

Ruth's Story **Bradford upon Avon**

Shortly after Ruth left home for the first time aged 19 to study nursing she fell ill and needed to move back in with her parents. Twenty five years later she was still there, unable to work and due to her illness and, as a result, excluded from buying a home of her own.



Ruth's mum, Elizabeth, takes up the story "Because Ruth had lived with us for so long and been quite dependent on us we were looking to the future and wondering what would happen". After discussing the options with Social Services she was told about the possibility of shared ownership with a Housing Association and a unique mortgage product - developed by MySafeHome and supported by existing benefits - that would enable Ruth to own her own home.

A visit from a MySafeHome advisor further reassured both Ruth and Elizabeth that they were heading in the right direction "He handled it very efficiently" recalls Elizabeth of that first visit from one of the MySafeHome team "he must have gone back to his office that same day and put all of this into the computer, within days we had minutes of the meeting and I think it was only a shot lapse of time before we heard the news that the mortgage had been granted".

The end result has exceeded all of the family's expectations. "It's just been a joy to us to see how Ruth has taken the responsibility of looking after her home and enjoying it and it's made a difference to us at home too" explains Elizabeth "we all, I think, have a feeling of having our own space now".

"It has given me more confidence" adds Ruth "and it's made me more independent".

Summarising their journey so far Elizabeth reflects on what it means to the entire family, “It means a lot to us to see Ruth living on her own, caring for herself, with some support from us, it’s a very happy situation to be in, in terms of the present time and the future. It’s been a very positive experience”.

For more information about MySafeHome and home ownership for people with a disability call us on 08000 121333, email enquiries@mysafehome.info or visit www.mysafehome.info