



**Stories of people finding their
homes**

Story from TLs Mum on HOLD Scheme

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My son, TL, is autistic and because he dislikes change so much, I was determined that he should have as little change as possible during his adult life.



We decided, after a lot of research, that we would help TL to buy his own house.



We consulted My Safe Homes who pointed us towards Advance Housing and shared ownership and using a **HOLD mortgage**.

We were able to ensure that TL would have a property he would not have to leave because a **landlord** decided he would and that his home would be well maintained.



We also wanted to ensure that TL was happy where he lived, with support meeting his needs before we died.

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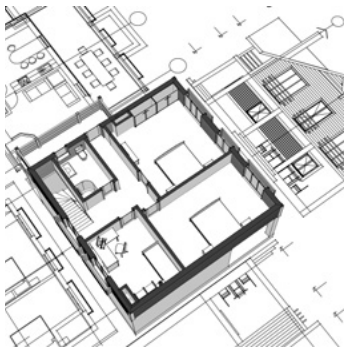
Work was done by transition support workers to find out what TL would like in his home.

TL now lives very happily in a semi-detached house.



It has three bedrooms, so he has a room to sleep, a room for a carer and a room for all his DVDs and his laptop.

No one is allowed in there!



He has a lounge, dining room and kitchen so lots of space which is important to him.

He always said he wanted a garden, but he now refuses to go in it as he doesn't like flies! We're working on this phobia.



Financially it has been a good move.

TL has an interest only mortgage.

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He pays the council a sum towards his care, but because the **Care Act** say he must have enough left for accommodation, his mortgage is considered and so he pays the minimum amount he can.



Of course, he has gas, electricity and water bills to pay but he manages well and still has money for holidays and DVDs.



The good thing about shared ownership is that TL claims housing benefit for the service charge from the shared owner. That means any structural problems don't cost him anything!

He just buys his own furniture and carpets an, importantly for him, can chose his own colour schemes.



He calls his home "Giant Castleland" and he absolutely loves it. It is one of the best things we have done for and with TL.

The Housing Guide was a collaboration of LDE, Housing LIN and Ace Anglia.

It was supported by a co-design group of self-advocates and families. The co-design group were Jo, Rachel, Danielle, Gary, Liz, and Kate.

Thanks to everyone who shared stories, gave us feedback, and let us include their work. Please do share feedback and comments to LDE.

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