

MySafeHome easy read leaflet

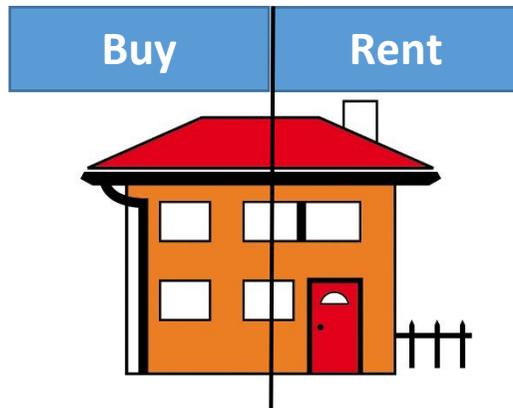




Shared Ownership

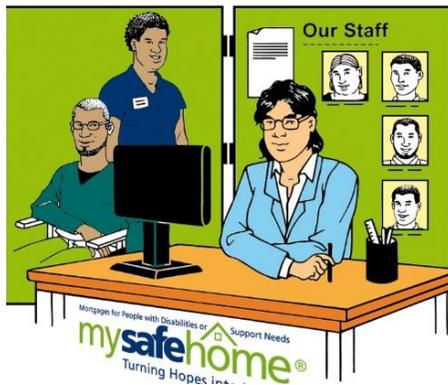
– A Guide for Disabled People

Shared ownership doesn't mean you need to live with another person in your home, unless you want to.



Shared means that you own part of the house or flat or bungalow and a housing association own part of it. You will pay rent to the Housing association for the part they own

Owning your home is very important for many people. You can choose where you live. You can chose whether you live in a house or a flat or a bungalow.



MySafeHome has been helping people to buy their own home with Shared Ownership since 1999.

MySafeHome have helped people who have a learning disability or a mental health problem, or a physical health problem



Types of Shared Ownership

There are two types of Shared Ownership that you might interest you

- Sometimes Housing Associations build new flats or houses and sell them to people who need them. This is called **Help to Buy Shared Ownership**.

OR

- You can buy a property that is for sale through an Estate Agent. This is called HOLD (Home Ownership for People with Long-term Disabilities)



Please note that Help to Buy Shared Ownership or HOLD may not happen in the area where you want to live. You will need to check.



How can you afford to buy a share of your own home?

Remember **share** means buying a part of a home.

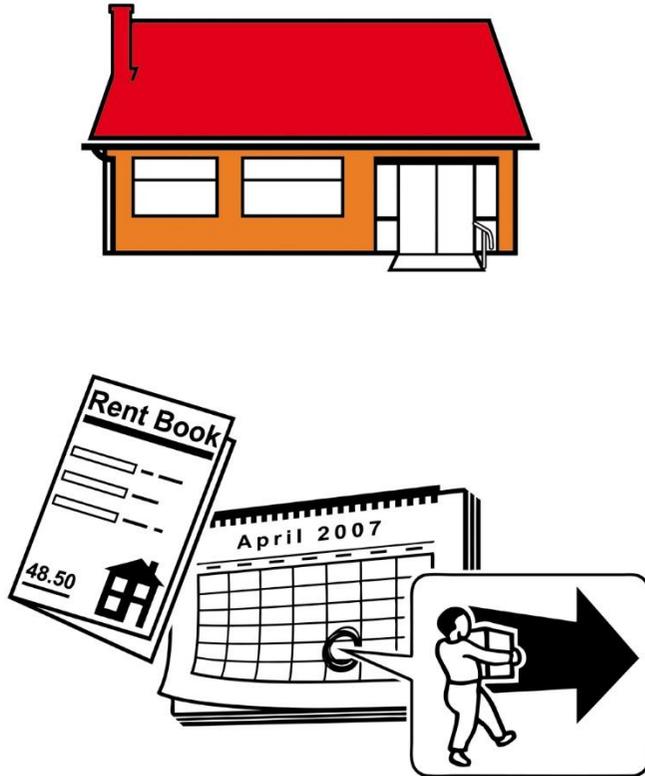
You will probably need to borrow some money from a bank or a building society.

This is called a **mortgage**

Some people have a lot of money or their family has some money.

This can be used to help buy part of the new home.

Some disabled people who are not working can get Employment and Support Allowance (ESA) to pay **SOME** of the interest on their mortgage



You have to follow some rules to be able to get help to buy your own home

1. Moving to a home better suited to your needs
2. Getting Disability Living Allowance (DLA) or Personal Independence Payment (PIP)
3. Getting Income Support or Employment & Support Allowance (ESA) in the Support Group or Universal Credit (UC) for at least 39 weeks.

The Housing Association will rent their share or part of the property to you



Who does the repairs to your home?

For disabled people most Housing Associations will do repairs and **maintenance** so that you do not need to worry.

Maintenance means checking that the home is safe to live in. The Housing Association will probably check the heating and the electricity. They will make sure that the windows and doors and roof are in good condition.



If something goes wrong in your home, for example the heating breaks down, the Housing Association will fix it.



The Housing Association will ask you to pay for keeping your home safe. This payment is called a **service charge**. This service charge is added to the rent you pay the Housing Association.

Don't worry about this as the rent will usually be paid through **Housing Benefit**.

Housing benefit is money the local council give you to help you pay for your home.



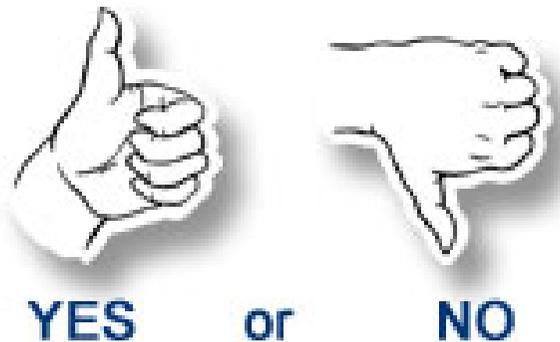
It is important for you to check that the Housing Association will provide this service.



Who can apply for Shared Ownership?

You or a family member or a support worker or a social worker will talk to someone from MySafeHome on the telephone.

The people from MySafeHome will ask questions like:

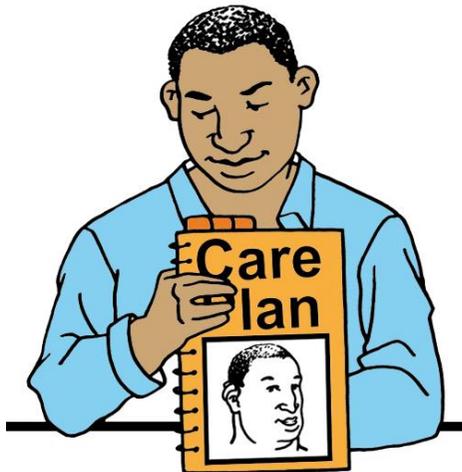


- Where do you live now?
- Why do you want to move?
- What type of home do you need?
- What benefits do you receive?
- Who is your care manager?
- Can you afford it?



Then we will meet with you. If you understand about shared ownership you can start looking for a new home

First you will have to pay us some money for us to help you find a mortgage to pay for your new home.



You'll also need people to help you live in your home. Social Services, your Support Team and your Housing Association can help you with this.



How do you find a property?

If MySafeHome can help you get a mortgage the Housing Association will help you find a home.

The Housing Association will let you know what properties they have available.

This is called Help to Buy Shared Ownership

Another way is to look for a property being sold by an Estate Agent, Home Ownership for people with Long-term Disabilities (HOLD).

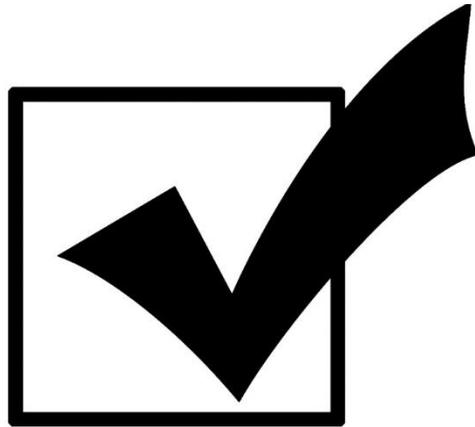


The Housing Association will let you know how much you can spend.

They will ask you some questions about where you would like to live.



Some Housing Associations will visit and look at properties with you if you want them to, others will be able to give you advice about who can help you.



If you need a mortgage:

You can still buy your own house if your income is from benefits



MySafeHome has people called advocates. Advocates will talk to people for you. The advocates will help you get a mortgage.

You will have to pay MySafeHome for doing this.



Legal Advice

When you buy a share of your new home from the Housing Association you will need a solicitor to work for you. MySafeHome will give you the name of a solicitor who knows all about Shared Ownership.



The solicitor will charge you for the help they give you in buying your new home. Ask them how much you will have to pay them before they do any work for you.

Moving In

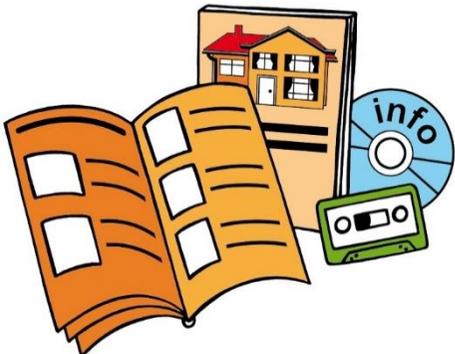
Just before you move in, you will need to fill in and send benefits forms. The Housing Association, your support team and MySafeHome can help you with this



When you have bought your share (part) of the property the keys will be given to you.



When you have moved into your new home, the Housing Association will give you a folder. This folder will contain phone numbers to help you arrange emergency repairs when you need them. It will also give you other information that you need to be comfortable in your home.





What happens then?

The Housing Association will arrange for someone to visit you regularly. You will also have phone numbers so that you can talk about any problems with your home, benefits or people around you.

The housing association will sort out repairs and will make sure your gas and electricity are safe

MySafeHome will check regularly that the mortgage payments are paid by the benefits agency. We charge a monthly fee (£46 per month) to pay us for this and other help to make sure you live in your new home as long as you want!