

HOW HOLD WORKS...THE FACTS, FIGURES AND EFFECT

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BACKGROUND

- HOLD (**H**ome **O**wnership for people with **L**ong-term **D**isabilities) is a PROVEN Government funded AFFORDABLE home ownership model
- MySafeHome helped develop HOLD in 1997 and so far we've enabled 1,600+ people to buy their own home...
- ...including many homes for people with complex needs who cannot live with others in group settings using capital grants from Homes England and NHS England

HOLD's government backed and supported by a Homes England grant, so it's affordable housing

Here's how it works...



MYSAFEHOME ARRANGE SPECIALIST MORTGAGES FOR PEOPLE WITH DISABILITIES (SMPD)

KEY CRITERIA

- Minimum 18 years old, no maximum age
- PIP daily living (or DLA High/Middle rate care)
- UC with LCWRA or (ESA support group)
- Able to contribute to their housing costs of £30 per week from their disability benefits
- Maximum mortgage £100,000
- Limited mental capacity may require LPA or Court Appointed Deputyship

Example - PROPERTY VALUE £300,000

35% Sale £105,000

65% Rent £103 per week

Mortgage £100,000

Service charge £70 per week

Deposit c. £5,000 + Fees £8,000



Capital breakdown - Homes England and H/Ass. £135,000

Homeowners mortgage £100,000 and NHS England Grant* £73,000

HOLD is supported by Homes England grant so it's affordable housing with rent and service charge of c. £173 per week total

* **BACKED BY THE ACT**

- Sections **256 and 257** of the NHS Act 2006, as applied in the updated (May 2026) *Building the Right Home: NHS Housing Capital Guidance* (2024), now make it much easier for NHS England / Department of Health and Social Care to fund specialist housing solutions (Including HOLD property acquisitions) to **prevent unnecessary hospital admission and accelerate discharge**
- The majority of this funding can be secured through a charge on the property and **returned** when it's eventually sold to help future applicants

THE FINANCES

- Rent / Service Charge of £173 per week paid by Housing Benefit or UC to H/Ass
- Mortgage £100,000 - Interest Only - of £100 per week (including mortgage/benefit support paid by owner of £10 per week)
- £70 per week SMI (Support for Mortgage Interest) Loan (mortgage rate is linked to this to ensure affordability)
- £30 per week mortgage 'top up' paid by homeowner from benefits
- Interest only mortgage and SMI loan repaid from sale of homeowner's share of the property – any SMI loan shortfall is written off

BEN'S STORY

Microsoft Teams

video

2026-05-21 10:09 UTC

Recorded by

Emma Austin-Garrod

Organized by

Emma Austin-Garrod

WHY SHOULD COMMISSIONERS, CARE AND HOUSING PROVIDERS AND FAMILIES USE HOLD?

- Access to the widest range and location of properties
- Total security of tenure for the home owner **(HOLD's immune to interest rate/and large rent rises TOO!)**
- Care and housing are separate. Homeowner can choose who provides their care – this can be changed without losing their home
- A much lower cost than many other housing options - it can save **£100,000+ per person per year**, leaving more money to help others
- No need to sign up to any costly/inflexible 'void guarantees'

CONTINUED...

- It enables people to buy homes from the 'open market' (an ordinary house in an ordinary street) in their local community, with suitable care and support.
- It swiftly moves people out of hospitals and/or stops them from being admitted in the first place, **with funding potentially now available from NHS England / Department of Health and Social Care**



SUMMARY

HOLD...

- Helps people with disabilities to live their best possible life
- Provides a safe and long-term (often for the rest of the individual's life) housing solution
- Saves considerable sums of money, potentially **millions of pounds** per home owner over their lifetime compared with specialist hospitals

