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DISABLED PEOPLES' EXPERIENCE OF ACCESSING HOUSING

COMBINED REPORT OF INVOLVEMENT EVENTS



Contents

1. Background.....	5
2. Executive Summary.....	7
3. Findings.....	9
3.1 The Social Rented Sector.....	9
Lack of Accessible Housing Stock	9
Allocations Policies	11
Refurbishment and Renovation	13
Temporary Accommodation	13
Homelessness	14
3.2 Aids and Adaptations.....	19
Reduce Waiting Time for Aids and Adaptations	19
Gate Keeping by Local Authorities	19
Aids and Adaptations for People with Non-physical Impairments	20
Retention of Aids and Adaptations	20
Paying for Aids and Adaptations	20
3.3 Information and Communication.....	25
Effective Communication with Tenants and Potential Tenants	25
Using the Wrong Terminology	26
Information about Housing Rights	26
Access to Information about Accessible Homes	27
Residential Care	27
3.4 Community and Location.....	31
The Importance of Location	31
Functioning Communities	32
Harassment and Hate Crime	32
Maintenance of Common Areas	33
3.5 Private Sector Housing.....	35
Accessing Private Housing	35
Aids and Adaptations	36
4. Looking to the Future.....	37
Appendix 1: Involvement Event Methodology	39

1. Background

Capability Scotland and the Glasgow Centre for Independent Living (GCIL) were selected through the Housing Voluntary Grant Scheme as the Scottish Government's key strategic partner for housing and disability issues for 2010/11.

An important part of this project involved gathering evidence about the housing experiences of disabled people in Scotland today. To ensure the widest range of disabled people were given the opportunity to give their views on the housing system sector, Capability used the following methods:

- A survey exploring experiences of and attitudes towards housing
- A programme of involvement events with disabled members of the public

In August 2010, a questionnaire was sent to Capability's 1 in 4 poll panel members, 504 people who regularly give their opinion on issues affecting disabled people. 151 responses were received and analysed. The report can be accessed on the Capability Scotland website (www.capability-scotland.org.uk) or from the communications team on 0131 347 1055 or communications@capability-scotland.org.uk).

From August to October 2010 we ran a series of seven involvement events in Edinburgh, Glasgow and Inverness to hear from disabled people about their housing issues and potential solutions to the housing problems faced by disabled people. The events were held in conjunction with the following organisations:

- Deaf Connections
- Glasgow Centre for Independent Living
- Guide Dogs for the Blind Association
- Inclusion Scotland
- People First (Scotland)
- Positive Action in Housing (PAiH)
- Scottish Disability Equality Forum (SDEF)
- Voices of Experience (VOX)

A total of 134 disabled people attended these events and gave their views on housing for disabled people in Scotland. The groups included including people with physical impairments, wheelchair users, people with sensory impairments and people with learning difficulties. Several of the events were also attended by people with experience of a range of mental health problems including depression, anxiety, manic depression and head injury. The events also targeted black or minority ethnic disabled (BME) people with a range of impairments.

Individual reports were produced after each event and shared with event participants. We also contributed the reports to the Scottish Government's 'Fresh Thinking, New Ideas' discussion. This report brings together the findings from all seven events. The individual reports are available on the Capability Scotland website or from the communications team (details as above).

2. Executive Summary

Capability Scotland and the Glasgow Centre for Independent Living (GCIL) were selected through the Housing Voluntary Grant Scheme as the Scottish Government's key strategic partner for housing and disability issues for 2010/11.

This report brings together the findings from the series of involvement events held in conjunction with disability-led and specialist organisations to hear from disabled people about their housing issues.

Our aim in holding the events was to ensure the diverse views of people with disabilities across Scotland are heard and acted upon by the Scottish Government. Disabled people continue to struggle to access suitable housing in Scotland and it is essential that their views and experiences are heard and understood by the Scottish Government if improvements are to be made in the future.

The involvement events clearly highlighted that, while there have been some improvements in relation to housing for disabled people, much work remains to be done. The problems encountered by event participants were varied and wide ranging. In the interests of clarity the findings have been divided into the following categories:

The Social Rented Sector

Disabled people are vastly over represented in the social rented sector. However in many cases social rented housing still fails to meet their needs. The lack of accessible stock, combined with allocations policies which are perceived to be unfair, has resulted in disabled people often failing to find suitable accommodation and living in completely unacceptable conditions. Other issues raised included the need for the sector to acknowledge those with non-physical impairments and to reduce the incidence of homelessness amongst individuals with mental health problems.

Aids and Adaptations

Participants at the involvement events had struggled to have essential aids and adaptations carried out within a reasonable timescale. They were also concerned about the practice of removing adaptations from homes and the allocation of adapted homes to non-disabled people. There was also strong feeling that disabled people should not be charged for any aids and adaptations which are essential for independent living.

Communication and Information

The involvement events uncovered a continued failure on the part of government and housing providers to communicate clearly with current and potential disabled tenants. Formats such as British Sign Language (BSL), Easy Read, Braille and audio are not widely available. There is also a lack of clear and easily available information on housing rights and a lack of advocacy services for disabled people.

Community and Location

The location of a home was identified as being just as important as its size or design. Participants valued having a sense of community and close proximity to friends, family and amenities. The issue of hate crime and harassment was continually raised, as was the need for safe, secure and well maintained public spaces.

Private Sector Housing

The difficulty of accessing and adapting property in the private sector was raised by participants. The need for the Scottish Government to work with mortgage lenders and insurance companies was seen as essential if disabled people and those claiming welfare benefits were to have any prospect of homeownership. Accessing finance for aids and adaptations was also identified as a problem for homeowners and private tenants.

3. Findings

3.1 The Social Rented Sector

Lack of Accessible Housing Stock

The lack of suitable, accessible housing in the social rented sector was raised repeatedly by participants at the involvement events.

A particularly common experience shared by participants was waiting a long time for suitable housing. Many participants reported being on a waiting list for years trying to access accommodation in the social rented sector. Some participants who are still on waiting lists have been given no indication of how long they will have to wait.

Many felt that this was as a direct result of their disability and the lack of accessible stock in the social rented sector. One council tenant was advised to move to a neighbouring local authority if she wanted a realistic chance of getting a suitable house for her and her daughter who has cerebral palsy.

There were also several participants who found that their current home was no longer suitable for them but had been told that there was no alternative available. One woman said she felt like 'a prisoner in her own living room' as she couldn't get upstairs or into her garden. She was told that a suitable alternative did not exist.

Many participants were hopeful that recent improvements to the building standards would increase the accessibility of housing stock over the coming years. However, many also felt that this change would be too slow to be of any assistance to them and that more innovative and immediate action was required, especially given that very few houses are being built in the current economic climate.

Many felt that the Scottish Government needs to make an immediate and significant investment in building new accessible homes. It was suggested that the Scottish Government should look for innovative solutions such as working in partnership with private firms to build more specialist housing or developing an incentive scheme for private companies willing to increase the proportion of accessible houses built.

While some felt it was unrealistic to expect increased investment in times of comparative austerity, others felt it would be a sound economic decision for the Scottish Government. It was suggested that building new accessible homes would not only provide work for a struggling private sector but also increases the ability of many disabled people to live independently – to visit friends, to go to college, to work and pay taxes. This would not only make disabled individuals better off, but also benefit the economy and society as people are enabled to work, participate and volunteer.

Another suggestion was that social housing providers should learn to work in partnership with the private rented sector to make suitable homes available in times of high demand or in emergency situations. It was felt that using private sector stock could be particularly useful where an applicant has specific needs that could not be met through existing public housing stock. It was suggested that stronger links should be developed between public and private housing providers.

Several participants were also keen to highlight that suitability and accessibility were not just about the 'bricks and mortar' of a home but included its surroundings and proximity to amenities such as shops banks and post offices. Many felt that social housing stock was often unsuitable because the houses were too close together, were too small or too far from transport links and amenities. There was also a strong sense that social housing was often in 'bad' and unsafe areas where people with disabilities felt particularly vulnerable.

It was clear from the events that people living in unsuitable housing were not aware of their right to be re-housed under homelessness legislation. One participant noted that the best way to raise awareness of the problem would be to encourage disabled people in this situation to go to their local authority and present themselves as homeless. This would result in a more accurate understanding of the extent of the problems and put pressure on local authorities and the Scottish Government to address the issue. However, other participants felt that this would be a huge risk for many disabled people, particularly as temporary accommodation tends to be designed for single, non-disabled people and could be much worse than their current home. One suggestion was that a 'forward thinking' local authority might agree to a pilot scheme in which they registered all those people who *could* be classed as homeless without them making a formal application. Again it was felt that this would give a more accurate picture of the extent of the housing crisis facing disabled people.

Allocations Policies

Many participants felt that the shortage of suitable housing is made worse by social landlords having inadequate and unfair allocations policies. It was particularly felt that allocations policies do not sufficiently take into account the needs of disabled people or give them sufficient priority.

Some participants felt that housing associations do not understand their housing needs and do not take appropriate steps to assess those needs. Some participants suggested that housing providers should be obliged to assess housing need where the applicant has a disability of any kind.

Many participants also felt that allocations policies often reflect the fact that housing providers (and society as a whole) tend to focus on immediately apparent impairments and conditions rather than hidden impairments. It was noted that people with acquired brain injuries, mental health problems and conditions such as autism are not given priority because social landlords do not understand their conditions and the impact they can have on housing needs.

Furthermore, it was reported that people with non-physical impairments often do not receive occupational therapy assessments. This results in them not being given sufficient priority in relation to allocations and in some cases being offered inappropriate accommodation.

Many participants also felt that too much discretion was given to untrained staff and reported feeling they are 'at the mercy of the housing officer'. This is particularly worrying as many felt that housing staff are often ignorant about their experience of disability or have personal prejudices. Some also felt that many staff involved in housing allocations saw disability equality as a 'tick box exercise' and put little thought into the effect of their action. Participants felt also that many housing officers had either not been trained or were not making the effort to understand and address more complex impairments and conditions that were not immediately apparent.

Some participants felt that the issue is compounded by some people who would fit the legal definition of a disabled person, not considering themselves to be disabled. This is particularly true of people with mental health issues and Deaf people. This means that government initiatives or opportunities aimed specifically at disabled people might not be picked up by people with mental health issues and Deaf people. This is due to the common misconception that only people with physical impairments, particularly wheelchair users, are covered by the term "disabled people".

Several participants also said they felt that homeless people were always given priority for social housing and that this was not fair as it meant disabled people were forced to wait even longer. Many felt that disabled people who cannot use their toilet, bedroom or kitchen deserve just as much priority as those living in hostels, temporary accommodation or on friends' floors.

Participants also felt that allocations policies should ensure that accessible and adapted homes should not be given to people who do not have access requirements. It was suggested that when there is nobody on a housing provider's list who needs particular adaptations they should look to other providers' lists in order to find a suitable tenant. Similarly, adaptations should not be removed once a disabled person leaves a property but an effort should be made to find a suitable tenant. In some cases this should involve working with other housing providers.

Another issue raised was that allocations policies do not take into account the diversity of issues that many people experience. Instead they try to fit all situations and decisions into a rigid framework that cannot cover every eventuality. For instance, where a family has more than one disabled member, most housing providers will only give them one lot of points for disability. Another example is the automatic upper limit on the number of bedrooms a person can be offered. Many participants felt this was discriminatory as disabled people may need to store their disability equipment or need space for a carer to sleep overnight.

Another issue raised was the complexity of allocation policies. Some felt that the lack of information about how the allocations policies work indirectly discriminates against those with learning or communication difficulties. Further, many participants, particularly those with learning difficulties, felt that the points system used to allocate housing is difficult to understand. One participant said that she did not know how many points she needed to get a house or where she would start in bidding for a house. Many felt the complexity of these systems could be overcome by introducing a uniform policy or minimum standards for all social landlords in Scotland.

Refurbishment and Renovation

Several participants felt that there was a need for refurbishment and renovation standards to be introduced in the social rented sector in addition to the current Building Standards. Refurbishment standards would cover aspects of design and interiors. They might, for instance, explain which colours are acceptable to people with certain types of autism. During the consultation events one participant noted that, “the wrong colours and lighting in a house can be extremely physically painful to some people with autism. People just don’t know about this, or if they do they don’t take it seriously.”

Refurbishment standards might also cover the sort of flooring that is most suitable for people with mobility impairments and wheelchair users.

Many of the social tenants who attended the events felt that they are not given the discretion they need to make small changes to their homes which could make a big difference to their lives. One disabled participant said, “I had to obtain permission to do anything including painting and decorating and even putting a nail in the wall to hang a picture. I could never consider it ‘my home’ as I wasn’t allowed to personalise it. It was merely somewhere to stay”. This lack of freedom can be particularly problematic for disabled tenants who may need to fit a handrail or adjust the height of their banister just to move around their home.

Temporary Accommodation

Several participants said they had been placed in unsuitable and substandard temporary accommodation. Several people reported being put in substandard accommodation and then having repairs carried out after they had moved in. This is “very disruptive and is surely easier to do when the accommodation was empty”. One participant suggested that when someone leaves temporary accommodation a program for repairs should be drawn up and scheduled immediately – before anyone else moves in.

Several participants also noted that small problems with temporary accommodation that might not be an issue for non-disabled people could cause problems for people with certain disabilities. One example given was that of a person allocated temporary accommodation without a landline phone. This meant she could not use her community alarm. She felt very insecure in the home and limited behaviour to that least likely to result in a trip or fall.

Unsuitable temporary accommodation is also a major issue for families seeking asylum in Scotland, especially where a member of the family is disabled. This young family's story highlights some of the issues which can arise. "We are a couple with three children, including a young child with profound physical and learning disabilities. We came to Scotland seeking asylum and were housed in a flat which had a flight of stairs descending immediately on entering the front door.....this layout was very unsafe because we had to carry our disabled child down the stairs. This became more and more of a risk as he grew bigger....We only had two bedrooms so our three children had to share a room. Due to our youngest child's medication his soiled nappies were strong smelling which impacted on the siblings sharing a room with him. Our disabled child kept the other, older, children awake at night, potentially impacting on their alertness at school.

The older children also had no space of their own which meant they didn't bring friends home as they were embarrassed and thought their friends might not understand the disability. This led to the children being even more isolated from their peers than they already were."

Homelessness

A significant number of participants feel that disabled people are vastly over-represented amongst the homeless population and that the number of homeless people with mental health problems and learning difficulties is particularly unacceptable. One participant quoted research which found that approximately 40% of homeless people have some sort of mental health problem.

Many felt that there is a need for this issue to be addressed publically and for support to be offered to those who have mental health problems and need help to maintain tenancies or to keep up with their mortgage payments.

There was also strong feeling that those with mental health problems or learning difficulties should be offered support at the beginning of their tenancy and for as long as necessary afterwards. Support might include help understanding their rights and obligations, putting them in touch with support groups and making sure they knew the procedure for paying bills etc. It was thought this might reduce the incidence of homelessness amongst these groups.

The following represent a consolidation of the views expressed:

- The Scottish Government and local authorities should commit to building more accessible social housing so as to reduce the long waiting lists for suitable homes.
- New build homes should be Homes for Life and meet the highest possible accessibility standards to ensure people do not have to move if their needs change.
- The Scottish Government should conduct research into the long term savings that will come from building new, accessible homes which will prevent higher health and social care costs in the future.
- The Scottish Government and housing providers should invest in building more low cost housing in mixed and secure communities and invest in community safety in areas that currently contain a high proportion of social housing.
- Social housing providers should recognise the positive impact that private sector leasing can have on reducing unmet need for suitable housing and widen its application.
- There is a need to build stronger links between private and public housing providers.
- Local authorities should follow the coproduction model of involving disabled people in Local Housing Strategies and community planning.
- The Scottish Government and local authorities should meet their duties under human rights legislation and target housing investment at those who are most vulnerable and have the greatest need.
- All housing investment decisions should be thoroughly equality impact assessed.
- The Scottish Government, local authorities and registered social landlords should recognise the importance of disability equality training in ensuring that disabled people receive appropriate housing and housing services.

- Housing providers should ensure that all relevant housing policies take into account the needs and aspirations of people with mental health problems and cognitive impairments. They should develop and maintain a dialogue with mental health organisations so that the needs of people with mental health issues can be taken into account in housing policy development.
- The Scottish Government should provide revised guidance on the allocations policies of social housing providers. This guidance should be coproduced with disabled people, including those with non-physical impairments such as mental health problems, learning difficulties and autism.
- The Scottish Government should consider the development of minimum standards in relation to allocations policies, to be enforced by the Scottish Housing Regulator.
- The Scottish Government should consider requiring housing providers to ring-fence accessible homes for the sole use of people with disabilities.
- The allocations policies and points systems used by different housing association and local authorities should be standardised and simplified. This will minimise indirect discrimination against those with learning difficulties, sensory impairments or communication difficulties who may find varying and complex policies difficult to understand.
- Any guidance or minimum standards produced in relation to allocations policy must cover the particular issues facing people with learning difficulties.
- Housing providers should reconsider the policy of restricting the size and number of bedrooms that individuals can be allocated given its impact on disabled people who may require extra room for equipment or an extra room for their carer.
- Social landlords should be required to carry out assessments into the housing needs of disabled people when they make an application for housing or ask to be relocated in a more suitable home.
- People with a wide range of disabilities should be given priority in relation to the allocation of housing. This should relate to both physical, psychological and mental impairments and the effect this has on the suitability of their current home.
- The Scottish Government should carry out research into the housing support needs of Black or Minority Ethnic (BME) disabled people and in particular recognise that many BME families require larger homes to accommodate all family members.

- Housing officers and those making allocations decisions should receive in-depth disability equality training and should have an understanding of the impact which both physical and hidden disabilities can have on housing need.
- Housing providers should ensure that policies, procedures and strategies in relation to housing emphasise the importance of making people aware of the reasons behind decisions that are made about their situation and what they are eligible for so that people understand why they are being treated the way they are.
- The Scottish Government should produce guidance on the impact of refurbishments and renovations on the accessibility of housing.
- The Scottish Government, local authorities and housing providers should ensure there is an adequate supply of temporary accommodation which meets the needs of disabled people and people with disabled families.
- Asylum seekers should be allocated accommodation, however temporary, that meets their needs in terms of accessibility.
- The Scottish Government should address the vast overrepresentation of people with mental health problems amongst the homeless population.
- Local authorities and housing providers should ensure housing support is available to those with mental health problems, learning difficulties and disabilities to increase the chances of a successful tenancy and minimise the risk of homelessness.

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3.2 Aids and Adaptations

Reduce Waiting Time for Aids and Adaptations

The main complaint in relation to aids and adaptations was the time it takes to get even the most minor of adaptations made. Examples included aids such as handrails, shower chairs and plugs and sockets fitted at the right height. One participant waited over two years to have a simple hoist fitted. Alarms were identified as a particular issue for those with sensory impairments who often need specialist equipment. One Deaf participant told us that she had waited five years for a suitable alarm to be fitted in her home.

Many participants could not fathom how such small jobs could take so long to get done. Many felt there should be a clear timescale agreed at the time of assessment or as soon as possible thereafter and that there should be consequences for the housing provider or local authority if deadlines were not met.

Having adaptations completed within a reasonable timescale was also identified as a way of saving money in the longer term. Many felt the cost of making adaptations quickly was often less than the potential cost of people living in homes where they cannot function properly and do not feel secure. The cost of people falling in their homes or needing help from social services with day to day tasks was cited as being massive in comparison to that of preventative measures. It was felt that getting aids and adaptation policies right is particularly vital given Scotland's rapidly ageing population.

Gate Keeping by Local Authorities

Participants at many of the events felt that local authorities were avoiding their legal responsibilities or 'gate keeping' by introducing their own systems for prioritising need for aids and adaptations. Many felt that by doing this they were fettering their discretion and effectively ensuring they would not meet their legal duties. These systems also prevent unmet need from being accurately measured. One attendee also noted that there is a 'negative cycle' because people stop asking for adaptations because they know they will not get them. This demand then goes unrecorded. This in turn reduces the pressure on the local authority to improve and invest in the service it is providing.

Occupational therapists were also seen as key to the quality of the service provided. Some felt occupational therapists were limited by local authority policy which restricted which aids and adaptations could be prescribed. One participant thought that occupational therapists sometimes "don't tell people what they are entitled to because they know they won't get it."

Others felt that there was a need for Occupational Therapists to listen more closely to people's needs and requirements before deciding what they need and do not need.

Aids and Adaptations for People with Non-physical Impairments

Many participants felt that some housing staff and occupational therapists saw disability equality as a 'tick box exercise' and are not making the effort to understand and address more complex conditions. As a result many hidden conditions, mental health problems and learning difficulties are ignored. Some also felt there were double standards which amounted to a 'hierarchy of disability'. One participant stated, "If you are blind there is no Occupational Therapist that comes round to assess what would make it easier for you to live independently. You really don't get the same support that a person with a mobility impairment might get. You even have to pay for your white stick"

Retention of Aids and Adaptations

Participants also felt it was the responsibility of local authorities and the Scottish Government to take action to prevent the removal of adaptations from homes when a disabled tenant moves out. This was felt to be a good way of saving money and reducing waiting times for accessible houses.

Paying for Aids and Adaptations

Participants held different views on the question of which aids and adaptations should be state funded and which should be paid for by the individual. Many were uncomfortable with being asked to comment on this issue and felt they were being asked to validate and justify inevitable funding cuts in an area that is already vastly underfunded.

There were numerous examples of individuals who had been unable to obtain the funding they needed to live independently in their own home. One participant said "I applied to my local authority to get funding for a washroom upstairs as I get stressed when I need to use the bathroom in the night. They wouldn't give me any money. It's ok if you can afford to pay for the adaptations yourself but you are totally stuck if you can't afford it."

The majority of participants felt that the state should fund any adaptations required to make homes 'fit for purpose' for the disabled person. 'Fit for purpose' was defined by some as a home which allowed the inhabitant to live independently and to take part in community and society to the same extent as a non-disabled person in a similar situation. Some noted that if a disabled person wanted to make adaptations over and above this, they could pay for them themselves.

One participant pointed out that means testing can be unfair and that disabled people should be able to spend part of their income on leisure activities, holidays and other quality of life activities. They should not have to spend all the available money on just being able to live independently in their own home.

Another participant was concerned that means testing people for aids and adaptations might put people off finding paid employment as they might then have to pay for more than they would have had to otherwise. One participant stated that "means testing for care and adaptations acts as a disincentive for work." There was widespread agreement on this, with one participant stating "If I got even a part time job I could not afford my flat".

Some participants felt that allowing disabled people to purchase their own aids and equipment through direct payments could save the social work and health departments a lot of money in the long run as it would ensure that disabled people got the equipment that they needed to meet their requirements. A participant stated that usually what a disabled person requests costs less than what an Occupational Therapist would assess them as eligible for.

However some participants felt that disabled people and their families should pay whatever they can afford towards aids and adaptations before receiving state funding. They felt that it was only fair that people should contribute what they can towards adapting their home. It was felt that this would prevent people from getting unnecessary adaptations as they would only pay for what they really needed. Some participants felt that all state support should be means tested so that the limited available funding went to the people most in need.

One participant suggested that a compromise could be to have set limits for public funding for each different type of adaptation and make these limits publicly available. The suggestion is that people who could afford it could supplement the basic level of funding available if they wanted a more advanced aid or a more extensive adaptation.

Home-owners in the group shared experiences of having to apply for grants to adapt their homes. They felt that it was unfair that disabled people who own their own home can generally only get a grant of up to 80% of the cost of the adaptation.

Participants also discussed the various ways in which disabled people could fund adaptations privately if they could not afford to pay for them outright. Suggestions including low interest bank loans secured on their homes and equity release schemes. However, this view was not widely supported and one participant thought it was “outrageous that people could have to release equity in their home.”

The following represent a consolidation of the views expressed:

- Local authorities should agree a timescale for the provision of aids and adaptations to tackle the long delays experienced by disabled people.
- Public bodies should work more closely together to ensure optimum efficiency in relation to aids and adaptations. The centralisation of budgets in relation to housing, social work and community care would ensure that spending could be co-ordinated to ensure adaptations are carried out quickly and the most effective use of funds by the local authority.
- Local authorities should increase investment in services such as Care and Repair which facilitate the process of fitting aids and adaptations. The Scottish Government should encourage this investment and consider directly funding Care and Repair.
- Local authorities should work in partnership with Glasgow Centre for Inclusive Living and Ownership Options to record all aids and adaptations fitted on the Scottish Accessible Housing Register.
- The Scottish Government must ensure there is increased awareness of the right to aids and adaptations, grants and home maintenance across all sectors.
- The Scottish Government must ensure that policies in relation to grant funding take into account disabled people’s individual circumstances rather than placing blanket bans on certain circumstances such as length of lease.
- The Scottish Government and local authorities should take a more holistic and long term approach to funding aids and adaptation and conduct research into the massive cost associated unsuitable accommodation.

- Aids and adaptations should be available not only to those with physical impairments but also learning difficulties, sensory and cognitive impairments and mental health problems.
- Occupational therapists should assess people with access issues as a result of any type of impairment or condition, and not concentrate just on people with physical impairments.
- All agencies that provide aids and adaptations or funding must give clear information about the criteria used to make decisions and the reasons why applications are turned down. They should record all unsuccessful applications in order to create a clear picture of unmet need.
- The Scottish Government should examine the systems used to rate priority for aids and adaptations to ensure local authorities are not fettering their discretion.
- The Scottish Government, local authorities and housing providers should take action to ensure that disabled people have “voice, choice and control” in relation to adaptations. Disabled people should be involved in the design and selection of aids and adaptations at all levels.
- Product designers and local authorities should appreciate that disabled people want their homes to be attractive and comfortable, not functional and institutional.
- The Scottish Government should develop national guidelines for occupational therapists that require them to discuss aids and adaptations with the end user and take their personal requirements and preferences into account.
- The Scottish Government and local authorities should work with the disability movement to agree the fundamental principles underlying the right to financial support for adaptations. They should consult widely with disabled people on the issue of what should be state funded and what should be privately funded.
- Disabled people should not be charged for essential aids and adaptations. The impact of means testing for aids and adaptations on independent living should be thoroughly assessed with the involvement of disabled people.

- The Scottish Government should ensure there is greater access to grant funding for repairs, adaptations and basic equipment in the private sector. Disabled people who are private sector tenants or homeowners should not be discriminated against in relation to grants and assistance with aids and adaptations. The limit on grants for homeowners making adaptations to their homes should be reconsidered.

- The Scottish Government should ensure that the threshold for means testing does not act as a disincentive for disabled people obtaining paid employment.

- The Scottish Government should work with local authorities to ensure that disabled people can access their right to use direct payments for aids and adaptations.

3.3 Information and Communication

Effective Communication with Tenants and Potential Tenants

A major theme which emerged from the involvement events was that the Scottish Government, local authorities and other social landlords must make more effort to communicate effectively with disabled people.

Many felt that communication was a particularly problem for those with sensory impairments, with landlords, local authorities and the Scottish Government making insufficient effort to use British Sign Language, electronic screen readers and more accessible written formats.

One Deaf participant questioned what she would do if there was an emergency in her home, such as her pipes bursting. Most people would phone the housing association emergency helpline. However, as a Deaf person she would be unable to do this. She has asked her landlords in the past if they will let her communicate by text message and they have consistently refused to do this. The woman concluded that in the event of an emergency she would have to wait until the housing office was open and a BSL interpreter had been booked before she could bring an emergency situation to her landlord's attention.

There was also concern that disabled people who receive inaccessible information about their rent or tenancies risked losing their homes through no fault of their own. One participant lives in a high-rise block of flats which is scheduled to be demolished in 2011. She is worried about where she will live in the future and has had no clear explanation of what her options are. She is concerned that all the good opportunities will have been taken up by hearing people who can read the letters and respond before she has the chance.

Furthermore, forms are rarely provided in accessible formats. Some participants reported having to get family or friends to fill out forms on their behalf. This is not always appropriate when sensitive or confidential information is being asked for.

Many participants with learning difficulties said they often felt 'outside the loop' and that they didn't always fully understand the information and advice that local authorities and housing providers sent them. It was felt that advice and guidance should be made available in plain English and 'easy-read' formats. Many also felt a helpline or independent advocacy service would be useful.

Many also felt that housing providers do not make reasonable adjustments in relation to communications and that they should take steps such as contributing to the cost of a scanner for a blind person or making a commitment to sending text messages to a Deaf person.

Many participants also felt that the communication is a particular problem for disabled people from BME communities, especially those whose first language is not English. These individuals often have to overcome cultural, linguistic and communicative barriers in order to access basic information. There is a clear need for housing providers to take a flexible approach and for multi-lingual advice and advocacy services to be available.

Using the Wrong Terminology

One participant also raised the point that there are no equivalent words for many disability-related terms in minority languages, which can lead to messages being 'lost in translation'. Terms such as 'disabled', 'independent living', 'blind' and 'Deaf' do not translate well into Urdu, Punjabi or Hindi. The equivalent words in the minority languages are often negative. There is, for example, no word for 'wheelchair user' and people are instead referred to as those who 'can't walk'. Visually impaired people are referred to as people who 'cannot see' and hearing impaired people are referred to as people who 'cannot hear'. The word 'disabled' translates as 'ill'.

Information about Housing Rights

Participants felt strongly that many disabled people cannot access the housing and services they are entitled to because of a lack of clear information about their rights and the opportunities available to them. It was felt that the availability of information is particularly important for disabled people because the process of finding a suitable home, and getting aids, adaptations and small repairs done can be extremely complicated.

Participants felt that there should be a national advocacy service for disabled people experiencing housing problems. Some felt this could function as a 'one-stop shop' for all housing issues including applying for housing, funding aids and adaptations and tackling antisocial behaviour. Disabled participants from BME communities felt a particular need for this because of the additional cultural and linguistic barriers they can face.

There was also concern over the lack of access to legal representation and advocacy services for individuals who felt they had been discriminated against in relation to housing.

It was also felt that all advice offered by housing providers should be accessible so that people know what they are and are not entitled to and can make informed decisions – rather than feeling they have no choice.

Numerous examples were given of people making ‘bad’ decisions because they had not been properly informed of their rights. One woman bought her own home after she had been informed that the council would pay for any adaptations that were required. Once the sale was completed the council informed her that she would not be able to get help and assistance until she was aged 65.

Access to Information about Accessible Homes

Many participants felt it would be useful to have access to information about the availability of suitable housing across all sectors and tenure types. One participant commented that it would be useful to have basic information about the accessibility of a property without having to visit it.

Some participants were in favour of the development of a register of accessible homes. However, it was felt that such a database should not be limited to the requirements of people with impaired mobility. It should also include information about the characteristics of homes which might make it suitable or unsuitable for people with mental health problems, sensory impairments or people with autistic spectrum disorder. Examples put forward included information on noise levels and rates of antisocial behaviour for people with anxiety or other mental health problems.

Residential Care

There was concern about the quality of care and availability of BSL interpreters within residential care. One gentleman told the group that his wife lives in residential care and that her condition has worsened because staff cannot communicate with her properly. He explained that signing keeps her mind alert but that she has no opportunity to sign apart from when he visits her.

The following represent a consolidation of the views expressed:

- The Scottish Government should ensure that communication standards and the duty to make reasonable adjustments is taken seriously by local authorities and landlords. The Scottish Housing Regulator should ensure that standards are upheld.
- Registered Social Landlords should be required to keep a register of the communication requirements of the people living in their homes and those on their waiting lists. This should ensure that housing providers are aware of communication requirements and can provide information in an appropriate format. Communication requirements listed should include details of BSL users, those with sensory impairments, those with learning difficulties, those with literacy problems and individuals who do not have English as their first language amongst others.
- Housing providers should make particular effort to understand and meet the needs of BSL users and other Deaf tenants. There are a number of steps which should be taken to ensure this. These include:
 - Promoting the use of texting and faxing as alternative methods for Deaf people to report a housing-related emergency.
 - Promoting the importance of Deaf Awareness training being provided to staff working in housing agencies.
 - Providing more funding for training for BSL interpreters.
 - Consider endorsing a badge scheme for staff who have a basic understanding of BSL.
 - Provide support to Deaf Connections in the development of their Sign on Screen service.
- The Scottish Government should ensure that the forthcoming housing strategy effectively takes into account the housing needs of Deaf people and that the proposed BSL Bill is enacted and is effective in tackling the communication barriers experienced by BSL users.
- The Scottish Government, local authorities and housing providers should ensure that relevant housing policies and strategies promote the importance of producing information in Easy Read and plain English for people with learning difficulties.
- Public bodies should develop a strategy for disseminating accessible information about housing issues to the public, including the intricacies of translating information into minority languages.

- The Scottish Government should consider funding a national advocacy service for disabled people experiencing housing issues. This service could provide information, advice and advocacy services to disabled people.
- The Scottish Government should also consider developing an information portal which would act as an online one-stop-shop for information about housing issues. This could be used by advice providers as well as individuals.
- BME disabled people and others experiencing communication barriers should be provided with a single point of contact within their local authority for housing enquiries. This person could see a case through from the beginning to the end and would have an understanding of their information and communication requirements.
- The Scottish Government should continue to invest in the Scottish Accessible Housing Register being developed by Ownership Options and Glasgow Centre for Independent Living.
- The Scottish Government should also ensure that information on the accessibility of private sector housing is available. It should use current tools such as the registration of private landlords and home reports to gather this information and make it available to the public.
- The Scottish Government and Local Authorities should recognise the importance for BSL users of social interaction with other people who sign. They should take steps to counter the potential detrimental effects of social isolation in sheltered housing and residential care homes.

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3.4 Community and Location

The Importance of Location

A large number of participants identified the location of their home as being more important than its size or physical characteristics. Many felt that disabled people can be more limited in their choice of location because they are more likely to have to live in socially rented accommodation and often availability is highest in 'rough' or 'bad' areas. Some felt this lack of freedom is exacerbated by the lack of accessible homes. Some participants reported being made to feel that they should be grateful for whatever accessible homes they are offered, even if it is in a completely unsuitable location.

Another participant highlighted problems with the portability of care as a serious restriction on her ability to choose the location of her home. The participant had bought a home in Stirling because she was told her care package was not portable. She subsequently found employment in Glasgow and now has to commute every day for work. This means that her personal assistant has to spend two hours of the day travelling with her rather than doing something helpful.

Location was also felt to be important because of the importance of proximity to family and friends. Many participants with mobility problems said they found going far on public transport to be difficult and tiring and said that moving too far away from their social lives would leave them feeling isolated.

Many also highlighted the importance of close proximity to banks, post offices, shops and transport links. Obstacles to accessing these services for people with disabilities can lead to isolation and can also seriously restrict the ability to live independently. Access to education, employment, financial independence and a social life can be made impossible by the design of a community or housing development.

There was general agreement that people with learning difficulties do not get a chance to choose where they want to live or who they want to live with. Participants felt that other people, often social work professionals, decide where people with learning difficulties will live and often do not consult with the individual.

The group felt that it is important to recognise that everyone is different and that everyone should have the right to live in the sort of housing that they want to. It is important to participants to be able to control their own living situation, including who they live with and the staff who support them.

This group put particular emphasis on the value of living in a familiar community where they knew people and could chat with neighbours and local shopkeepers. They also noted the importance of having a support network of friends and family who they could visit and rely upon.

Participants from BME communities also felt it was particularly important to be close to people with shared religious and cultural practices and to be close to a place of worship.

Functioning Communities

Some participants felt that having a sense of community wasn't just about proximity to friends and family but also about the layout and design of an area. Many felt that in the past areas tended to have a little of everything that was necessary for a community to function, such as housing, shops, industry, and schools. There was a sense that nowadays communities are disjointed and fragmented, with people travelling miles to work and having little local contact with their neighbours. Participants felt that this is something the Scottish Government, housing association, planners, local authorities and communities needs to tackle together, with communities and equalities groups being involved from the very beginning of the process.

It was also noted that public bodies need to take steps to ensure communities can function properly and that they develop a sense of pride and self worth. One participant noted that, "If you treat communities with disrespect people stop caring about themselves, never mind others." Some participants felt that there was a need for more localised housing plans that really involved the local community and looked at local amenities. People need to be consulted in a meaningful way and given feedback.

Harassment and Hate Crime

Harassment and hate crime were identified as major issues for many of the people who attended our events. One man with learning difficulties told us he often gets called 'fat and stupid' by boys in his area and that this really upsets him. There is clearly a need for housing providers and police to take the harassment of disabled people seriously and to take targeted action to prevent it.

This issue of antisocial behaviour was also raised by members of BME communities with disabilities who felt vulnerable in their areas. Many complained of experiencing anti social behaviour and feeling powerless to prevent it.

The safety and security of an area was also an issue for those who had not experienced harassment or abuse but who feel their disability makes them particularly vulnerable. Some participants with sensory impairments felt that they were more likely to be the victims of crime because they would be less able to defend themselves against an attack. A sense of being under threat impacts on people's ability to live independently and diminishes their enthusiasm for community participation and social activities.

Maintenance of Common Areas

Many participants felt that upkeep of the local environment impacted on how safe they felt. A woman living in what she described as a 'good area' reported fear being out after dark, saying "Usually I aim to be home before 6pm. The hedges are very high and I feel frightened when I go out after dark."

Another said, "We asked the GHA to cut back the trees outside as they were blocking the light from the streetlights. Five years later, this still has not been done."

It was also felt that making small changes like keeping hedges under control and paths well salted in winter can make a huge difference to a disabled person's ability to get out and about.

The following represent a consolidation of the views expressed:

- The Scottish Government should ensure that the planning process takes account of access to vital services, transport and employment and education within the local area. They should ensure that disabled people have a real opportunity to be involved in the planning process.
- The Scottish Government and local authorities should recognise the importance to BME disabled people of accessible homes in the right communities.
- The Scottish Government should do all it can to design communities that are suitable for all members of society and which lead to a real sense of community and security. This might be achieved through wider engagement and resisting the temptation to make and implement rushed planning decision.

- The Scottish Government should focus on how people can be made to feel safe in their homes and communities. This could be through encouraging local initiatives such as neighbourhood watch or increased investment in community policing. Ensuring social landlords continue to support community development and wider role initiatives is also essential.
- The Scottish Government should consider how people with learning disabilities can be made to feel safer in their homes and communities by working with the police and with community groups.
- The Scottish Government should consider a nationwide campaign to tackle hate crime and racial harassment.
- There is a need for a nationwide campaign to tackle racism in partnership with BME voluntary groups.
- The Scottish Government should ensure that the antisocial behaviour agenda recognises the impact of antisocial behaviour on people with mental health issues.
- Local authorities and housing providers need to invest in the care and maintenance of common areas to ensure that people with disabilities feel safe and secure when they leave their homes.

3.5 Private Sector Housing

Accessing Private Housing

Low income and the increased cost of living which can come from being disabled makes homeownership unattainable for many disabled people. One participant said “I went to my local bank and asked about a mortgage. The guy there said ‘why do you want information on a mortgage, you’re disabled’, as though I couldn’t afford one. We really need to change attitudes towards disability.”

Getting a mortgage is not the only obstacle to home ownership for disabled people. One participant explained that he owned his home but, due to his schizophrenia, he couldn’t get mortgage protection insurance. He worried that he would lose his home, or that if something happened to him he wouldn’t be able to pass his home on to his son. He felt lucky for having an understanding employer who understood that he sometimes wasn’t able to work but acknowledged that few people with health problems have this luxury and struggle with security of income.

The lack of suitable, accessible accommodation in the private sector is also a major barrier for disabled people. One lady looked for eight years for a home that was accessible in the area where she wanted to live. There was a suggestion that estate agents should specialise in this area. Annoying to have to travel to a house just to find out its inaccessible. Home reports might help with this.

The lack of accessible housing in the private sector was thought to be, at least in part, the result of historically lower accessibility standards. It was felt that building standards should be equally stringent across all sectors. Standards must also take into account the varying needs of disabled people across all impairment groups, including wheelchair users and visually impaired people.

The need for disability and mobility to be considered during planning was also raised in relation to private developments. Some thought that houses are often built too close together, which means people are unable to get to their gardens or access the side walls. It is essential that planners take this into account so they are to create homes for life.

Many also felt that private developers had failed to spot a hole in the market given Scotland’s ageing population and the fact that most people will have a health or mobility problem at some point in their life.

Aids and Adaptations

The problem of getting aids and adaptations funded was also raised as a major problem. One participant spoke of her experience trying to adapt her rented house in order to make it suitable for her 26 year old son who is paraplegic. The family were told they couldn't get funding from the Social Work Department because they only had a six month lease on the property - despite the fact that the property's landlord was happy for the changes to be made. The family were so desperate to make the house suitable for their son that they decided to pay for the adaptations themselves, which totalled £5,000. The family hope that they will eventually be able to buy the house.

The following represent a consolidation of the views expressed:

- The Scottish Government should ensure that there is an increase in the supply of affordable housing across all tenures and that the barriers which currently prevent disabled people from accessing these homes are removed.
- The Scottish Government should support initiatives that enable people with disabilities to buy and maintain their own homes. This might include working with banks, building societies and insurance companies to ensure there are no discriminatory obstacles to homeownership for people with disabilities.
- The Scottish Government should work with financial institutions such as banks, building societies and insurance companies to ensure there is an appropriate range of financial products which can be accessed by disabled people in receipt of benefits.
- The Scottish Government should recognise the importance of disability equality training in ensuring that disabled people receive an appropriate service from financial institutions.
- The Scottish Government needs to monitor the implementation of the latest building standards, particularly with regard to accessibility standards. New build standards should include the access requirements of people with mental health issues.
- Planners and private developers should work with disabled people and their families to ensure that future homes and communities are suitable for all.
- Eligibility criteria for grants for aids and adaptations should not discriminate against homeowners, private sector tenants or those with short term leases.

4. Looking to the Future

Participants at each event were keen to remain involved in improving access to housing for disabled people in Scotland. Participants felt that ongoing involvement, communication and interaction with disabled people were vital to improving the housing situation for disabled people.

A common theme across the events was that participants wanted to hear what the results of their involvement had been. It was felt that without this feedback people would be less likely to take part in future events because they would not feel that their input was having any effect and would suspect that the events were just “tick box exercises”.

Participants felt that housing organisations should continue to involve disabled people at each stage in the process and should consult with disabled people before new initiatives are put into place, not afterwards.

The majority of agencies involved in housing in Scotland are public bodies. Therefore they have a responsibility under the Equality Act 2010 to gather evidence and set equality outcomes in relation to disability equality. Engagement with and involvement of disabled people and their organisations is vital in this regard.

Capability would therefore urge the Scottish Government and housing agencies to build on the work of this programme of involvement so as to continue to learn from the experience of disabled people in relation to housing issues and utilise their expertise when development policies and initiatives.

Capability is hosting a major housing conference in February 2011 bringing together disabled people and housing professionals. This will provide an excellent opportunity to share best practice, learn from one another and shape the future of housing for disabled people in Scotland.

Appendix 1: Involvement Event Methodology

The involvement events were designed around four key discussion areas:

1. What makes a house a home?

Participants took part in group work, discussing the factors that are particularly important to disabled people in making a house a home.

2. Experience of the housing system and uptake of opportunities

Participants took part in a facilitated open discussion about disabled people's experiences of the housing system in Scotland. We were particularly interested in:

- Difficulties faced getting suitable socially rented housing
- Barriers faced making adaptations or getting specialist equipment
- Difficulties experienced by those wishing to buy
- Problems experienced by those renting privately or wishing to rent privately
- Issues of getting accessible and appropriate information and advice about housing
- Problems encountered making adaptations to common parts.

3. Priorities for Government spending

Participants took part in group work, discussing priorities for government spending. The groups were asked to rate their top five priorities from the following list:

- Building more low-cost housing
- Keeping rents low
- Giving disabled people priority for social housing
- Making sure that new build housing meets the needs of disabled people
- Making sure that disabled people get the help they need to adapt their houses
- Designing homes that can be adapted much more easily
- Building more sheltered housing
- Building more residential care homes
- Making sure that disabled people get the help they need to move when their house no longer meets their needs

4. What should be state funded and what should be privately funded?

Participants took part in a facilitated open discussion about what sort of adaptations should be funded by the state and what sort of adaptations disabled people should pay for themselves. Participants also discussed the factors that should influence this such as income levels and priority of need.

Capability worked in conjunction with the host organisations in order to tailor the design of the event to be as accessible as possible to the delegates at each event.

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This report is available in a variety of accessible formats. To discuss your requirements please contact the communications team at Capability Scotland on 0131 347 1055 or communications@capability-scotland.org.uk.

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