participants and non-participants) were aware of Ownership Options as an organisation to some extent, and the organisation already had a reasonable profile amongst some participant RSLs and some of the other stakeholders prior to the pilot service. Two participant RSLs had had previous experience of working with the organisation. In one case, a member of staff from Ownership Options had provided training on disability and housing, and in the other case, contact had been via a mutual third party organisation which shared board members. As one participant RSL noted:

“We wanted input on disability issues. It was an organisation with a track record”. (Participant RSL)

- 4.11 Some non-participant RSLs, however, and some other stakeholders were only “vaguely aware” of the organisation or their role.
- 4.12 In terms, specifically, of the pilot service, as might be expected, the participant RSLs and those of the other stakeholders who had been most closely involved with the service had the highest level of awareness of the provision. Amongst participant RSLs, it was found that the procedure note issued by Communities Scotland had helped to raise their awareness of the service, and this was the means by which the largest number had found out about the pilot. Other less common ways included: Communities Scotland area offices staff having referred RSLs to the service; RSLs having sought internet information; and RSLs having had contact with Ownership Options in other settings.

- 4.13 There was found, however, to be very limited awareness of the pilot service amongst the non-participant RSLs. Several stated that they knew nothing about it, and a number of others knew “in general” but were not aware of the details. It seems likely that this affected their participation, and this is supported by the finding that almost all of the non-participant RSLs stated that they would have found elements of the service useful. For example:

“Anything that can widen the availability of housing for this target group is a good thing, and we would have really welcomed that”. (Non-participant RSL)

- 4.14 There was mixed awareness of the pilot service amongst the other stakeholders, with most having been aware of it at some level. The level of knowledge varied, however, and examples included being aware that Ownership Options had been: “preparing RSLs for giving advice to people about shared equity”; developing a guide; or carrying out casework. Two noted that they “didn’t really have much detail” and 2 were unaware of the service. One had assumed that all of the work undertaken through the pilot was part of Ownership Options’ overall service, for example:

“We weren’t really aware of it. I just assumed that Ownership Options’ services were available to everybody involved, from clients through housing associations, local authorities and everyone.” (Other stakeholder respondent)

Service use

- 4.15 As noted in Section 3, a total of 37 RSLs had been represented at the roadshows (although only one of the participant RSLs in this evaluation recalled having attended a roadshow). It was clear from Ownership Options’ records, however, that other participant organisations had also been represented at these. Around 38 RSLs had had contact with Ownership Options other than through the roadshows over the life of the pilot service, and all of the participant RSLs in this evaluation had used the individual service in some form.
- 4.16 It was also clear in Section 3 that the service was provided to other organisations, and some of the other stakeholders noted that they had referred service users to Ownership Options (although it was not always clear whether this related to the pilot service or to the mainstream work). One suggested that their contact had related particularly to seeking money advice, where a client had raised a financial query relating to purchase. Examples of more direct use of the pilot service were also given, and included where: 2 had participated in roadshows; a representative of Ownership Options had discussed specialist cases with a range of organisations in an area during the pilot; one organisation had been involved with Ownership Options in joint awareness raising and information provision in a local area; and one had used information leaflets which had been provided. A local authority had sought advice on a specific development.
- 4.17 As noted in Section 3, however, the actual level of involvement with the service by RSLs and others varied considerably, and a lower number of RSLs had received detailed support than had received some form of individual provision. The issues reported in the previous section in terms of the differences in the level and intensity of support were reflected amongst the participant RSLs who took part in the interviews for the evaluation. Amongst the RSLs involved with the service, although advice was provided on complex issues, this sometimes involve a relatively low level of input or

was on a one-off basis (although this was clearly not the case in all cases). There were also some RSLs involved in shared equity who had not used the service (which was the case for the non-participant RSLs in the evaluation) or had no contact with Ownership Options in their work.

- 4.18 It was also found that some of the other stakeholders had not used the service themselves, or had been involved with Ownership Options in only a sporadic or limited way. Two noted, for example, that they now had virtually no contact with Ownership Options, and would refer clients directly to a relevant housing association.
- 4.19 It was also noted in discussion with the interim Director that the “hotline” had not been used much over the period of the contract, although staff within RSLs did not consider that they had had any particular difficulties in reaching Ownership Options by any means (whether through the hotline or via e-mail). It is not clear that there was any reason for the low use of the hotline other than a relatively low level of overall demand for the service.
- 4.20 In relation to the newsletter, only 2 of the participant RSLs and one of the other stakeholders recalled having received this (although they noted that they had found it useful). Most of the other stakeholders stated that they had not received the newsletter, while one noted that they had received a newsletter, but were unsure whether it related to the pilot or whether it was the more general newsletter from Ownership Options. The interim Director of Ownership Options noted that the newsletter had not been followed up and that no evaluative work had been done, and there did not appear to have been any systems in place to allow Ownership Options to track whether any new enquiries had arisen as a result of the distribution of the newsletter.

Limitations to service use

- 4.21 As noted earlier, it is likely that the overall level of awareness of the service had an impact upon the level of its use (although a small number of respondents had identified no need for the service). One of the other stakeholders and a small number of RSLs also suggested that Ownership Options was seen by some to be Edinburgh-based and not in their local area. For example:

“We haven’t made much use of them. The problem is they are central belt and that isn’t useful at a local level, especially in rural areas”. (Non-participant RSL)

- 4.22 One non-participant RSL noted that they had made one contact with Ownership Options with a specific shared equity enquiry, but had received no reply, so did not have further links with the organisation.
- 4.23 There was also found to have been a lack of clarity, for some respondents, about the actual nature of the service which could be provided. One DPHS, for example, suggested that there had been uncertainty amongst some advice providers about the role of Ownership Options in relation to whether or not they would undertake casework, or whether their role was solely to provide advice to RSLs and advisers. It was suggested that one of the Ownership Options staff had given the impression that the latter reflected the position during the pilot. Another respondent amongst the other stakeholders stated that they had not been aware that they could use the service.

- 4.24 A further issue raised which may have impacted on service use was that some respondents of all types identified that they received support on issues relating to disability and housing from other organisations. The types of information identified by RSLs (participants and non-participants) as having been sought from others included general technical and practical information, as well as information about specific issues such as: Stage 2 adaptations; the DDA; benefits and support available to disabled people; and the market for accessible properties. Among the organisations consulted were: DPHSs; in-house teams; Communities Scotland, the Disability Rights Commission; solicitors; the Department for Work and Pensions; architects and occupational therapists.
- 4.25 Although respondents were unable to identify other organisations in Scotland providing the same service as Ownership Options, it was clear that there were seen to be some “grey areas” relating to the national and local roles, and the issue of the relative roles of local organisations and Ownership Options was raised by several interviewees as having affected service use. The lack of clarity of the delineation of roles appeared to be a particular issue in areas in which there was a local specialist organisation carrying out housing and disability work. There were, for example, seen to be some similarities between aspects of Ownership Options’ work and that of DPHSs (and similar organisations), in terms of working with individual disabled people and linking with RSLs.

The role of the service in raising awareness, and increasing knowledge, of disability issues and shared equity

- 4.26 Section 3 identified the importance of raising awareness and increasing knowledge both of disability and shared equity issues amongst RSLs. This is clearly a key element of meeting the overall aim of the service, as well as enabling RSLs to mainstream disability issues (objectives 1 and 2) and to provide direct assistance to disabled people (objective 3).
- 4.27 The key findings in relation to the role of the service in raising awareness, and increasing knowledge, of disability issues and shared equity were that:
- There was a perception that there had been some general impact of the pilot service upon overall awareness and knowledge of disability issues and shared equity, although the extent of the impact was unclear.
 - There were a number of perceived limitations on the extent of the impact of the service on awareness and knowledge of disability issues and shared equity, including: the impact of other factors; issues with the nature of the work; and remaining gaps in awareness and knowledge of disability issues and shared equity.

Increasing awareness and knowledge of disability issues and shared equity

- 4.28 At a basic level, it was noted by the Scottish Government that the circulation of the information about the pilot service by Communities Scotland would, in itself, have drawn attention amongst RSLs to the potential for the use of shared equity as a means of addressing the housing needs of some disabled people. It was also suggested by some respondents that a greater number of RSLs had been made aware, generally, of the

needs of disabled people, and this was also suggested by some participant RSLs. For example:

“It raised awareness definitely”. (Participant RSL)

4.29 Another participant RSL noted that their involvement with Ownership Options:

“ ... certainly raised the focus on disability issues. There is a tendency for housing associations to revert to type, and it was useful to have Ownership Options making the case for disabled people”. (Participant RSL)

4.30 Some respondents also noted the impact of the pilot on developing more specific awareness of the potential of shared equity as a means of addressing the housing needs of disabled people. A number of respondents of different types suggested that there had been a need to challenge a prevalent view of shared equity as being for starter homes / first time buyers and a lack of recognition of the wider opportunities for disabled people. It was suggested that the pilot service had done some work to address these issues.

4.31 The roadshows / awareness sessions were also identified as having raised awareness (particularly of disability issues) amongst those who attended, and one of the other stakeholders noted that disability equality issues had been the focus of much of their content. There was an overall view expressed by those who attended that they had been useful at a general level. A total of 75 evaluation forms were completed at the events, with 57 (76%) adjudging the event as having been very useful, with the remainder considering them to have been useful. No participants rated them as “not useful”. Virtually all (95%) considered the events to have been “just right” in terms of timing, with only one having considered them too long. One of the other stakeholders interviewed also noted that it had been useful to get a sense of RSLs’ views at the session and to gauge the level of awareness of disability issues.

4.32 The specific training or similar input with disability and housing issues from Ownership Options was also seen to have been a means of raising awareness of disability and shared equity issues. Participant RSLs which had received this type of input (albeit a small number) provided positive feedback from these sessions.

4.33 Similarly, the written information available was seen to have provided a means of raising awareness. For example, one participant RSL noted that it had obtained supplies of Ownership Options’ booklets on shared equity, and had given them to prospective purchasers. These were described as having been useful (although it was acknowledged that these required updating).

Limitations and gaps in awareness and knowledge of disability and shared equity

4.34 There were, however, also seen to have been a number of limitations on the extent of the impact of the service on awareness and knowledge of disability issues and shared equity. It was recognised, for example, that other factors may have had an impact on the level of awareness amongst RSLs. A number of respondents of different types suggested that there had been some general improvements in recent years to the understanding of disability issues as a result of a range of wider policy and practice developments.

- 4.35 There were also issues raised about some aspects of the work undertaken. For example, one of the other stakeholders suggested that the impact of the awareness sessions on shared equity had been somewhat limited by the emphasis on general equality issues and disability, rather than on more detailed information about shared equity. For example:

“It was punted at RSLs and raising awareness of equality and disability. There wasn’t so much of the nitty gritty and when they had the question and answer then the specific things came out, but a lot of it was about Ownership Options and facts and figures and most people knew that from the pack. Participants wanted specific questions answered”. (Other stakeholder respondent)

- 4.36 A concern was also expressed by one of the other stakeholders that some of the RSLs had sent inappropriate staff to the sessions who were not involved in dealing with shared equity issues, and that there had been a large variation in the level of existing knowledge amongst the participants.
- 4.37 It was also argued by a number of participants (including the interim Director, some RSLs and other stakeholders) that the sessions, while successful in themselves, represented a significant missed opportunity. It was suggested that the roadshows had been held quite early in the process (November 2006), and could have been usefully re-run at a later time, perhaps for a more focused target audience. Much of the targeted awareness-raising also took place relatively early in the service. It was also suggested that there could have been a clearer focus in the roadshows on specific aspects of the shared equity process such as, for example, assessing market demand, reaching potential purchasers and benefits-based borrowing. At a basic level, from the records, it was not clear that there had been much proactive follow up undertaken of RSLs who attended these.
- 4.38 Additionally, one of the stakeholders (from a disability organisation) raised a concern about the impact of the approach sometimes taken to disability awareness-raising by some organisations with a campaigning / advocacy role in disability issues. It was suggested, for example, that this could sometimes be seen by participants as focusing on the negative aspects of their current approach, rather than as working with them to develop appropriate methods. The respondent was concerned that this approach could potentially reduce the impact of the work undertaken and make it less likely that RSLs would wish to be involved in tackling these issues.
- 4.39 At a broader level, there was also a common view amongst the other stakeholders (who generally had specific expertise in disability issues) and a number of other respondents that there remained significant gaps in overall awareness and understanding of disability amongst many RSLs. One of the other stakeholders noted that, while there may be more knowledge of disability issues in housing than in some other equalities areas, this remains at a relatively low level overall. Similarly, there were seen to be many RSLs and other organisations in which the level of information and awareness about shared equity for disabled people remained low. As one of the non-participant RSLs stated, for example:

“People don’t know about it - they might have only had a handful of disabled clients in 20+years”.

The role of the service in developing practice

4.40 In order to achieve the aim and objectives in terms both of mainstreaming disability issues in the provision of housing and shared equity, and in assisting disabled people to use this, it is not only important that RSLs develop their awareness and knowledge of disability issues and shared equity, but also that there are changes to their ability to respond to these issues, and changes to their practice. This relates to the need to develop skills, confidence and capacity, and to develop other aspects of policy and practice.

4.41 The key findings in relation to the role of the service in changing practice were that:

- The pilot service appeared to have had some impact on a number of individual RSLs and others in terms of the development of skills, confidence and capacity, although there were mixed views of the impact, and there were some limitations to developing organisation-wide capacity, targeting “key influencers” and sustaining developments.
- The pilot service appeared to have had some impact on a number of individual RSLs and others in terms of aspects of their policy and practice, although this was again seen to have been quite limited.

Developing skills, confidence and capacity

4.42 It was found that participant RSLs had mixed views about whether or not the support from Ownership Options had had an impact on their organisation in terms of skills, confidence and capacity. Where support had been provided with individual cases (for a small number of participants), it was clear that the RSLs had been satisfied with the work of Ownership Options. One interviewee noted that Ownership Options had been able to provide specialist advice and guidance to the staff working on the case, in the absence of clear direction from the published guidance. Another noted that:

“The advice we give to clients now is more appropriate”. (Participant RSL)

4.43 A further participant RSL noted that Ownership Options staff had been useful to “bounce off” ideas on technical issues, such as how to treat the proceeds of the sale of a purchaser’s previous property.

4.44 There was also evidence that the service had had some impact on the development of individual skills. In the case of 2 participant RSLs, for example, individual staff identified that their knowledge, understanding and confidence in dealing with relevant issues had increased. As one participant RSL noted:

“Issues arose which we didn’t have expertise of. Benefits-based mortgages and different types of occupation. It helped us with these”. (Participant RSL)

4.45 One of the other stakeholders also suggested that the input from Ownership Options had increased their skills and confidence and enabled them to promote shared equity for disabled people through their own organisation, and another participant stated that:

“It helped clarify our thinking on a range of things. We take an enabling approach on this”. (Participant RSL)

4.46 The interim Director of Ownership Options suggested that, given that many of the queries raised with the service were very basic, and covered areas where there was at least some information in the Communities Scotland guidance, some RSLs had used the pilot service as a means of ensuring that what they were doing was right, most likely stemming from a lack of confidence in their own knowledge.

4.47 There was also some evidence of the development of capacity within a small number of organisations (although this tended to be amongst other stakeholders). One, for example (which had used the service) believed that their involvement had increased the capacity of their organisation, and they were now promoting shared equity to other agencies which might be giving advice to disabled people. For example:

*“We’re also now promoting shared equity to social workers, health people and OTs to try to get them to see this as a way of addressing housing needs.”
(Other stakeholder respondent)*

The respondent suggested that this would continue to have an impact over time on raising awareness of shared equity.

4.48 There was limited evidence, however, of participant RSLs considering their contacts with Ownership Options to have had a significant impact on skills, confidence and capacity, and some limitations were also raised. For example, it was clear from the examination of the records that contact was generally with one, or at most 2 people within an organisation, and one of the key concerns identified was that the capacity built within RSLs appeared to be linked to these individuals. This raised concerns about the longer term sustainability of the developments.

4.49 From discussion at the workshop, it was also clear that there are a range of staff within an RSL who may have some influence on policy or investment decisions. It was not clear that Ownership Options had been able to target all of the key “influencers” in more than a small number of cases (although, where this had been done, there appeared to be benefits in terms of work being taken forward).

4.50 Ownership Options, some RSLs and other stakeholders also identified that there were still gaps in capacity. For example:

*“It improved how we do things and we’re more confident dealing with these issues, but we recognise we’re still not a specialist and so we still need support. The capacity is there, but it’s still limited – we’re not experts”.
(Participant RSLs)*

4.51 It was also suggested that sustaining capacity would be an issue for some, where sales involving disabled people were relatively infrequent. One RSL identified that they had reached the point of having a good working knowledge of the issues involved in the shared equity process in relation to disabled people, but suggested that this could be lost as it was expected that a considerable period would elapse before another suitable property became available. Another noted that, although the involvement of Ownership Options had been useful at the time, none of their subsequent developments had involved houses suitable for disabled people. As a result, any capacity built was likely to have been lost. Another described the impact on their organisation as having been

“marginal” (while also noting that the focus of the assistance had been primarily on clients).

Developing policy and practice

- 4.52 Some participant RSLs and other stakeholders identified that the service had had some impact upon developing aspects of policy or practice. As noted in Section 3, for example, a small number of RSLs received assistance to develop more suitable application forms and marketing materials, and, amongst this group, the involvement of Ownership Options was viewed positively in each case.
- 4.53 One participant RSL reported that anecdotal evidence suggested that participation in a training session had led to an agreement within their organisation to revise the approach to new developments (however, as these developments were not expected to be on site until at least 2009 and perhaps later, it was not possible to confirm this). Two RSLs suggested that they would approach the development and sale of properties to disabled people using shared equity differently. One, however, noted that there were other factors which would be likely to impact on this, relating to the development of a common housing register in their area. Beyond this, only one RSL noted a specific change (in this case arguably a negative one relating to a view that they would not be likely to build accessible properties “on spec” in the future).
- 4.54 More generally, one of the other stakeholders suggested that the advice provided by Ownership Options had ensured that shared equity work was carried out “as accurately and effectively as possible”. Another suggested that information-sharing had helped to develop good practice. The respondent stated that they had found the use of examples in the newsletter particularly helpful and suggested that this:

“makes it real – hearing how things are possible and how they work for others”. (Other stakeholder respondent)

- 4.55 One specific example of a particular practice change amongst other stakeholders was the development in an organisation of a “flow chart” for occupational therapists.
- 4.56 Overall, however, the impact was again seen to have been quite limited, and, although some specific changes were identified, few participant RSLs believed that there had been any significant changes to their overall policy or practice as a result of the assistance from Ownership Options’ pilot service.

The role of the service in developing housing appropriate to the needs of disabled people and promoting shared equity

- 4.57 The objectives can also be seen to relate clearly to enabling RSLs to plan and develop housing appropriate to the needs of disabled people, and to promote shared equity as one means of addressing housing needs. The extent to which RSLs have been involved in developing accessible housing, their level of involvement in shared equity for disabled people, and the use of shared equity by disabled people are important aspects of considering achievements against these.
- 4.58 The key findings in relation to the role of the service in developing housing appropriate to the needs of disabled people and promoting shared equity were that:

- There was evidence of RSLs undertaking developments to promote accessible housing, although the actual impact of the pilot service upon these developments was unclear.
- Participant RSLs were more likely than non-participants to have used shared equity as a means of providing housing to disabled people, but it is impossible to demonstrate a direct causal link, and a low number of RSLs overall were involved in providing shared equity for disabled people.
- Although some disabled people had been assisted to purchase homes using shared equity, there were very few examples over the period of disabled people purchasing homes in this way, and the number of cases which would not have proceeded without input from the pilot service was seen to have been low.

Developments to accessible housing

4.59 In terms of the overall consideration of disability issues in the provision of housing by RSLs, some examples were given of local strategic or policy initiatives taking place to develop accessible housing. One local authority noted, for example, that it was asking local housing associations to ensure that at least 10% of housing they build is accessible to disabled people. Another stated that they had a target of 30% of housing being affordable for people with particular needs. It was also noted that another local authority was now building homes to lifetime homes standard.

4.60 A number of RSLs (both participants and non-participants) identified ways in which they made provision to meet the needs of disabled people, or included this in their strategic approach. In a small number of cases, RSLs specialised in working with disabled people, but in most cases, this formed part (and in some cases, a very small part) of their overall business. A number of examples were provided by individual RSLs (participants and non-participants) of ways in which they had developed housing solutions for disabled people (generally through social renting). The most common examples related to integrating accessible housing into all developments (except where it was impossible to do so), suggesting that a number of RSLs were undertaking some level of mainstreaming of these issues. For example:

“We design wheelchair (accessible) accommodation in our new build schemes”. (Non-participant RSL)

4.61 Specific examples of other developments to accessible housing included:

- Going beyond the housing for varying needs standard, to provide, for example, a convertible dining room/bedroom downstairs to allow for a tenant with a progressive impairment, or who becomes less mobile with age.
- Undertaking mixed developments to promote integration.
- Promoting engagement with disabled people, and involving disabled people at board level.
- Providing a support service to disabled tenants.

4.62 In one case, an RSL noted that it had been considering the housing needs of disabled people in rural areas, while another identified that it had been considering the issues posed by developments in a high value city environment where most new developments were multi-floor flatted properties. One of the other stakeholders identified that it was

working to raise such issues at a strategic level, and DPHSs also appeared to have a role in this type of work.

- 4.63 All of these developments appeared to represent positive changes to provision to meet the needs of disabled people. It is difficult, however, to identify the actual impact of the pilot service on these and, as with developments to awareness of disability issues, it was suggested that wider developments had had an impact. Examples of these wider developments included the need for greater consideration of accessibility issues relating to building houses for rent, and recent developments in legislation. As one RSL noted, for example:

“It’s hard to say what has changed (because of the service) ... there are also external factors which have changed.” (Participant RSL)

- 4.64 It was also found that the developments to accessible housing highlighted above were reported by both participant and non-participant RSLs, suggesting that there was no direct link between receipt of the service and provision to meet the needs of disabled people.

Involvement of RSLs in shared equity for disabled people

- 4.65 All of the RSLs which were included in the evaluation (both participants and non-participants) had been involved in shared equity. There were, however, clear differences between those which had used the pilot service and those which had not, in terms of whether they had used shared equity as a way of providing housing to disabled people.
- 4.66 Among the participant RSLs, half had completed developments which had included at least one property sold to a disabled person. One had taken part in a partnership project which had involved the sale of 2 properties built to lifetime homes standard. In 2 cases, properties suitable for people with mobility impairments were part of the future plans of the RSL. In one case, the RSL had developed a considerable number of properties suitable for people with mobility impairments for rent, although not for sale.
- 4.67 Conversely, most of the non-participant RSLs had not used shared equity as a way of providing housing to disabled people (although a small number stated that they had done so, and one had built properties for Homestake which it was stated followed “open access standards”, while another had provided shared ownership amenity housing for older people who were disabled). It was also clear that some of the non-participant RSLs believed that there were barriers to their involvement in this.
- 4.68 It is impossible to state, however, whether participant RSLs developed their provision *as a result* of the use of Ownership Options’ pilot service, or whether they used the service *because* they were involved in shared equity for disabled people. Ownership Options, however, estimated that it had been involved in 6 sales which would not have taken place without their input.
- 4.69 In addition to this, only a relatively limited proportion of RSLs in Scotland overall were found to have become involved in shared equity in any form, and it was suggested that most still saw their role as being the provision of social rented housing. The interim Director of Ownership Options suggested that it was interesting that some of the main housing associations involved in renting houses to disabled people had not become

involved in shared equity to any extent. Anecdotal evidence from some of those interviewed suggested that some RSLs, while being prepared to offer shared equity, appeared to consider providing houses built to lifetime homes standard as “one complication too many”. A small number of interviewees reported some representatives of RSLs being hostile in open forums to the view that they should consider allocating a percentage of homes within developments to accessible accommodation.

The use of shared equity by disabled people

4.70 In terms of promoting the use of shared equity by disabled people, it is worth bearing in mind that:

- Ownership Options’ objectives were indirect in relation to the market, and hence in relation to the housing situation of disabled people.
- Even if there had been an increase in purchases, it would be difficult to establish a direct causal link to the work of the service.
- There are some constraints to the statistical information available about the purchase of shared equity properties by disabled people.

4.71 Bearing these constraints in mind, the information which is available suggests that only a very small number of disabled people had been involved in house purchase using shared equity. As noted above, Ownership Options identified its involvement with 6 families who had purchased homes through the scheme. One of the local authorities noted that some developers had developed no shared equity property, with very few available in their area. Figures from Communities Scotland suggested that, of 542 New Supply Shared Equity Scheme sales log forms where information had been recorded, 12 identified purchasers as being “long term sick or disabled”, representing only 2% of these sales. There were a further 116 forms on which no information had been provided. It was noted by Ownership Options and one RSL that the means of recording sales and the categories used made it difficult to assess how many disabled people overall had purchased homes through a shared equity route.

4.72 A number of interviewees of all types highlighted the relative lack of success in the involvement of disabled people in shared equity, and many identified serious limitations because of a lack of suitable properties for sale. One of the other stakeholders suggested, for example, that, although it was positive that shared equity had been recognised as an “aspirational choice”, real choice had been much more limited. Another described developments as having been “only at the margins”. Only one of the other stakeholders suggested that they were “beginning to see a difference” in the number of disabled people considering, or being involved in shared equity.

4.73 One of the issues identified by the Scottish Government as having perhaps constrained this element of the work was a lack of comprehensive data about disabled people who required housing and who may be interested in shared equity. It was found that Ownership Options had had some information about disabled people requiring provision (and there was one example given of an RSL which was provided with information through this route), but this was not comprehensive. Local DPHSs do, however, hold detailed local information and maintain lists of disabled people in this position, and an example was provided by one RSL of local partnership working to enable the use of this information.

Overall views of the value and effectiveness of the service

4.74 The final area which was identified earlier as providing an indication of achievements against the aim and objectives of the service was the identification of overall views of the value and effectiveness of the provision. The key findings in relation to this were that:

- There was seen to have been a clear need for the service.
- There were positive views of the different strands of the work.
- The main concerns related to the apparently more limited broader impact of the service on disabled people and shared equity as a whole, and the impact across RSLs.

The need for the service

4.75 There was a common view amongst the Scottish Government, most of the other stakeholders and Ownership Options that the type of service provided through the pilot had been required. The reasons given for this included that:

- Some RSLs were at an early stage in their use of Homestake and in catering for the needs of disabled people, with a view that they "... are not proactive or knowledgeable and there is a need for this kind of service".
- There were some complex technical details relating to shared equity and disabled people, which were seen to require specific information about specialist areas.
- Although there were limitations to the outcomes, it was suggested that RSLs may not have considered shared equity for disabled people to any extent without the service.

Perceptions of the work

4.76 There were also positive views expressed about the different strands of the work, and the overall perceptions of participant RSLs of the service which they received were generally positive. All RSLs who gave their views were satisfied with the way in which the service had been delivered in terms, for example, of time of response, and any follow-up. One RSL identified that:

"We saw it more as a partnership, not a service. We felt everyone who was involved gained from it". (Participant RSL)

4.77 RSLs were also highly positive about the work done with clients. For example:

"We felt that the clients were very happy with the service. Ownership is tricky for disabled people and others on a low income in a high price / high cost market like this". (Participant RSL)

4.78 Similarly, in general terms, where other stakeholders had been involved with the service, they had found it useful. In one case where one of the other stakeholders had used the service directly, they stated that they had been provided with the information that they needed, and suggested that Ownership Options had been "very knowledgeable". While none of the other stakeholders reported having received any

feedback from RSLs about the service, one had received feedback from individual clients which they suggested had also been good.

The overall impact

4.79 The main overall areas in which there was seen to have been more limited success related to:

- The apparently more limited broader impact of the service on disabled people and shared equity as a whole (noted earlier).
- The actual impact across RSLs, in terms of changing their broad policy and practice (rather than responding, for example, to specific issues and one-off queries).

4.80 These issues have been discussed in more detail in the context of some of the specific issues identified earlier, but were also raised by some respondents as overarching areas with potential for further development.

Overview

4.81 It is clear from all of these findings that the evaluation found evidence of achievements in relation to a range of issues linked to the overall aim and specific objectives of the pilot service, particularly with those RSLs which were most closely involved. There was seen to have been some impact upon awareness and knowledge of disability issues and shared equity within some RSLs and others, on some aspects of policy and practice within some RSLs and others, and on the use of shared equity by some individual disabled people. Views of the service amongst recipients were positive.

4.82 A number of limitations have also been identified, however, and the wider impact of the pilot service in terms of developing shared equity for disabled people and impacting on overall policy and practice across RSLs has been more limited. While the constraints of a relatively small initiative in achieving such an impact are recognised, the evaluation identified some areas in which there may be an opportunity to address some of these broader issues in the future, and these are addressed in Sections 5 and 6.

SECTION 5: THE NEED FOR SUPPORT AND THE WAY FORWARD

5.1 This section explores respondents' views of the way forward by examining: the overall role of shared equity in addressing housing issues for disabled people in the future; remaining barriers for disabled people in housing and shared equity; the general developments seen to be required to promote shared equity; and the perceived need for the provision of advice and support to RSLs (and others) with issues relating to shared equity and disability. It also explores respondents' perceptions of any gaps in provision and the ways in which advice and support might be provided in the future, as well as highlighting some wider developments which may be required to address the housing needs of disabled people, and to promote shared equity in particular.

The importance of shared equity in addressing housing issues for disabled people

5.2 Many respondents expressed positive views about the potential for shared equity to address the housing needs of disabled people in the future (although a number of current barriers were identified, as will become clear below). Some participant RSLs identified a need to “get away from social renting as the tenure of choice” for disabled people and it was suggested that the Open Market pilot may be a quick route to this (with disabled people able to choose where they want to stay). It was also suggested by respondents of different types that shared equity “makes good financial sense”; can provide disabled people with greater choice (e.g. of area and type of house); can help to “close the gap” between disabled people and non-disabled people; and can enable disabled people who have been home owners previously to continue to be so. One of the other stakeholders²¹ stated that shared equity could have a “great role to play”.

5.3 Some (although not all) of the RSLs and a number of the other stakeholders believed that there is a high level of need for, and interest in, shared equity. One organisation stated that there were 158 people on their register with an interest in purchasing an accessible house (for whom shared equity would be one option). Another noted that it had 400 people on their waiting list, while one identified that it had 20 people across their local area with a specific interest in shared equity (the majority of whom were existing home owners, and the majority of whom required wheelchair accessible housing). More generally, one of the local authorities noted that more disabled people were now requiring to consider house purchase rather than renting, with the latter becoming more difficult. The importance of housing in promoting independent living for disabled people was also highlighted, along with the importance of continuing to raise issues relating to the level of need.

Barriers for disabled people

5.4 Despite the potential role of shared equity for disabled people, however, many barriers to participation in this by disabled people (and barriers to housing more generally) were identified by a number of respondents of different types. The most common barriers identified related to the affordability and availability of housing suitable for disabled

²¹ As noted in Section 2, in this section reference to “other stakeholders” includes the views of Ownership Options staff / Board members where appropriate (as they are “other stakeholders” in this context) as well as the range of independent organisations identified in Section 2.

people, although a number of other issues were also highlighted, and these are also discussed below. These included:

- Difficulties in securing home ownership.
- A lack of visibility of disabled people's housing needs.
- A lack of information to disabled people about their options.
- Aspects of the process for securing shared equity.
- The operation and concerns of some RSLs.
- A lack of positive views amongst some organisations about addressing the housing needs of disabled people.

5.5 A number of respondents noted that poverty is a major issue for disabled people, and it was suggested that, at the most basic level, this affects whether house purchase is an option at all. This was seen to relate to other aspects of disabled people's lives within which they face barriers (e.g. employment opportunities etc.), making it difficult to have sufficient income, or to accumulate savings / capital for house purchase. Respondents amongst the other stakeholders also suggested that, while some private house builders may be willing to provide "affordable" housing, this is still often too expensive for disabled people. It was also noted that disabled people face additional housing costs which impact on the affordability of their housing.

5.6 Many respondents (including a number of participant and non-participant RSLs and most of the other stakeholders) identified the lack of availability of accessible housing, and difficulties in finding suitable accommodation as major barriers. For example, in one area where there was a shared equity scheme and the DPHS had been involved in raising awareness of this, the types of housing provided had proved to be inappropriate, as the properties were starter homes. It was suggested that this had led to a:

"sense of disappointment for people who had heard of Homestake and then couldn't get it". (Other stakeholder respondent)

5.7 Similarly, another stakeholder noted that although a local Housing Association had shared equity properties, these were unsuitable for disabled people. It was argued that the focus of building has often been upon one and 2 bedroom flats, which may be unsuitable for families. Another respondent noted that the supply of appropriate housing is not increasing, with few developing housing to lifetime homes standard, while another respondent suggested that none of their local housing associations were building new housing. One of the participant RSLs suggested that not enough was being done by the Scottish Government to promote accessible housing.

5.8 A lack of involvement of the private sector in building housing suitable for the needs of disabled people was also identified, as well as a lack of information-sharing about developments. It was suggested that private house builders were reluctant to offer accessible housing, or to include it in their developments, and one respondent stated that:

"the problem is that a lot of disabled people and families are looking for property that doesn't exist". (Other stakeholder respondent)

5.9 At a general level it was noted that home ownership can be difficult for disabled people. Some participant and non-participant RSLs identified difficulties for disabled people in

getting mortgages (and this issue was also raised in the workshop discussion and by a number of the other stakeholders), with the observation that there could be problems with the attitudes of lenders and advisers. A small number of RSLs, for example, noted that some lenders appeared to take a negative view of the use of benefits to fund mortgages. It was suggested that this could be the case even where a disabled person had savings. It was also suggested that lenders appeared to be becoming less positive about interest-only mortgages in general. Problems in completing the application forms and gathering the supporting information required were also highlighted, and one of the non-participant RSLs identified, more generally, that:

“Quite often disabled people are channelled into social housing as other options aren’t available or seen as relevant”. (Non-participant RSL)

- 5.10 Difficulties were also identified for disabled people in participating in the open market, where there were problems with competition (e.g. the timing of offers and the nature of benefits-based mortgages leading to the need to have savings to cover “offers over”). It was also noted that geographical issues could make it difficult to buy property in some areas.
- 5.11 One participant RSL identified that it may be more difficult for disabled people to sell houses as a result of adaptations carried out during the time they were in the house. It was also suggested that some disabled people may be more likely to try to sell their house to another disabled person, in order that the full benefit of the adaptations would still be available. It was suggested by one participant RSL that it was “frustrating” that adapted properties did not always go to disabled people with the greatest need for them. It was also suggested that anything which made it more difficult for a disabled person owning an unsuitable home to sell it would have an impact on potential demand.
- 5.12 Some of the other stakeholders suggested that there had been little interest in provision to disabled people because of the housing market in the past, for example:

“Developers could sell anything to anyone and they didn’t have to be bothered about disabled people”. (Other stakeholder respondent)

This was seen to have made the operation of the open market scheme difficult. Some of the participant RSLs suggested more generally that the issues facing disabled people did not receive enough attention, and one suggested that disabled people’s housing needs are “often forgotten”. Related to this, it was noted that disabled people may not be “visible” as they may not have registered their needs because they did not expect that these could be met in their area. The circularity of issues with the identification of demand was summarised by one non-participant RSL, who stated that:

“people with a disability don’t know properties exist therefore the housing associations don’t know the level of demand and don’t build properties”. (Non-participant RSL)

- 5.13 Some of the other stakeholders also identified that there can be a lack of information to disabled people about their options (and that shared equity may not be identified in this context) with little marketing of property to them. One respondent highlighted adverts in a regional paper for shared equity developments which did not identify disabled people at all, and did not mention the lower level of contribution required. It was also

suggested that there was a lack of availability of advice and information for disabled people in some areas. One of the non-participant RSLs stated, for example, that:

“Disabled people do not know shared equity exists. But quite often shared equity isn’t available anyway. There doesn’t seem to be any headway from organisations to tackle these issues, and no support seems to be available”.
(Non-participant RSL)

5.14 One participant RSL suggested that disabled people would be unlikely to identify demand themselves, and that there was a need for RSLs to try both to identify latent demand, and to stimulate this. (Paralleling this, however, it was also suggested that raising expectations without having properties available would not be desirable.) These issues are discussed further later.

5.15 Barriers in processes were also identified. For example, the Ownership Options progress report for December 2006 was critical of RSLs in relation to application forms in the following terms:

“We are concerned that some RSLs are not incorporating the needs of disabled people, and other people with particular housing needs, into their own Homestake application forms. The resulting effect of this may be a ‘postcode lottery’, where some disabled people would feel it is more appropriate and encouraged for them to apply to Homestake, than in other areas where their needs are not addressed on the application form.”
(Progress Report December 2006)

5.16 The March 2007 progress report noted that some RSLs had been experiencing difficulties with receiving advice and approvals from Communities Scotland for Homestake cases and noted that:

“... these offices are often less aware of the guidance than the RSL. This is a major concern and may mean that future parts of our work as part of this advisory service may need to focus more on training local Communities Scotland staff.” (Progress Report March 2007)

5.17 Ownership Options was also critical of Communities Scotland (in the June 2007 progress report) for what it saw as delays in providing RSLs with “confirmation or clarification on the operation of the scheme”.

5.18 Barriers were also identified in relation to the operation of RSLs and wider strategic issues. For example, one respondent amongst the other stakeholders suggested that different RSLs take different approaches to shared equity, and that inconsistency can make it difficult to provide information to disabled people. It was also suggested that the priorities and areas of emphasis of RSLs change, and this affects the availability of housing, as can a reluctance on the part of some RSLs to develop accessible housing which they perceive that they may not be able to sell. At a wider level, some respondents (including some other stakeholders and RSLs) suggested that the provision of housing for disabled people tends to be “piecemeal”, with little forward planning or “joined up thinking” to address these issues.

- 5.19 Some of the non-participant RSLs identified concerns which they had themselves which might impact upon whether they undertook shared equity. These included views that: there could be difficulties with funding (e.g. in terms of who pays for adaptations required to communal areas in flats); adaptations could be time consuming and costly; it could be difficult to find clients to benefit from accessible properties and to identify demand; RSLs did not want to be left “holding these properties”; and RSLs currently faced general difficulties selling houses.
- 5.20 A number of participant RSLs believed that the housing sector generally was not positive towards meeting the housing needs of disabled people. One suggested that there was a “particular mindset” which created barriers, and also that there was little account taken of the need to give disabled people a choice, for example in relation to their location or tenure.

The need for support

- 5.21 Given the potential role of shared equity and the barriers identified, there was a common view amongst respondents of all types that there is a continuing need to develop understanding and to provide support and advice about disability issues and shared equity to RSLs, other organisations and disabled people themselves.

RSLs’ support needs

- 5.22 It was widely agreed that RSLs do not yet have sufficient knowledge to make service provision unnecessary, and a range of needs were identified, relating to:
- General advice, guidance and support with disability issues and shared equity.
 - Disability awareness and disability equality training.
 - Communication and links with disabled people.
 - Awareness and understanding of shared equity and good practice.
 - Specialist issues such as finance and funding.
 - Identification of disabled people with housing needs.
 - Support with work with individual cases.
- 5.23 At a general level, it was suggested by many respondents (and raised at the workshop) that a wide range of staff in RSLs (including policy makers, development workers, marketing and other staff) need advice and / or support with both disability issues and shared equity. There was also a general recognition that this is a specialist area. Most of the RSLs (participants and non-participants) stated that they felt there was a need for advice, guidance and support and most of the non-participants felt that their own organisations had a need for this, as did several (although not all) of the participants (with a small number who, while acknowledging the need for support in general terms, suggested that they might use it only sporadically, or might not use it at all). All of the other stakeholders interviewed believed that there is a continuing need for some form of provision to RSLs, of the type made through the Ownership Options’ pilot service.
- 5.24 A range of reasons were given for these views. As noted in the previous section, there were considered to be remaining gaps in RSLs’ understanding of disability issues and shared equity, and one the most common issues raised by respondents of different types was RSLs’ continuing need for awareness raising in both of these areas. Almost all of

the non-participant RSLs stated that they would have found the awareness sessions useful and some noted a specific need to develop their awareness further. Some of the other stakeholders noted that they had based their views of the need for provision on their contact with clients, or on other feedback from those they were working with. Two local organisations noted that RSLs were approaching them for advice and information (and this was borne out by some of the RSLs). As noted earlier, it was also suggested that RSLs making sales to disabled people on an irregular basis would be unlikely to build and sustain their own capacity.

- 5.25 In terms, specifically, of the need for support with disability equality issues, several of the other stakeholders and workshop participants suggested that there remains a need for disability awareness and disability equality training, with a need to develop a clearer understanding of how disability issues impact upon the policy and practice of specific organisations.
- 5.26 It was also proposed by one of the other stakeholders that there should be a specific focus on communications, with advice on the best means of RSLs making links to disabled people in the local community, with a view to marketing their properties in an effective way and providing appropriate one to one support to individual purchasers. Some of the non-participant RSLs also identified this as an issue where advice was required, and one suggested that information about how to link to relevant disability organisations and to develop a network of advice on different disability issues would be useful. One of the other stakeholders suggested that it would be helpful to raise awareness amongst RSLs of the work of DPHSs and other relevant local organisations which could provide support to them with the development of shared equity.
- 5.27 In terms of shared equity and the LIFT scheme, it was again suggested by respondents of different types that there was a need to develop a greater overall awareness of this amongst RSLs, with a need for a range of advice and support at different levels. One of the other stakeholders, for example, suggested that the need for information about shared equity and disability was likely to increase in the future, as the population changed. Almost all of the non-participant RSLs stated that they would have found support with strategic or general issues relating to shared equity helpful, and one noted specifically that they would find information about disability legislation helpful. Another suggested that they would benefit from information about successful cases and examples of good practice..
- 5.28 Additionally, some particular issues were identified by respondents of different types in which advice may be required. Some of these are discussed later in relation to the written guide, but a number of respondents of different types identified finance as a key area in which there is a need for an organisation with specific expertise (in terms, for example, of developing understanding of benefits-based mortgages or exploring the different ways in which disabled people can raise finance for house purchase). A small number of non-participant RSLs also identified the need for information about sources of funding.
- 5.29 RSLs were also seen to require other forms of support, and a specific gap was identified in the availability of information to enable RSLs to identify people with relevant housing needs. Some of the non-participant RSLs, for example, identified that it was difficult to identify demand and that it would be helpful to have support to do this and to identify the types of housing they should be providing. As noted earlier, there was

seen to be a lack of comprehensive information about the level of interest in shared equity, and one DPHS suggested a greater need for community profiling to inform RSLs of local need and to collect and provide information about disabled people with an interest in shared equity. It was identified in interviews and in the workshop that some DPHSs currently do this, but there remain large areas of Scotland which are not covered by such provision.

- 5.30 RSLs (participants and non-participants), some of the workshop participants and one of the other stakeholders stated that there should be a common register Scotland-wide of those with an interest in shared equity, and that this could be made available to RSLs, as well as providing an overall picture of the level of demand. One of the non-participant RSLs also suggested that other organisations working with disabled people could have a role in identifying needs and liaising with them. It was also noted that, when information is sought by RSLs about clients with an interest in properties, this needs to be provided quickly. It was also identified that RSLs and other organisations should register the housing that they have available.
- 5.31 There was also seen to be a need for the provision of specific support to RSLs to enable them to work with individual cases. One of the non-participant RSLs, for example, suggested that the application process was tricky and they would need support if they were to become involved in shared equity in the future. One participant RSL suggested that:

“Clients don’t know how this all works, and if RSLs don’t, there will be confusion”. (Participant RSL)

Almost all of the non-participant RSLs stated that they would have found specific support with individual cases helpful.

Other organisations’ support needs

- 5.32 As well as the need for advice and / or support to RSLs, participants at the workshop, some participant RSLs and other stakeholders identified a number of other organisations involved in disability and shared equity issues who may benefit from advice and support. These included:

- DPHS (and similar) staff.
- Umbrella equality organisations.
- Social workers.
- Occupational therapists.
- Health staff.
- Housing staff.
- Community services staff.
- Planners and developers.
- Voluntary and community organisations.
- Financial organisations and advisers (including money advice services).
- Private housebuilders involved with housing associations.

- 5.33 It was suggested that the nature of the advice and support which is required may vary by type of organisation, but there are a number of general issues which are of relevance to all of them. The main areas of need identified were for:
- Awareness-raising about shared equity.
 - Financial information.
 - The identification of good practice.
- 5.34 The general need for awareness raising amongst other organisations about shared equity was raised frequently (as was seen to be the case with RSLs). One respondent suggested that further awareness sessions and more detailed follow-up to the initial roadshows would be beneficial.
- 5.35 Amongst the specific issues about which it was suggested would be useful to provide information and support to other organisations, the main focus was upon financial information. For example, one of the other stakeholders noted that DPHS (and similar) staff are not trained to provide advice on benefits-based mortgages or financial advice (suggesting that this is the point at which they need specialist input). One respondent noted that it would be useful to them to have specific information about banks and building societies which might take a positive view of shared equity for disabled people.
- 5.36 Several of the participant RSLs and other stakeholders noted that Independent Financial Advisers and mortgage advisers themselves lack awareness of income support-based mortgages (an issue which was also raised in the workshop discussion) and some respondents identified a need for specialist provision to address these areas.
- 5.37 A further area highlighted by some respondents in which information was seen to be required by other organisations was the identification of good practice from other areas and organisations, which it was suggested could be disseminated widely to inform and develop disability and shared equity work. One of the other stakeholder respondents noted that, because of the low level of shared equity work taking place, it was difficult for organisations to build up their own expertise and experience, making information from others valuable.

Disabled people's support needs

- 5.38 There was also seen to be a need for provision directly to disabled people, to include:
- Direct provision of information to disabled people.
 - Targeted marketing.
 - Joined up advice.
 - Individual casework and support.
- 5.39 The need for the provision of information directly to disabled people, in order to increase their awareness of their options was identified by a number of RSLs (participants and non-participants), workshop participants and some of the other stakeholders. One of the other stakeholders, for example, suggested that shared equity was an area in which there was an overall lack of information and awareness amongst disabled people, and that disabled people with whom they had contact tended not to

raise this issue with them (a view shared by several respondents). One of the non-participants also noted that:

“Literature is aimed at general clients at the moment. There’s a need for more specialist information”. (Non-participant RSL)

- 5.40 One of the other stakeholders also suggested that, in their view, there would be many disabled people in the community who might be interested in shared equity, but who did not know about it, and one suggested a need for local community awareness raising. One participant RSL expressed a specific concern about the lack of support for disabled people throughout the house purchase process.
- 5.41 It was also suggested that there remained a need for RSLs to undertake more targeted marketing and information provision to disabled people (perhaps through seeking advice from organisations such as DPHSs, and through putting specific information on their websites). One DPHS respondent also suggested that there was a need for RSLs to consider marketing using methods and sites more akin to private sector housing providers.
- 5.42 A need for a range of information about the details of shared equity to be available to disabled people was also highlighted, and respondents amongst the other stakeholders and non-participant RSLs noted that many disabled people may wish to access this for themselves. The need for any information provided to be accurate was also highlighted, and one DPHS respondent, for example, identified that material provided by RSLs about shared equity was not always clear about issues such as, for example, the percentage share which disabled people needed to purchase. It was noted that inaccurate information may discourage people from application. Additionally, the need for “joined-up” advice and information was identified.
- 5.43 Two of the other stakeholders suggested that individual casework with disabled people was currently limited in some areas, and should be developed further.

Existing sources of support

- 5.44 Generally, the need for the provision of information and support to RSLs (and others) with disability issues and shared equity appeared to be borne out by limitations to current provision. Few respondents (of any type) were able to identify existing sources of support with the range of issues covered in the Ownership Options pilot service, although a small number of the other stakeholders suggested that Ownership Options’ core service could provide similar advice. Most respondents, however, believed that there remained a need for some form of specific national provision.
- 5.45 Similarly, although a number of local organisations were identified as having a role in providing support, there was seen by many respondents to be a need to continue to provide and develop this, as well as to clarify the distinction between national and local roles. Local organisations which were identified as having relevant roles were generally DPHSs and Centres for Inclusive Living, although Law Centres, money advice services and some other professionals were also identified as carrying out related work. Many respondents identified the relevance of the role of DPHSs (where these exist) and it was found that, in practice, some RSLs were approaching DPHSs directly about some shared equity issues. Depending on the nature of these issues, they may be dealt with by

the DPHS or may be referred on to Ownership Options (although it was clear from the interviews that DPHSs faced resource constraints, and it should also be borne in mind that there are many parts of Scotland without DPHS provision).

- 5.46 DPHSs (and similar organisations) were found to have a key role in identifying local needs, and maintaining database and waiting list information about housing needs. One DPHS undertook “community profiling”, providing information about local people looking for properties, including those with an interest in shared equity. Disabled people may approach these organisations when their housing does not meet their needs, and they will consider their options with them, of which shared equity will be one. They will also provide information and advice to disabled people on shared equity issues. One DPHS had a specific information and advice worker who would discuss this issue (as part of the overall advice and support provided), and would provide information to disabled people on behalf of the RSLs.
- 5.47 These organisations also act as a specific link to disabled people in the community (e.g. between RSLs and individuals seeking housing, or by providing advice, information and advocacy for disabled people). It was noted by these organisations and by some RSLs themselves that RSLs may approach them to ask about demand, and that local authorities work very closely with them. For example, in one area, there had been a shared equity scheme operating, and their role was to identify customers who wanted an information pack. The organisation had also held an open housing event with 2 housing associations to provide information about this to disabled people.
- 5.48 In addition to DPHSs and similar services, there were other services offering some form of support to disabled people with financial, and particularly housing issues, as well as other services offering advice to RSLs on disability issues. In terms of financial issues, the CAB network and money advice projects (some of which are run by CABs, and some by local authorities) were clearly involved in this. Very few RSLs themselves were found to provide support to tenants (and by extension, prospective purchasers) with welfare and similar advice, although 2 of those involved in managing the open market pilot were found to do this.
- 5.49 The Scottish Government also suggested that RSLs might approach the local authority for advice, support or information, although another stakeholder noted that the local authority may not be in the best position to provide this (given their focus on the rented sector). Some of the non-participant RSLs had also approached OTs, architects, some disability organisations and other housing organisations for advice on housing and disability issues. As noted in the previous section, although perhaps not a “gap” in provision per se, a number of respondents of different types suggested that the roles of the different organisations involved in promoting shared equity and working with disabled people seeking to participate in this were not always clear and this could impact on service use.
- 5.50 A short exploration of other sources of written and internet advice and information for RSLs on disability and shared equity issues also identified relatively little provision other than through the Scottish Government and Ownership Options. Research reports such as “Mind the Gap” provide some information about housing issues (although this is clearly indirect and not in a form which would allow easy translation to policy for RSLs). One workshop participant suggested that some information on the housing needs of disabled people may be in preparation, and available in the future.

- 5.51 There is, as might be expected, a good deal of technical information in relation to, for example, building standards and the provision of adaptations, and increasing coverage of issues relevant to promoting independent living. Similarly, there is a reasonable amount of information about both the DDA and Disability Equality Duty and equality issues (including disability issues) relating to housing more generally.
- 5.52 For disabled people themselves, there is relatively little information available other than through the leaflets published by Communities Scotland and by Ownership Options. A small number of local authorities have information about various forms of housing tenure, but there appears to be relatively little in relation to shared equity.
- 5.53 An exception to this which was identified was Home Advantage Edinburgh, developed by the City of Edinburgh Council and Link Homes and CastleRock Edinvar (through Lothian Homes). Its coverage on its website, however, is of affordable homes generally, with little direct mention of the issues facing disabled people. There is a section on the Homestake new supply scheme, but this was found to be out of date, and included a dead link to Communities Scotland. It makes no mention of the exceptions which apply to disabled people, nor of Ownership Options. There is also a section on the open market scheme which notes that it was closed in January 2008, mentions LIFT and directs applicants to Link Homes.
- 5.54 There was found to be more information about social rented housing both within Scotland and through UK government websites such as that of the National Affordable Homes Agency (which, although it also contains information on shared equity, is not relevant to Scotland). A small number of internet sites were found promoting “accessible” housing for sale. The properties appeared to be placed on these sites on a commercial basis by selling agents, with a minimum level of information provided about accessibility and adaptations. At the time of writing the “Accessible Property Register” had 17 properties for sale in Scotland, while “Mobility Friendly Homes” had 5. Some of these fell within areas covered by the open market pilot, and some were also within the limits set in terms of valuation, but some were not.

Means and nature of future provision

- 5.55 Participants generally agreed that RSLs (and other stakeholders) need access to a combination of continuing strategic development, awareness raising and training, the input of specialist information and advice, and casework

The form of support

- 5.56 The most common view was that support should be provided using a range of means, including:
- Face to face, telephone (e.g. helpline) and e-mail support.
 - Internet information.
 - A written guide.
 - Other written material (e.g. a series of leaflets or booklets; newsletter; guidance notes; training tools etc.).
- 5.57 Many respondents of different types believed that some of the specialist issues relating to aspects of shared equity and disability require face to face or telephone provision of

individual responses to issues arising, from an organisation with an identified remit for this and appropriate expertise. As one participant RSL noted, for example, there was seen to be a need for:

“persons with knowledge and experience – it has to be that sort of approach.”
(Participant RSL)

- 5.58 Although the Scottish Government suggested that, ideally, RSLs and other organisations should have the knowledge required in their own right (which could be supplemented by written material for reference), it was acknowledged that this was not currently the case. It was also suggested by a number of respondents that the need for training, both in disability equality issues and in disability and shared equity, required input from a specialist organisation.
- 5.59 Most respondents also believed that face to face or telephone contact should be supplemented with other information, both by e-mail and on-line, and in the form of a hard copy guide and other materials. The value of internet-based information in providing more detailed information, as well as making links to other relevant websites for specialist material (both general and specific), was identified by workshop participants and by a number of RSLs (participants and non-participants). There was also strong support amongst respondents of different types for a written guide, and this is discussed further later. Workshop participants noted that there is a need for information in different formats, as the most useful format will vary between individuals.
- 5.60 One of the non-participant RSLs stressed the importance of the provision of proactive advice and support to relevant stakeholders, rather than waiting for potential service users to seek this out.

The location of support and appropriate provider(s)

- 5.61 Although respondents were not always clear about the best means of providing the types of service which had been identified as being required, the most common overall suggestion was for some form of provision at a national level, alongside local support (both of which were seen by many respondents to be important).
- 5.62 Respondents offered a range of views of the tasks which should be carried out at a national and local level. There was seen to be a role at a national level for:
- A strategic overview.
 - Raising policy issues.
 - Information, advice and direction.
 - Awareness raising and training.
 - Developing and providing information.
 - Supporting local organisations.
 - Undertaking direct work.
 - Providing support with specialist issues.
- 5.63 It was suggested that an overarching national approach could be taken to developing a strategic overview of shared equity for disabled people. There was also seen to be a role for a national organisation to provide information, and direction to local organisations

(e.g. key organisations involved in advice-giving and RSLs themselves) and to promote a consistent approach to the development of shared equity for disabled people.

- 5.64 Additionally, several other stakeholders stated that there was a need for “national policy pressure” and lobbying. There was also seen to be potential for a national organisation to provide information about relevant policy developments, overall advice to other support organisations and examples of good practice. Awareness raising and training were also identified as tasks which could be carried out by an organisation at a national level. A number of the RSLs suggested that a newsletter could be provided as part of this process (and one non-participant RSL suggested an on-line newsletter). Another RSL suggested the provision of regular guidance notes to RSLs.
- 5.65 It was also suggested that some of the specialist technical and financial information (and, for some respondents, specialised casework advice) could also be provided nationally. Some respondents (of different types) expressed the view that the provision of specialist support could either be carried out through providing support to local advice-giving organisations (to enable them to advise local clients), or through national and local organisations working together, or by providing this directly to disabled people. It was also suggested that a helpline could provide one means of making support available at a national level.
- 5.66 Where a local DPHS exists, it was suggested by some that the national information could be supplemented at a local level by the provision of direct support, and the local organisation could gather the information required from the national service. In the absence of a relevant local organisation such as a DPHS (although this was seen by a number of respondents to be the ideal configuration), it was suggested that the national service may require to work more closely with the RSLs and disabled people themselves in the provision of direct information. (One RSL, however, expressed a specific concern about Ownership Options potentially “acting” for both sides in a shared equity transaction, with the potential for issues to arise in the event of any problem with the sale, or dispute between the parties.) One of the other stakeholders, and a small number of RSLs identified the difficulties in provision of local specialist support in isolated rural areas, suggesting that there may be a particular need for more direct provision in such areas.
- 5.67 Many respondents did not identify specifically which organisation should undertake the national provision. As one stakeholder respondent stated, for example:

“I don’t mind who does it, as long as I know that it’s there.” (Other stakeholder respondent)

A small number of the other stakeholders and RSLs mentioned Ownership Options as being well-placed to undertake the national level work, given their existing expertise and links with some local organisations. In the view of Ownership Options, the added value to a client of working with them was their specialist knowledge of the key issues, and the ability to bring together a “jigsaw”²². One of the other stakeholder respondents,

²² Although not a specific part of this contract, Ownership Options, as part of its wider work, also provides a brokerage service, delivering specific housing solutions not necessarily within the shared equity segment of the market.

however, raised a concern about the capacity of Ownership Options to provide a comprehensive national service, and it is also important to note that, at the time of this evaluation, a wider (separate) review was taking place of Ownership Options as an organisation, which will clearly impact on the likely role of that organisation in any future provision.

5.68 As noted above, the need for local support was also identified strongly by several of the RSLs (participants and non-participants) and other stakeholders for a number of reasons, including that:

- Local organisations have existing links and networks in some areas.
- Local organisations find it easier to seek advice and assistance from others in their own area.
- Homestake operates differently in different areas, and there are issues for which local knowledge is required and which those involved in shared equity need to be aware of (e.g. local support networks and services).

5.69 A number of forms of work were identified by respondents of different types as being appropriate for carrying out at a local level. These included:

- Advice and information to individual disabled people.
- Local community profiling.
- Joint working between local organisations
- Casework.

5.70 Again, respondents did not always make specific observations about which organisation(s) should provide this at a local level, but DPHSs and similar services were mentioned frequently in this context. Some suggested that the local DPHS (or a similar organisation) could perhaps extend their casework role, while noting that they would need to be resourced to do this. One respondent suggested that local provision could be local authority-based in some areas.

5.71 A number of respondents (including non-participant RSLs and other stakeholders) emphasised the need, whatever the structure, for a joined-up approach, with more partnership working between relevant organisations. There was seen to be a need for any national service (and for RSLs) to link to the local sources of advice and for local sources of advice to take such a joined-up approach. One non-participant RSL noted, for example, that:

“There needs to be an organised approach. Knowing who is needing what, getting organisations together to share information”. (Non-participant RSL)

5.72 Some respondents also stressed that the roles of the different organisations involved, and the links between them should be clarified, and the issues raised previously about respective responsibilities should be addressed.

5.73 It was also identified as important that there is liaison between the staff in different teams within the Scottish Government taking forward work, on one hand, shared equity

as it impacts on disabled people, and, on the other, those considering the wider role and development of Ownership Options²³.

Sources of funding

- 5.74 A number of RSLs and other stakeholders suggested that the Scottish Government should fund this provision in the future, and some RSLs identified a role for local authorities. Amongst the reasons for the perceived need for Scottish Government funding were: the links to policy; the perception that this is a national issue; and the view that, as LIFT and low cost ownership are aspirations of the Government, there is a need to make any additional provision seen to be required to “make this work”.
- 5.75 The Scottish Government, however, believed that the service could perhaps become self-financing, and a small number of RSLs and other stakeholders suggested that the statutory services using the national support and advice (including local authorities), or housing providers themselves could have a role in funding this. One of the other stakeholders suggested that this could be a service which could be provided as a social enterprise. Several of the non-participant RSLs stated, however, that if a charge was made for the service, RSLs would probably not use it.

Written guide

- 5.76 As it was a specific part of the evaluation, the potential for the development of a written guide was considered in some detail. It was found that:
- There was strong support for the provision of a written guide to disability issues and shared equity, including in hard copy.
 - A guide was seen to be relevant not only to RSLs, but also to many of the other stakeholders requiring support (including disabled people themselves).
 - There are a number of key components which make such material useful, and the guide should take account of these.
 - The content should cover: policy issues relating to disability equality, housing and the overall context; development of a strategic approach to addressing these issues and the role of shared equity; and technical and operational issues in the implementation of shared equity.
- 5.77 There was widespread support for the written guide amongst workshop participants, other stakeholders and most RSLs themselves (participants and non-participants). Some noted, however, that this would not be sufficient alone, and should be provided within the overall context of the range of forms of support highlighted earlier.
- 5.78 In terms of the need for a written guide in hard copy, workshop participants stated that they liked to have this type of material which they could “thumb through”, write on, and mark the pages of. It was also noted, however, that such a hard copy should cross- refer to other sources of information. Workshop participants also suggested that there may be

²³ Ownership Options commissioned a review of its operations in 2008, the outcome of which may also be a factor in any future relationship with the Scottish Government.

scope, at some stage, for the development of a specific manual for staff, to develop the information in a written guide further.

5.79 Workshop participants and a number of other respondents suggested that a guide would be relevant not only to RSLs, but also to many of the other stakeholders requiring support (noted earlier, including disabled people themselves). This was seen to be one potential way of addressing some of the issues identified, and helping to develop confidence amongst those involved in provision. One of the other stakeholders also identified that it could be used as a tool to enable them to “audit” current practice and to identify areas for learning and development, while another suggested that it could be split clearly into different “modules” to enable users of different types to access the information most relevant to them.

5.80 The workshop to discuss the existing draft guide involved a detailed discussion of the nature of the existing material and the development of the written guide. A number of specific developments and amendments were suggested, and these have been noted separately and provided to the Scottish Government. Some more general points about the content of the guide were raised, however (both in the workshop and by other respondents), and these are relevant to the way forward. At a general level, respondents identified a number of components which made a guide useful, and these included that the material should be:

- Clear and simple, light and easy to read.
- Numbered and indexed.
- In plain language.
- Well-spaced.
- Referenced to other material.
- Linked to an overall strategic approach.
- Up to date, and updated regularly (with a format to allow this).
- Relevant, containing the information required (including practical examples of “what works”).
- Able to “signpost” readers to other sources of information and support organisations.
- Consistent with wider equalities issues.

5.81 A number of respondents (in the workshop and interviews) identified the value of using examples as a means of demonstrating what had worked in other areas, and enabling information sharing about good practice and issues arising. One of the other stakeholders proposed that some examples should be included which were aimed at different types of workers and at families themselves, as well as at RSLs.

5.82 In terms of the content of written material, workshop participants suggested that there were 3 broad areas in which information was required (and which a guide should cover), as follows:

- Policy issues relating to disability equality, housing and the overall context.
- Development of a strategic approach to addressing these issues (and the role of shared equity).
- Technical and operational issues in the implementation of shared equity.

5.83 These are consistent with the types of overall areas for information and advice which were highlighted by other respondents (including other stakeholders and RSLs). It was suggested that, although different elements may be of more interest to particular audiences, all of the information would be broadly relevant and of some interest to all potential users, and should be included in a guide. A number of more specific issues for inclusion were also identified by respondents of different types, and these are outlined below.

5.84 The following information was identified as being required in relation to *policy*:

- Facts and figures about disability and housing needs.
- Disability equality issues and relevant legislation in a housing context.
- Barriers in housing for disabled people (including, for example, the lack of appropriate housing and the low expectations of disabled people).
- Relevant housing policy (including, for example, Right to Buy).
- Information about the nature and importance of shared equity (including both new supply and open market).
- The implications of disability issues for housing policy and practice.

5.85 The following information was identified as being required in relation to the *strategic approach*:

- The importance of the development of accessible housing and of changing the overall landscape of housing.
- Housing options for disabled people.
- The existence of need and the best means of identifying and assessing the potential market and local demand.
- Developing a strategic approach, including all stages of the process.
- The roles of a range of different organisations in identifying the market, marketing properties and assisting with strategic developments.
- The best means of marketing and targeting disabled people.
- Good practice in addressing the housing needs of disabled people.

5.86 The following information was identified as being required in relation to *technical and operational issues*:

- The costs of housing to disabled people (and the additional costs which they may face).
- Specific roles and responsibilities in relation to different technical and operational aspects of enabling access to shared equity.
- Options for housing providers and clients in different circumstances.
- Financial circumstances and the need for, and provision of independent financial advice.
- Benefits issues.
- Insurance issues.
- Issues in the detailed implementation of both new supply and open market shared equity schemes and the relevant rules and regulations for each.
- The reasons for the use of any procedures with disabled people which differ from those used with other purchasers.

- Funding issues and constraints.
- Making links to other sources of support, with details of relevant service providers and disability organisations.

5.87 One of the other stakeholders suggested that local information could also be prepared to supplement this material.

Wider priorities and developments

5.88 As well as the specific developments which have been identified in relation to the provision of advice and support, respondents across different types highlighted what they saw as the key priorities in the development of housing for disabled people and in the development of shared equity.

Developments to housing to address the needs of disabled people

5.89 A number of issues were identified by respondents of all types which it was argued should be wider priorities in developing housing work with disabled people. Overarching issues identified were the need for:

- The general development of accessible housing as a key priority.
- A strategic approach as part of the overall development of independent living, with the consideration of housing issues for disabled people embedded in developments at a structural level and given stronger emphasis.
- The identification of clear links between the development of housing for disabled people and the key priorities of the Scottish Government, with disability issues reflected in central policy making and in the development of local housing strategies and RSLs' strategy and development plans.

5.90 It was also suggested that:

- Disabled people should have a right to accessible housing and should have choice and opportunity to buy a house.
- Knowledge should be developed of client groups and demand, with the development of national and local information about needs.
- There should be sufficient accessible housing, in the right location and of the right size and specifications.
- There should be a focus on the development of further accessible properties and on building houses to lifetime homes standard, as well as changing the housing landscape overall and ensuring that accessible housing becomes part of mainstream housing.
- A range of affordable housing should be developed, with an emphasis on different house types as well as mixed tenure.
- There should be greater involvement of disabled people in housing policy, planning and implementation, and increased partnership working between all relevant organisations.
- Funding should be provided to promote the development of housing to meet the needs of disabled people.
- Work should continue to promote awareness raising and attitude change in relation to disability issues.

Other developments in shared equity

5.91 A number of wider developments to shared equity were also identified by respondents of different types as being required. These included the importance of:

- A national focus on this issue and a strategic and co-ordinated approach.
- Increased availability and knowledge of shared equity.
- Consistent provision.
- Information about interest in shared equity.
- Recognition of the potential impact of the wider housing market and overall context.

5.92 As with housing issues for disabled people more generally, some of the other stakeholders suggested that there is a need for a “national push” for shared equity for disabled people and a strategic approach to this provision. It was suggested that there needs to be a co-ordinated approach, in the wider context of the priorities of the Scottish Government and the overall development of housing for disabled people. Two of the other stakeholders identified that this should be part of the overall independent living agenda, as one of the ways of addressing disabled people’s housing needs.

5.93 Some of the other stakeholders emphasised that there is a need for shared equity to become “a realistic option rather than a pipedream” by increasing availability and knowledge of shared equity, and by embedding accessible housing as part of general housing. It was also noted by one of the other stakeholders that this would require not only appropriate housing in the areas needed, but the provision of financial and other support to buyers, and the direction of resources to this. Some of the RSLs also suggested that there is a continuing need to provide funding to support the promotion of shared equity.

5.94 One of the other stakeholders suggested that it is important to avoid a “postcode lottery” with shared equity and the development of housing to lifetime homes standard. This respondent suggested that shared equity needs to be developed in all areas, not just those where there is low value housing²⁴. As noted previously, respondents of different types identified the need for the development of a centralised list of people seeking property through a shared equity route.

5.95 Several respondents amongst RSLs and the other stakeholders suggested that there may be additional opportunities for disabled people with the changes to the housing market, and that “maybe the credit crunch will have a silver lining”. Several RSLs, for example, suggested that current conditions in the housing market may make it more, rather than less likely that developers would build houses for what were previously seen as peripheral market segments. This issue was also raised in the workshop discussion. Two of the DPHS respondents suggested that the open market shared equity scheme may then become a more accessible option, and one noted that:

²⁴ This is addressed in a new version of the New Supply Administrative Procedures (at para 2.33), published after the fieldwork for this report was completed.

“RSLs and builders are going to have to look more widely now that sales are drying up.” (Other stakeholder respondent)

- 5.96 A concern was also expressed, however, that there may be problems in accessing interest-only mortgages, although one RSL noted that, in their view, it was ironic that the pilot service provided by Ownership Options had come to an end at the time at which awareness of the issues, and potentially demand from disabled people, was picking up.

Overview

- 5.97 It is clear from the findings presented in this section that, although there is an overall recognition amongst many stakeholders of the potential role of shared equity in addressing some of the housing needs of disabled people, there remain a number of barriers to participation in this. Given these barriers and the perceived needs of a range of stakeholders, there is a largely shared view that there is a continuing need for advice and support at a national and local level, taking a number of different forms, to enable relevant organisations to promote shared equity as an option for disabled people.
- 5.98 The final section sets out the main conclusions which can be drawn from the evaluation, and makes a small number of recommendations for the future, based upon these findings.

SECTION 6: CONCLUSIONS AND RECOMMENDATIONS

6.1 This section summarises the main conclusions which can be drawn from the findings of the evaluation, and discusses the implications of these findings for the development of support to RSLs on disability issues and shared equity in the future.

Conclusions

6.2 The conclusions are considered in a number of key areas: the need for the service; the nature of the service; addressing the aim and objectives; added value; the limitations and constraints which the service faced; and the need for future provision.

The need for the service

6.3 One of the issues for an evaluation such as this relates to whether there was a need for the service when it was conceived and implemented, and whether the nature of the service provided was appropriate. The findings suggest that this was the case.

6.4 At the time of the inception of this service, Homestake was a new initiative which was seen to offer particular opportunities to address some of the housing needs of disabled people, and to require particular expert input to enable such developments. The findings of the evaluation suggest that there was a generally shared view that there had been a need for the service to support the implementation of the Homestake schemes. The role and remit of Ownership Options, its expertise and the identification of the need for provision to RSLs by that service, suggested that the organisation was well-placed to provide this.

6.5 It was also clear that there was, and appears to remain, a shared view of a need for the provision of support to RSLs to develop their understanding of disability and shared equity, and to support their work in this area, alongside the implementation of shared equity schemes as a means of promoting home ownership. Additionally, although not part of the initial conception of the service, it appears there was (and remains) a need for the provision of information and support to other stakeholders. The evaluation also identified a need for information and support to be provided directly to disabled people.

The nature of the service

6.6 The types of work undertaken by the pilot service (awareness-raising, advice and support and casework) appear to have been appropriate for the needs identified, particularly in the work undertaken with RSLs.

6.7 A range of work was carried out in the pilot period, and this involved:

- 4 roadshows / awareness sessions (November 2006).
- Preparation of a leaflet for RSLs.
- 4 newsletters (January 2007 – January 2008).
- Preparation of a website area.
- Presentations, workshops and training sessions to some individual RSLs, other bodies, conferences and network meetings.

- Direct assistance to 38 RSLs over the 2 year period, varying from one-off responses to queries (estimated to be a third to a half of these) to more detailed support and assistance with individual cases.
- Operation of a “hotline”.
- Assistance to some other types of organisations.
- Development of a draft written guide.

6.8 Although the focus of the pilot service was primarily upon support to RSLs, it was also clear that some work had been done with other stakeholders (and they were involved, for example, in the awareness sessions and, in some cases, other work). As part of the support provided to RSLs with individual cases, there was also some casework done with individual disabled people.

6.9 It is clear from the findings of the report that overall views of the service from those who received input (RSLs and other stakeholders), were positive. Most found it useful, believed the service to have been good, and were positive about work done with clients. Where specific work had been carried out, respondents were generally positive about the effectiveness of this. They were also positive about the input by Ownership Options, which appears to have been well-regarded.

6.10 The development of information (such as that contained in the draft good practice guide) was widely seen to be useful. The evaluation has provided a clear indication of the nature and content of such a document, should this be prepared in the future.

Addressing the aim and objectives of the service

6.11 There was evidence of achievements in relation to a range of issues linked to the aim and objectives of the pilot service, particularly with those RSLs which were most closely involved. The Scottish Government was clear that the pilot service had addressed its contractual obligations.

6.12 While the aim and objectives were not directly measureable in themselves, Section 4 presented evidence of the achievements of the service in range of issues which linked to these. A number of strengths and weaknesses (or potential areas for development) of the provision were identified.

6.13 There was evidence of the service having had some achievements in:

- Promoting and providing the service.
- Raising awareness and knowledge of disability issues and shared equity within some RSLs and others.
- Developing practice within some RSLs and others, including: skills, confidence and capacity and other aspects of policy and practice.
- Enabling the use of shared equity by a small number of disabled people.

6.14 There were also some limitations to these achievements, however, or aspects of the service which were seen to have been less successful, which included:

- Variations in awareness and levels of use of the service and constraints to service use.

- Some remaining gaps in awareness and knowledge of disability issues and shared equity.
 - A limited impact on RSLs' policy and practice, with problems developing organisation-wide capacity, targeting "key influencers" and sustaining developments.
 - A low number of RSLs overall who were involved in providing shared equity for disabled people, and a low number of disabled people purchasing homes using shared equity.
- 6.15 In terms of the achievements identified, most respondents were aware of Ownership Options, participants were aware of the pilot service, and there was some awareness of the pilot service amongst others. A high number of those RSLs involved in shared equity received some form of input from Ownership Options, and the service also made links to other stakeholders. As noted earlier, where organisations had used the service, their views of this were generally positive.
- 6.16 There was a perception that there had been some general impact of the pilot service upon overall awareness and knowledge of disability issues and shared equity, although the extent of the impact was unclear. The circulation of publicity about the provision and the work undertaken through the service were seen to have had an effect among some RSLs and stakeholders in terms of raising the profile of the issues. The awareness sessions, training work and written information were generally considered to have been useful and to have raised awareness amongst those involved, with the feedback from participants at events having been positive.
- 6.17 The pilot service appeared to have had some impact on a number of individual RSLs and others in terms of the development of skills, confidence and capacity (e.g. in addressing specific issues, providing affirmation of work carried out; enabling the promotion of work to other service providers; and giving direction), although there were mixed views of the impact. The service also appeared to have had some impact on a number of individual RSLs and others in terms of aspects of their policy and practice (e.g. developing applications and marketing materials; changing aspects of their approach to provision; and generally enabling good practice).
- 6.18 Examples were provided of ways in which RSLs were developing provision to meet the needs of disabled people and integrating accessible housing into their developments. Participant RSLs were found to be more likely than non-participants to have used shared equity as a means of providing housing to disabled people (although the actual impact of the pilot service upon these developments was unclear). A small number of disabled people had been assisted to purchase homes using shared equity, with some examples provided of individuals who had been assisted to become home owners.
- 6.19 In terms of the overall value and effectiveness of the service, there was seen to have been a clear need for the service, and there were positive views of the different strands of the work.
- 6.20 In terms of the aspects of the service which were seen to have been less successful, it was found that not all of the RSLs and other stakeholders had been aware of the pilot service. The level of service provision also varied considerably, and it was clear that, although there was a high number of those RSLs involved in shared equity who received some form of input from Ownership Options, there was a lower number which

received detailed support. There was a relatively low level of direct input from the pilot service even amongst some of the participant RSLs and other stakeholders. Non-participant RSLs received no such input. The hotline and newsletter were not well-used.

- 6.21 A number of factors were identified as having constrained the level of service use, such as the level of awareness of the service, a lack of clarity about the nature of the service which could be provided, and some “grey areas” relating to the roles of Ownership Options and some other relevant organisations. The relatively low level of direct involvement by some of the participant RSLs and other stakeholders suggested that the overall level of impact was perhaps less than might have been hoped (and this was acknowledged by Ownership Options, along with some mixed views of this amongst other respondents). It must also be recognised, however, that there were no specific targets set for the involvement of RSLs with the pilot service, and the lack of availability of accessible properties across Scotland would also have constrained demand.
- 6.22 It was also found that the extent of the impact of the service on awareness and knowledge of disability issues and shared equity was limited by a number of factors. It was recognised that other developments may have had an impact on raising awareness of disability issues and shared equity amongst RSLs. There were also issues raised about some aspects of the work undertaken. For example, it was suggested that some aspects of the awareness raising work were less effective than they might have been, and the sessions, although valuable, may have been a “missed opportunity” in terms of follow-up. It was also clear that there were remaining gaps in awareness of disability issues and shared equity.
- 6.23 There were also some limitations to the achievements relating to the development of skills, confidence and capacity. There were some concerns about developing organisation-wide capacity (with support sometimes focusing on a small number of staff), difficulties in targeting “key influencers”, and difficulties in sustaining developments to capacity. Similarly, the impact of the service on policy and practice was seen to have been quite limited and, although some specific changes were identified, few participant RSLs believed that there had been any significant changes to their overall policy or practice as a result of the assistance from Ownership Options’ pilot service.
- 6.24 The actual impact of the pilot service on developments to accessible housing was unclear, and although there was a higher level of involvement in shared equity for disabled people amongst participant RSLs, it was not possible to identify cause and effect. Few RSLs overall were found to have become involved in providing shared equity for disabled people. There were very few examples over the period of disabled people purchasing homes in this way (although it is acknowledged that this is dependent on a range of other factors and constraints), and the number of cases which it was suggested would not have proceeded without input from the service was seen to be low. This element of work was seen to have been constrained by a lack of data about disabled people who required housing and may be interested in shared equity.
- 6.25 The main overall areas in which there appeared to have been more limited success, therefore, related not to the impact upon the individual RSLs who worked closely with Ownership Options, but to the apparently more limited broader impact of the service on

raising awareness, changing broad policy and practice and mainstreaming shared equity for disabled people across RSLs.

Limitations and constraints

- 6.26 It was clear from the evaluation that there were a number of factors which were seen to have constrained this pilot service. These included:
- A lack of clarity of the nature and expectations of the service at the outset, and a lack of clear separation of roles between Ownership Options and some local services, as well as between Ownership Options' mainstream service and the pilot provision.
 - A lack of a clear indication within the contract of expected deliverables and inputs by Ownership Options, and a detailed breakdown of costs.
 - A lack of an overall strategic, structured and proactive approach to the development and provision of the service.
 - Staff changes and shortages.
 - Timing issues with some aspects of the input.
 - Limited consideration of the effectiveness of the service and any changes required in the course of its implementation.
- 6.27 There were also a range of external constraints outwith the control of those involved, such as the general lack of accessible housing and other barriers to housing for disabled people.
- 6.28 Within these constraints, however, some respondents commented on the level of commitment to the work by Ownership Options, and the Scottish Government also indicated that they were aware of this.

Added value

- 6.29 It was recognised by the Scottish Government that Ownership Options had been funded (and continues to be funded) to provide a core service which involved both awareness raising and casework relating to home ownership. The pilot, however, related specifically to the establishment of the Homestake schemes. As such, the pilot service was seen to have provided "added value" and to justify separate funding. Ownership Options was given £38,500 by Communities Scotland in grant funding for the provision of the service.
- 6.30 One of the concerns expressed by Ownership Options was that there was not always a clear differentiation between the work with clients funded as part of this pilot and the work otherwise funded by the Scottish Government as advice. The lack of a detailed breakdown of what Ownership Options had been expected to provide through the pilot means that it would be impossible to say if any of the activities had been double funded – in essence, the funding for individual activities (particularly casework) cannot be applied to a specific contract. It is possible that some client contacts were reported as part of both contracts but again, as there was no performance element to this contract, there were no consequences in relation to payment.
- 6.31 The main costs of the pilot service were for staffing, office accommodation and promotional work. As was set out earlier, the contribution of Ownership Options in

terms of staffing varied widely over the period of the contract and there were some problems with this.

- 6.32 There was, however, some difference of view between Communities Scotland and Ownership Options in relation to the adequacy of the sum provided. While Communities Scotland believed that the level of budget had been appropriate for the work which was specified and expected, Ownership Options suggested that the sum of money provided did not reflect the level of work carried out. It was suggested that, in effect, the organisation may have had to cross-subsidise these activities from other work. This is, however, impossible to establish definitively in the absence of any prior agreement on levels of service or costs. It was also noted that this issue was not raised with Communities Scotland during the period of the contract.
- 6.33 Overall, however, it is clear from the information in Section 3 that there was a range of identifiable work carried out during the 2 year period, and this has been summarised at paragraph 6.7 above.
- 6.34 It has been noted in this report that the overall impact of the pilot was perhaps less than anticipated, as was the general “reach” of detailed involvement (with some RSLs). There were also some periods in which staffing problems may have constrained provision. To some extent, the unknown factor is whether or not more could have been achieved by Ownership Options within the level of resources had a more proactive approach been taken after February 2007, and had more been done generally to promote the involvement of disabled people in shared equity.

The need for future provision

- 6.35 In terms of the best means of ensuring that those operating Government funded shared equity provision consider and meet the needs of disabled people in the future, there was a clear view from most of the respondents that there is a continuing requirement for the provision of advice and support relating to disability and shared equity.
- 6.36 Many respondents identified the potential value and relevance of shared equity to disabled people, while highlighting a number of current barriers to its implementation. These included:
- Affordability and availability of housing.
 - Difficulties in securing home ownership.
 - A lack of visibility of disabled people’s housing needs.
 - A lack of information to disabled people about their options.
 - Aspects of the process for securing shared equity.
 - The operation and concerns of some RSLs.
 - A lack of positive views amongst some organisations about addressing the housing needs of disabled people.
- 6.37 It was also widely agreed that RSLs do not yet have sufficient knowledge to make service provision unnecessary, and a range of needs were identified, relating to:
- General advice, guidance and support with disability issues and shared equity.
 - Disability awareness and disability equality training.

- Communication and links with disabled people.
- Awareness and understanding of shared equity and good practice.
- Specialist issues such as finance and funding.
- Identification of disabled people with housing needs.
- Support with work with individual cases.

6.38 There was also a common view that the advice and support should extend beyond provision to RSLs themselves, and should include other stakeholders, with a need for:

- Awareness-raising about shared equity.
- Financial information.
- The identification of good practice.

6.39 There was also seen to be a need for provision directly to disabled people, to include:

- Direct provision of information to disabled people.
- Targeted marketing.
- Joined up advice.
- Individual casework and support.

6.40 Generally, the need for the provision of information and support to RSLs (and others) in Scotland with disability issues and shared equity appeared to be borne out by limitations to current provision, and few respondents were able to identify existing sources of support with the range of issues covered in the Ownership Options pilot service. There was also seen to be a lack of clarity of the roles of existing organisations. Although the level of demand for the Ownership Options pilot service was sometimes low, it was suggested that a proactive and sustained approach to generating interest and increasing understanding amongst RSLs would lead to greater use of the service.

6.41 Overall, there was seen to be a need for a combination of continuing strategic development, awareness raising and training, the input of specialist information and advice, and casework. There was seen to be a need for the provision of a specific service, using a range of forms of provision in combination, including:

- Face to face, telephone (e.g. helpline) and e-mail support.
- Internet information.
- A written guide (to include a range of issues identified in the evaluation).
- Other written material (e.g. a series of leaflets or booklets; newsletter; guidance notes; training tools etc.).

6.42 It was suggested by many respondents that there is a need for both national and local provision. There was seen to be a role at a national level for:

- A strategic overview.
- Raising policy issues.
- Information, advice and direction.
- Awareness raising and training.
- Developing and providing information.
- Supporting local organisations.
- Undertaking direct work.

- Providing support with specialist issues.
- 6.43 Many also stated that there is a need for local support (through local and national agencies). A number of forms of work were identified by respondents of different types as being appropriate for work at a local level. These included:
- Advice and information to individual disabled people.
 - Local community profiling.
 - Joint working between local organisations.
 - Casework.
- 6.44 It was also recognised, however, that there are some local areas in which there is a lack of a current infrastructure (in the form of a DPHS or equivalent) through which to address local needs. Where there is an existing local structure, it was suggested that some of the functions identified as being required could be provided by these organisations. Where this was not the case, it was suggested that there may be a need for closer direct involvement of the national organisation (although it was suggested by some that the ideal solution would involve developing local support).
- 6.45 Whatever the level of input, the need for a proactive approach and for clarity of roles and responsibilities between national and local organisations, along with the need for close links and joined-up working was identified. It was suggested by a number of respondents that a specialist advice and support service is unlikely to be self-financing.
- 6.46 A number of issues were identified by respondents of all types which it was argued should be wider priorities in developing housing work with disabled people. A number of wider developments to shared equity were also identified by respondents of different types as being required.
- 6.47 A number of recommendations are made about the nature of developments to the provision of advice, guidance and support with disability issues and shared equity in the future. It is also important to address some of the wider developments seen to be required to consider and meet the housing needs of disabled people.

Recommendations

- 6.48 The findings of the evaluation suggest a small number of recommendations for the future, which are summarised below. The focus of the recommendations is upon the implications of the findings for the development of advice and support relating to disability and shared equity and the production of a good practice guide, as these were the focus of the evaluation. A small number of additional recommendations are also made in relation to wider developments in disability, housing and shared equity, and addressing wider barriers to housing for disabled people.

The need for advice and support

- 6.49 In terms of the need for advice and support, it is recommended that:
- Some form of service should be provided at a national level to support the continuing implementation of shared equity for disabled people.

- The focus of the service should be upon developing understanding of, and providing support with disability issues and shared equity and developing a national strategic approach.
- Consideration should be given to identifying the most appropriate organisation to carry out this work (e.g. whether an existing or new provider, and whether it can link to current provision or be sustained as a “stand alone” service).
- In developing the nature and means of provision of this service Scotland-wide, it is important to consider capacity issues carefully, and to ensure that realistic expectations are established from the outset.
- As a general principle, direct support to RSLs and disabled people with individual cases should be delivered by local organisations, but it is recognised that they may be unable to do so, for example, due to lack of funding, lack of capacity or because no suitable organisation exists. Until there are whole-Scotland local services, such services should be delivered to some areas by a national provider, on a “gap-filling” basis.
- Disabled people should be involved at all stages in the scoping, development, implementation and review of this service.

The nature of services

6.50 In terms of the nature of services, it is recommended that:

- A national level service should carry out a range of functions, including to:
 - Provide national direction and a consistent, strategic approach to shared equity and disability.
 - Develop links to other strategic housing and disability work (e.g. the development of independent living and the development of Strategic Housing Investment Plans.).
 - Promote shared equity for disabled people.
 - Provide national information on a regular basis about relevant developments and good practice.
 - Raise awareness and develop training, challenging some of the current myths relating to shared equity and disability.
 - Provide policy and specialist case by case advice and support (including a helpline) aimed primarily, but not exclusively, at relevant local organisations to enable them to provide appropriate support to disabled people.
 - Develop internet and paper-based information of a range of types for relevant local organisations and disabled people.
 - Encourage local organisations to provide information to disabled people.
 - Undertake casework where there is no relevant local organisation to do so.
 - Enable and encourage networking between relevant organisations.
 - Support the development of detailed information about the housing needs of disabled people.
 - Provide advice to local authorities and other partners about addressing the needs of disabled people in local Housing Strategies and Strategic Housing Investment Plans.

- At a local level, services should develop work to:
 - Carry out local community profiling and gather information.
 - Undertake joint working to develop a coherent local approach to meeting the housing needs of disabled people.
 - Provide impartial advice and information to disabled people ensuring that they are made aware of their options and, where appropriate, making referral to appropriate professional advice.
 - Provide advice to relevant organisations (including local authorities).
 - Carry out casework where appropriate.
 - Identify other sources of support for disabled people, as required, and make appropriate referrals.

The management and operation of the service

6.51 In terms of the management and operation of services, it is recommended that:

- A clear set of aims, objectives and targets should be established relating to disability and shared equity for relevant national and local services.
- Services should take a proactive approach to generating interest amongst RSLs and developing work in local areas.
- Services should be monitored in relation to progress to promote shared equity for disabled people, with the format and frequency of record-keeping for any new provision agreed from the outset.
- The best means of funding provision should be considered, recognising that it is unlikely that this could currently be self-sustaining.
- Close links should be developed between any national provision and relevant local organisations, with local work carried out primarily through (and with) these local services.
- Specifically, there should be clear links to the core service provided by Ownership Options (regardless of which organisations provide services nationally and locally in relation to disability and shared equity).
- The roles and responsibilities of national and local organisations with a part to play in shared equity for disabled people should be clarified, and made known to other relevant stakeholders.
- Feedback should be sought from RSLs and others targeted by the service to ensure that information is both being received, and disseminated through the organisation.
- Disabled people should be directly involved in the specification and management of the service.

The development and production of a good practice guide

6.52 In terms of the development and production of a good practice guide, it is recommended that:

- A good practice guide relating to disability and shared equity should be developed.
- This should be based upon the existing document, but should be amended to take account of the range of comments made.

- The guide should be aimed at the range of relevant organisations identified in this report.
- The guide should form one part of a range of forms of information and support to RSLs.
- The issues raised in this report and in the comments provided separately to the Scottish Government should be used to inform the nature and content of any good practice guide or guidance which is produced.

Overall developments in disability, housing and shared equity

6.53 In terms of overall developments in disability, housing and shared equity, it is recommended that:

- A strategic approach should form the basis of the development of shared equity for disabled people, in the context of the overall priorities of the Scottish Government and the development of independent living.
- At a local level, this strategic context could be delivered through the Strategic Housing Investment Plan process. In this respect, it will be important to ensure that each local authority engages with disabled people in the development of its plan, and takes full account of needs identified.
- It will be important to ensure that services to disabled people seeking housing are available in all areas, rather than in some areas as at present.
- Consideration should be given to undertaking a mapping exercise to identify organisations across Scotland with a relevant role in the promotion of shared equity to disabled people.
- Each local area should be encouraged to develop a list of relevant service providers and organisations.
- A register of disabled people with an interest in shared equity should be developed Scotland-wide and RSLs and other organisations should register the housing that they have available, although this should not preclude properties being advertised to disabled people as widely as possible.
- The Scottish Government should consider revising the monitoring of shared equity sales to allow a clearer indication of whether or not the purchaser considers themselves to be disabled, or whether the purchase of the house has been to meet the needs of a disabled family member.
- The Scottish Government should request information on all shared equity properties constructed to lifetime homes standard or equivalent, and which would be suitable for a disabled person who uses a wheelchair. Where a sale is completed to a purchaser who is not disabled, or where the purchase is not to meet the needs of a disabled family member, the RSL should be required to set out a clear justification for this, including the steps taken to identify demand from potential purchasers who require a house of this type.
- The Scottish Government should consider seeking the views of Ownership Options or another specialist contractor on whether the revised LIFT guidance published in August 2008 meets the needs of RSLs in relation to the specific circumstances of disabled people.

Addressing wider barriers to housing for disabled people

6.54 In terms of addressing wider barriers to housing for disabled people, it is recommended that all relevant organisations should continue to address these barriers through:

- Ensuring that consideration of issues for disabled people is a priority in housing policy and practice developments.
- Continuing to develop housing suitable for the needs of disabled people, and working to change the landscape of housing provision in Scotland.
- Promoting affordable housing and different house types.
- Involving disabled people in the consideration of housing policy and practice developments at all levels, particularly in relation to local Housing Strategies and Strategic Housing Investment Plans.
- Promoting partnership working between all relevant organisations.
- Challenging and changing inappropriate attitudes to disability and shared equity.
- Developing a wide range of policy and practice changes to tackle other barriers to participation and independent living for disabled people.

Overview

6.55 This evaluation has provided detailed information about the operation of Ownership Options' pilot advice service on disability issues for Registered Social Landlords (RSLs) taking part in Scottish Executive (now Scottish Government) funded shared equity provision in Scotland. The findings of the evaluation can help to inform relevant work in this area in the future, and can help to ensure that the development of such work addresses the needs of disabled people.

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ANNEX 2: ABBREVIATIONS

CS	Communities Scotland
DDA	Disability Discrimination Act
DPHS	Disabled Persons Housing Service
DRC	Disability Rights Commission
EHRC	Equality and Human Rights Commission
GCIL	Glasgow Centre for Integrated Living
GRO	Grants for Rent and Ownership
HAG	Housing Association Grant
IFA	Independent Financial Advisor
LCIL	Lothian Centre for Independent Living
LIFT	Low-cost Initiative for First-Time Buyers
OO	Ownership Options
OT	Occupational Therapist
RHOG	Rural Home Ownership Grant
RSL	Registered Social Landlord
SFHA	Scottish Federation of Housing Associations
SNCG	Special Needs Capital Grants

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