A home of P's own through the HOLD (Home Ownership for people with Long-term Disabilities) model

Introduction

We are Care and Welfare and Property and Affairs Deputies for our son ("P"). When there were no local education or social care services or workforce to support P, the LA said P should go (aged 15) to residential school and then to residential college. We always knew the importance of meaningful transition had to include somewhere for P to live and have a good life. However there was no engagement on transition with the Local Authority even though they were paying the residential school and college fees which we understand were in excess of £300k per year. This lack of engagement or dialogue about transition remained the same when our son transferred to Adult Continuing Healthcare (CHC) funding in January 2021. The very expensive residential college placement ended up being extended three times because there was no transition plan or arrangements made. Despite this the Integrated Care Board (ICB) would still not engage and the placement was going to end as P approached 25. Therefore we requested a Care Education and Treatment Review (CETR), as without proper planning and support our son would remain at risk of a mental health inpatient admission.

Ask Listen Do process

At the time NHS England allowed concerns to be raised through an independent process when no one was listening or acting in local systems. We raised a concern through this process in March 2023 and as a result a Senior Intervenor was appointed, a process and an experience which we found overall to be very disappointing.

Finding out about HOLD through CETRs and a life plan
The quality of the (eventual) two CETRs was very poor, in part because they were held online. We knew about life planning and asked for a life plan as part of the CETR recommendations. We asked for this as no one (apart from us) understood P and there was no documented plan of what P needed for a good life including a home. We then fought for implementation of the CETR life plan recommendation through the ICB and asked for Sam Sly who was commissioned in 2023. Sam came to our home, met P and created the life plan with us, his siblings and with people who worked with him at the residential college. When we looked at the final life plan in June 2023 and the options for P, we learned for the first time about the HOLD mortgage and the opportunity for P to buy his own home. We felt this was a really good option for P given his range of needs including being unable to tolerate noise from other people. It also allowed for P's home and care provider to be separate which the ICB agreed was a good idea.

Partner: MySafeHome
We contacted MySafeHome in June 2023 and spoke to David Abbey. Through dialogue and correspondence, we secured an offer in principle for a HOLD mortgage for P by the end of 2023. MySafeHome also put us in touch with Advance Homes as the Housing Association which covered our area.

Court of Protection
We knew that the standard Order for Property and Affairs obtained in 2021 did not permit the purchase of property for P. As soon as we aware of the HOLD mortgage we applied to the Court of Protection for an amendment to allow us to purchase property on behalf of P in July 2023. We secured the amended Court Order in January 2024.

Facilitated communication at the residential college
The process of progressing the HOLD mortgage and of getting engagement from the new ICB covering the area where P was moving to was seriously derailed by the use of discredited facilitated communication. This was seen and relied on by the new ICB to impute to P a level of capacity he did not have and a wish which he also did not have to live somewhere completely different. Both ICBs also tried to remove his diagnoses, and we had as a result to commission privately an Independent Clinical Report to reassess and reconfirm in depth his clinical diagnoses. We have written about this separately and have worked with the RCSLT to produce new guidance in October 2025 making clear facilitated communication should never be used in any circumstance.

Partner: Advance Homes
Mariana Senior from Advance Homes had explained previously how the HOLD mortgage worked and their part in the shared ownership arrangement. P went to see the homes available within his budget and chose a light and airy one with large windows and in a quiet, yet central and accessible, neighbourhood. An offer was made by Advance Homes in August 2025, the HOLD mortgage offer was reconfirmed through MySafeHome and the purchase completed in February 2026.

Mortgages for People with Disabilities or Support Needs
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The process of buying a shared ownership home with a HOLD mortgage is similar to buying your own home, with some differences

- Good, open and timely communication by all parties is essential
- The Deputyship Order must allow for the purchase of property
- There is a fee to be paid to MySafeHome as broker for the HOLD mortgage application, which is refundable if it does not proceed
- The process of applying for a HOLD mortgage is facilitated by MySafeHome and requires credit reports, the buyer also needs to be registered as a voter in the area they are buying their home
- You can only view properties which the Housing Association approves in principle
- The offer is made by the Housing Association to the vendor's estate agent
- The Housing Association commissions the survey report and the searches
- The buyer needs their own legal advice and they have to commission that separately, with the professional ideally requiring knowledge of shared ownership and HOLD mortgages
- You cannot negotiate the shared ownership lease with the Housing Association as it is based on one approved by Homes England
- Agreeing a completion date is more complex as there are 3 parties – the vendor, the Housing Association and the buyer
- The process must link closely to applying for Universal Credit, which will pay for the service charge and rent on the part of the property owned by the Housing Association
- The process must link to applying for Support for Mortgage Interest, which is facilitated by MySafeHome, and will pay for the majority of the mortgage interest which is rolled up as a charge on the home in favour of DWP
- The process must link to Council Tax application as there are exemptions for people with severe mental impairment

For more information about MySafeHome and home ownership for people with a disability call us on 02476 402211, email enquiries@mysafehome.info or visit www.mysafehome.info