

## **Tina and James' Story Droitwich**

*Having helped more than 700 people achieve their dream of home ownership we've worked with everyone from those with mild learning disabilities to people who require round the clock care. We caught up with the mother of one of those whose needs seemed destined to prevent him from finding the security that home ownership offers to find out how every single obstacle can be overcome.*



Tina Cooper's the mum of a young man called James who has profound and multiple learning disabilities, complex health needs and severe physical disabilities. Like many parents Tina's always been concerned about her child's long term future and security, especially as she gets older and less able to provide the support he really needs.

After considering several options with her local authority, Worcestershire County Council, and their Supported Living and Development Manager, Shane Lennon, she decided to explore the possibility of James becoming the shared owner of a property.

After the Council put her in touch with a nearby Housing Association, Advance Housing, she was introduced to the team here at MySafeHome. We confirmed that her son could have a mortgage and part own a house.

“We were very sceptical” recalls Tina “That can't happen. Not with someone who can't go to work, not with someone who can't do anything for themselves. So, we did some research. We looked into it and we found that, yes, this is possible!”

It's the kind of reaction we often receive. Whilst big steps are being made to give disabled people the right to choose where and how they live, it's still early days. That's why we ensure that each step of the process – what we call The MySafeHome Solution – is explained, giving parents and carers all of the information, support and reassurance that they need.

“Someone from MySafeHome came to see us and carefully explained everything” remembers Tina “Yes, he could have a mortgage. Yes, he could part own a home. But how could he do that? He cannot read or write”.

Happily we were able to advise Tina that the answer was remarkably easy, as she explains, “You go to The Court of Protection, The Public Guardianship Office and you become a Deputy for your son or daughter. You fill in a form, send it off and a Judge says yes or no. Hold on a minute we said, you can't do that. Yes you can.”

As a result Tina was able to sign for James' mortgage, in his name and he could part own his very own home. Again this is something that relatively few people are aware of, but it's a vital tool in the battle to give a voice to people with severe disabilities.

“The whole process was very carefully explained. It would be an interest only mortgage, for £100,000, paid for by income support...again, we were sceptical. No, you can't do that. Yes you can. Yes, Income Support will pay an interest only mortgage. So, we decided to go for it.”

At the time James was living in Kidderminster with his parents – a gruelling three hour commute from his day centre. So they decided to look at it from James' point of view and find a property that was much closer to the specialist care and support that he needs. They viewed several properties and found one in the perfect location. However, it needed extensive work.

Tina takes up the story again “We approached the District Council for a disabled facilities grant, which we got. We had an architect who involved us in the process, the budget was worked out and we had a shortfall. We went back to the Council and they, with an equitable charge on James' property, agreed to cover the remainder”.

Work started in January 2008 and James had moved in by June.

“It's been very scary for mum because I've been his main carer for 25 years, but he's happy, he's healthy and he's safe. He gets supported 24/7, he still accesses his day services 5 days a week and he's having fun. His support workers help him do what he wants to do and he's not living at home, like any normal 25 year old lad would do. He has his own home. We know that James is safe and his mortgage is being paid (MySafeHome even keep checking that the benefits are being paid). It doesn't seem possible that someone with such complex needs could have a mortgage...but he's got one and he's a homeowner. He owns 59% of his house on a shared ownership basis, it's paid for by income support and it's brilliant”.

This is just one of hundreds of success stories from our first ten years in business and it's proof, if any were needed, that we can help even those with the most complex needs find a safe home of their own.

Tina sums up just what it means to her, "Many years ago when James was growing up I thought what will happen to my son when I'm no longer able to look after him? This is just like a dream come true. You don't believe it. I wake up most mornings and pinch myself because I don't believe that this is real, but it is. He's an independent young man, he's part of his local community, he's been accepted by all who live locally, there's a pub nearby – which is brilliant – as he loves going to the pub. And he's happy, safe and well, which is all we could ask for."

*For more information about MySafeHome and home ownership for people with a disability call us on 08000 121333, email [enquiries@mysafehome.info](mailto:enquiries@mysafehome.info) or visit [www.mysafehome.info](http://www.mysafehome.info)*