



Social care and support

Arranging housing

Date: August 2020

Renting from a Housing Association or Local Authority

A number of people who have learning disabilities rent their home through their local authority or a housing association. Some local authorities have specific properties for people who have learning disabilities to rent as part of a package, with support workers visiting the property at specific times. This type of housing tends to be shared with other people who have learning disabilities, often between 2 – 5 people.

Renting via your local authority can be one of the most straight-forward options, particularly if there is already an existing service. However, your relative may have less control over who to live with and who provides support. Local provision can also vary. Your local housing department can give you more information.

Renting from a private landlord

Property can be rented from a private landlord. The rent can be paid for by Local Housing Allowance, though this may not meet the full costs meaning sometimes a top-up needs to be made by the tenant (or tenant's family). You may be able to find a property more quickly on the rental market, but there is less security of tenancy and contracts are often more short-term.

Shared ownership

Shared Ownership combines renting and owning a property. This means you part own and part rent a property, usually from a housing association. The share of the home you own ranges from 25% to 75%. Housing Benefit can pay for the part of the home that is rented.

Buy-to-let scheme

Buy to let involves purchasing or building a property, then renting it out. The property can be part of your current property; for example, you could build the property in your garden or extend your current home. The person who owns the property will often act as the landlord.

A family buy to let can affect eligibility for Housing Benefit though.

In some instances, it is possible to hand over the day to day running of a buy to let property to an intermediary landlord. In this type of arrangement, it may be possible to rent to a family

member without affecting Housing benefit. Call our helpline: 0333 1212 300 or Email: info@downs-syndrome.org.uk for more information.

Purchasing a property

Some families decide to purchase a property outright, as it can provide greater control and security over the housing. This depends on individual financial circumstances and being able to locate a suitable property.

If you are unable to purchase a property individually, you may wish to choose to purchase a property jointly with other families. This can reduce costs and provides a support network of families working together.

However, such a setup is reliant on knowing local families in a similar situation. You will also need to think carefully about how it will work in practice, for example, planning ahead for the possibility that one of the families involved may withdraw from the arrangement.

[MySafeHome](#) specialise in arranging mortgages for people with learning disabilities to support with Shared Ownership and would be a good place to find out more information.

Which option is right?

What works will depend on what's available in your area, personal preferences and individual financial circumstances.

You can contact your local authority's housing department for more information.

Resources from the DSA

- Choosing where to live (easy read)
 - What is supported living (easy read)
 - Choosing who to live with (easy read)
 - Getting ready to move out (easy read)
 - Supported living – an introduction for parents and carers
 - Supported living – our stories
- Stories from people who have Down's syndrome

We can help

If you have any questions about social care, please contact us using Tel: 0333 1212 300 or Email: info@downs-syndrome.org.uk. If our information officers are unable to help, they will refer you to our social care adviser.

Contact us

t. 0333 1212 300

Down's Syndrome Association

Langdon Down Centre
2a Langdon Park
Teddington
Middlesex
TW11 9PS

e. info@downs-syndrome.org.uk

w. www.downs-syndrome.org.uk

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