Housing Options Scotland

Coming Home Guide

For Local Authorities and Coming Home Leads

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Introduction

The Coming Home agenda in Scotland is a national commitment to ensure that people with complex needs and learning disabilities can live in their communities, with the right support and housing. It emerged in response to longstanding concerns about individuals being placed in out-of-area institutional settings, often far from family, community ties, and the opportunity for a fulfilling life. The Scottish Government's vision is clear: everyone should have the right to live independently, with dignity and choice, in a place they call home.

To help realise this vision, Housing Options Scotland has developed a housing options guide specifically designed to support Local Authorities and Coming Home Leads in their role within the Coming Home framework.

This guide is a practical and person-centred resource that supports professionals to:

- Explore a full range of housing possibilities - from social housing to private rentals, and ownership schemes - ensuring that no option is overlooked.
- Provide informed, compassionate support that centres the individual's preferences, needs, and aspirations, rather than fitting them into pre-existing service models.
- Build capacity within Local Authorities by offering guidance, case studies, and tools that promote collaborative working across housing, health, and social care sectors.

Ultimately, this guide is more than a toolkit, it's a catalyst for change. It equips Local Authorities to uphold the principles of the Coming Home agenda by ensuring that every client is well-informed, actively involved in decision-making, and supported to make the housing choice that's right for them. In doing so, it helps turn policy into practice, and aspiration into reality.

A Housing Options Approach

Local Authorities and Coming Home Leads should be adopting a housing options approach when working with people who have learning disabilities and complex needs. This goes far beyond offering a list of available properties. It is a way of working that places people's rights, preferences, and aspirations at the centre of housing decisions.

Instead of focusing on what someone can't do, or the support they might need, the approach begins with a different question: "What does a good life look like for you?" From this starting point, Local Authorities and Coming Home Leads can explore the full range of housing possibilities, aiming to align options with the person's unique vision and goals.

This means providing information in a clear, accessible way, supporting people to make informed choices, and walking alongside them as they navigate systems that can often feel complex and overwhelming.

The housing options outlined in this guide are open to everyone, and with the right planning and support they can work well for people who have learning disabilities and complex needs. While some individuals may consider specialist housing provision such as Supported Accommodation, it is important to recognise that Scotland's four main housing tenures - social housing, private renting, mid-market renting, and home ownership - can all provide suitable, sustainable homes.

Under the United Nations Convention on the Rights of Persons with Disabilities (UNCRPD), everyone has the right to live independently and be included in the community. That includes choice and control over where and with whom they live. A housing options approach is how Local Authorities and Coming Home Leads can bring this principle to life for people who have learning disabilities and complex needs.

Best Practice in Action

Dedicated support

Each person should be paired with a named worker who listens, explores options, and plans at their pace, in their preferred way.

Flexible pathways

Support might involve helping someone move from the family home into a supported tenancy, securing home adaptations, or identifying housing in a preferred location.

Plan for independence

For young people and their families, careful preparation should be built in so that the transition to independent living is positive, well-understood, and sustainable.

Accessible information

All advice and guidance should be provided in clear, easy-to-understand formats.

Ongoing involvement

The role is to stay engaged until the right housing solution is found, not simply "signpost" and step away.

Information gathering

Before exploring housing options with people with learning diabilities and complex needs, Local Authorities and Coming Home Leads must first gather all the information needed to develop a truly individualised housing options appraisal. The emphasis should be on providing clear, high-quality information that directly relates to the person's circumstances, while avoiding overwhelming them with options that are not realistic or available.

Financial position

Understanding a person's financial position is crucial in determining which housing options are viable. This should include exploring income, savings, debts, and any history of bankruptcy. It is also important to discuss whether the family could contribute financially, either through a cash gift, ongoing financial support, or even the purchase of a property.

People who have learning disabilities and complex needs are unique, with their own needs and aspirations. These needs may have an impact on housing costs - for example, through adaptations or specialist equipment - and Local Authorities and Coming Home Leads must take these additional costs into account when assessing and supporting housing options.

Need to move

To effectively support an individual to Come Home, it is essential to establish key information about their housing needs. This could include understanding whether they wish to live alone or with others, whether an additional bedroom will be required for an overnight carer, and whether the property must accommodate specific adaptations such as a wet-floor shower or space for medical equipment. It is also important to consider personal factors, such as the presence of pets or support animals.

Steps taken

It is equally important to speak with people with learning disabilities and complex needs and their supporters about any housing options they have already explored. As experts in their own lives, they can provide valuable insight into what has or hasn't worked in the past. This knowledge helps ensure that future discussions focus on the options most relevant, suitable, and meaningful to them.

Housing Options Guide

Social Housing

Local Authorities and Coming Home Leads can play an important role in accessing social housing. Applications can be made through the Local Authority itself or directly with Registered Social Landlords. Local Authorities and Coming Home Leads should provide clear information on how to apply.

When supporting someone with an application, ensure that their disability and support needs are clearly recorded, as this may help them to be considered for priority status. Local Authorities and Coming Home Leads should help individuals keep applications up to date, making sure that changes in circumstances or needs are reflected promptly.

Many people who have learning disabilities and complex needs will require adaptations to be completed before moving in. This is essential to ensure a smooth and successful transition. Local Authorities and Coming Home Leads should work together to make sure adaptations are in place in good time, and to provide advice and support on how rental costs will be covered during this period so that financial concerns do not become a barrier to securing the tenancy.

Part of the Local Authority and HSCP Lead's role is to actively use networks and partnerships to identify suitable social housing opportunities. This may include working closely with housing associations and other providers, as well as exploring more creative solutions where required.

Thinking outside the box

- Could an existing social housing property be adapted or extended?
- Could the Local Authority or a Registered Social Landlord build a bespoke property as part of their development programme?
- Could the Local Authority or a Registered Social Landlord purchase a property to rent back through the Affordable Housing Supply Programme?
- Could you work with the Empty Homes Officer to bring an empty home back into use?

Key Contacts in Your Local Authority

Private Renting

Local Authorities and Coming Home Leads can support people who have learning disabilities and complex needs to explore private renting as a housing option. The private rented sector (PRS) now offers far more security than in the past, with all new tenancies since December 2017 operating under the Private Residential Tenancy system. These tenancies are open-ended, limit rent increases to once a year (with the right to challenge increases), and provide longer notice periods and simpler processes, giving tenants greater stability and protection.

Private renting can give people more choice about where they live, as there is a wide range of properties available. While homes may not always be immediately suitable, adaptations can be made. Landlords cannot unreasonably refuse adaptations, and in some cases funding may be available. Local Authorities and Coming Home Leads can guide individuals through this process, helping to secure landlord consent and identify funding options to ensure homes meet specific needs.

It is important to note that the private rented sector is still governed by the Local Housing Allowance (LHA) system. Unlike exempt accommodation, there are no broad exemptions in PRS. However, the LHA rate can be flexed where a claimant requires overnight care.

By offering clear guidance, practical support, and ongoing involvement, Local Authorities can make private renting a secure and realistic housing pathway for individuals in people who have learning disabilities and complex needs.

How to support with PRS

- Work with Welfare Rights and Money Advice colleagues to ensure benefits are in place to cover rent. Direct payments to landlords can be arranged where necessary, to give both tenant and landlord added security.
- Help to access support with upfront costs such as deposit and rent in advance through Rent Deposit Schemes or Discretionary Housing Payment.
- Advise on adaptations, helping tenants request reasonable adjustments from landlords and explaining available grant or funding routes.
- Provide advocacy and support, helping individuals and their supporters communicate effectively with landlords or letting agents.

Key Contacts in Your Local Authority

Mid-Market Renting

Mid-Market Renting (MMR) is a form of affordable housing where rents are set below the open market rate but generally above traditional social housing levels. It can provide an attractive option for people who have learning disabilities and complex needs who want to live independently but may not be ready or eligible for home ownership.

Local Authorities play a key role in supporting individuals to explore MMR. They can provide information on which providers offer MMR, guide applicants through eligibility criteria, and assist with the application process. Not all social housing providers offer MMR, and each has its own requirements, such as income thresholds and suitability assessments.

Advantages of Mid-Market Renting:

- Flexibility and choice: MMR can offer a wider range of property types and locations, helping individuals live near family, friends, or essential services.
- Security and affordability: Tenancies are generally more secure than private renting, with open-ended agreements, and rents remain below the private market level.
- Stepping stone to other housing options: MMR can provide a stable environment for individuals building independence or financial capacity while planning for long-term housing goals.
- Tailored support for disabled tenants: Local Authorities can help ensure properties meet specific accessibility needs, support requests for adaptations, and liaise with providers to secure suitable homes.

By providing guidance, application support, and advocacy with housing providers, Local Authorities can make Mid-Market Renting a practical and secure housing option for people who have learning disabilities and complex needs, supporting independence while maintaining affordability and choice.

How to support with MMR

- ☐ Find out all of the Mid-Market Rental providers in your Local Authority
- ☐ Help to identify available and upcoming properties, and help to complete applications
- ☐ Contact Mid-Market Rental providers to find out if they have an accessible properties

Key Contacts in Your Local Authority

Home Ownership

For some people who have learning disabilities and complex needs, buying a home may be a realistic housing pathway, even where there are permissions in place such as Financial Guardianship. Local Authorities and Coming Home Leads can support by providing clear information, guidance, and signposting to Independent Financial Advisors (IFAs). An IFA can help assess whether someone is eligible for a mortgage, determine how much they could borrow, and work out what they can realistically afford to spend on a property. If home ownership is not immediately possible, advisors can also help plan for the future. They can provide advice on related financial matters such as pensions, loans, and managing debt.

Local Authorities and Coming Home Leads should connect individuals with trusted organisations that have experience supporting people with learning disabilities and complex needs in similar circumstances. Advice from local Citizens Advice Bureaux can help clarify benefit entitlements and how these interact with mortgage eligibility, ensuring decisions are informed and realistic.

Home ownership is usually possible where individuals have savings or equity for a deposit and sufficient income from employment or benefits to meet mortgage repayments. For those relying on benefits, Local Authorities should explain that benefits may cover mortgage capital payments, and in some cases, help with interest payments may be available if the property meets the individual's needs as a disabled person.

Eligibility for this support typically includes:

- Receiving Income Support, income-based Jobseeker's Allowance, Employment and Support Allowance, or Pension Credit; or
- Receiving Universal Credit without earnings for the individual or their partner; and
- Purchasing accommodation that is better suited to the specific needs of the disabled person.

By offering practical support, signposting to professional advice, and helping people understand how benefits interact with home ownership, Local Authorities and Coming Home Leads can help individuals explore this pathway safely and confidently. This ensures that, where appropriate, buying a home becomes a viable option that aligns with the person's aspirations and long-term housing needs.

Assisted Buying Schemes

Shared Ownership

Shared Ownership schemes can offer housing choice, flexibility and control to disabled people who are unable to fund the full cost of a home. Schemes can be run by housing associations and can be used to buy a home suited to a disabled person's needs. In some circumstances, housing associations can contribute up to £100,000 per applicant.

Successful applicants will own a portion of the property, usually 25%, 50% or 75% funded through a contribution from savings or family gifts. They will then also pay an Occupancy Charge to the housing association on the portion they do not own. This charge can often be covered by Universal Credit.

Low-cost Initiative for First Time Buyers (LIFT)

There are two LIFT Schemes:

- **Open Market Shared Equity (OSME) Scheme**
- **LIFT New Supply Shared Equity (NSSE) Scheme**

Despite the name, it is not just First-Time Buyers that can benefit from the LIFT Scheme. The scheme is also open to:

- Social renters
- People with a disability and housing need
- Members of the armed forces community and veterans who have left the forces within the last 2 years
- People aged 60 and over

OSME

The Scottish Government contributes between 10-40% of the price of a home you have chosen on the open market. When the property is sold, a percentage of the sale price is returned to the Scottish Government.

Watch a video about OSME

NSSE

NSSE allows you to buy a new build home from a housing association or local council if you cannot afford the total cost yourself. You will be required to pay between 60-80% of the properties cost and the Scottish Government will own the remaining share. **Watch a video about NSSE**

Buying to Let to a Relative

Local Authorities and Coming Home Leads can support people with learning disabilities and complex needs to live independently through a buy-to-let arrangement, where a relative purchases a property and rents it to the individual. This provides a route to independence while maintaining family support.

Before a family member can receive housing costs via Universal Credit, they must purchase the property and register as a landlord, taking on the associated financial and legal responsibilities. Local Authorities and Coming Home Leads should ensure families understand this risk and plan carefully.

Housing costs can be covered by Universal Credit, but the DWP will check that the tenancy is genuine and not designed to take advantage of the benefits system. To avoid a "contrived tenancy," there should be a formal tenancy agreement, rent should reflect the local market, and the property must suit the needs of the household. In essence, the landlord must treat their family member as they would any other tenant, including being willing to evict should the tenancy agreement be broken.

Local Authorities and Coming Home Leads should work with Welfare Rights and Money Advice colleagues to advise families on affordability for both the tenant and the relative. Please note these services may be called something different in your local authority.

By providing guidance on tenancy agreements, landlord responsibilities, financial planning, adaptations, and avoiding contrived arrangements, Local Authorities and Coming Home Leads can help families use buy-to-let arrangements safely and effectively as a pathway to independent living.

Managing Buy-to-Let Risks

- Help families to understand the risks - claims for housing costs can only be made after the property has been purchased and set up for a tenant. There is a chance the claim could be refused.
- Explain to families that they must be prepared to treat their family member like any other tenant - including eviction if necessary.
- Help families to explore other options first - often the DWP will want to see what efforts have gone into securing housing through more traditional means first.
- Support families to appeal refused claims. This includes providing evidence on why BTLTR is the best housing option for the applicant.

Case Study

Gordon is a young man in his late thirties who first came to HOS over a decade ago. Gordon has a learning disability and a bipolar diagnosis. His teens and twenties were characterized by challenging behaviours and periods of hospital admission.
Both Gordon and his parents recognised that living in the family home was not sustainable or desirable. It was essential for Gordon to live independently with support as close to his local community as possible.

They approached HOS to help Gordon explore his housing options.

Social housing was not a possibility for Gordon. It simply did not exist in his small town. Private renting was completely unaffordable with demand far outweighing supply.
After due consideration, the family decided that ownership was the best option for Gordon. He was accepted onto the LIFT scheme and some money from his grandfather helped towards the deposit.

Gordon continues to live happily in the home that he bought. The security of living near (but not too near) his parents has enabled him to thrive. His support workers help him to budget and to take care of his property, and he participates in volunteering and craft activities.

Gordon recently had to be admitted to hospital, but the security of being a homeowner enabled him to respond well to treatment, and he returned home after a month.