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The Housing and Regeneration Agency

Home Ownership for people with a long-term disability (HOLD)





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What is HOLD?

HOLD is a variant form of Shared Ownership which is designed to assist people with a long-term disability purchase a home on the open market where there are no suitable Shared Ownership homes available.

For example, someone with a long-term disability may have a need for a single ground floor property whereas only two storey properties are being developed locally. Or there may not be any suitable Shared Ownership homes available within a reasonable distance of necessary support networks.

In such instances a provider would arrange to purchase a suitable property being offered for sale on the open market and then sell the property to the applicant on standard Shared Ownership terms.

Housing Provider participation in the HOLD scheme is discretionary and there is a subsequent lack of HOLD provision throughout England.

Who Can Apply?

You may be able to buy a home using HOLD if all of the following conditions apply:

You cannot afford to purchase a suitable home on the open market

Your total household income is £80,000 or less

You have a long-term disability as defined by the Equality Act 2010

You cannot find a suitable Shared Ownership property.

There is a housing provider willing to participate in the HOLD scheme



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HOLD Application Process

Customer searches for a suitable shared ownership home – if there are no suitable homes:

Customer identifies a housing provider who may be able to help under HOLD

Customer searches for and identifies a suitable property on the open market

The housing provider checks the customer can afford the home and that they are happy with the home

Customer obtains a mortgage (if required)

Provider purchases the identified property on the open market

Provider sells the property to the customer on shared ownership terms



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HOLD Mythbusters

A HOLD applicant must provide a Local Authority letter stating they have a specific need that means there are no suitable shared ownership properties available to them. These letters are difficult and sometimes impossible to obtain which delays the whole process for applicants.

Homes England have recently amended their guidance to widen the HOLD eligibility parameters.

Most disabled people are unable to work which means they are less likely to be able to afford a HOLD property

Not true as some 5 million disabled people are in work and the employment rate of disabled people is 53%

There are no benefits for housing providers in supporting the HOLD scheme.

The provision of HOLD ultimately helps people with disabilities access home ownership which many providers see as a benefit to the whole community which includes their organisation.



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HOLD Mythbusters

HOLD applicants may need additional support during the application process which impacts on housing provider resources. Homes England do not provide any sort of incentive to counter this.

Extra grant may be payable for a HOLD home.

Most disabled people receive disability benefits which are a disincentive to work as they would lose these benefits if they worked. This means they are less likely to be able to sustain a HOLD home

Less than a third of people who report a disability receive disability benefits. Furthermore, disability benefits such as Personal Independence Payments are still payable when someone is working.

Housing providers cannot seek an allocation of grant funding in advance and must seek funding for individual homes on a case-by-case basis.

Homes England are in the process of amending the Capital Funding Guide to clarify that providers can apply for an allocation of grant funding for HOLD



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Feedback from the sector

Homes England have spoken to numerous providers over the past year to get their insight on HOLD

Identified barriers to delivering HOLD include:

A single purchase of a home is less attractive to a provider than a scheme or development

Additional support needs may mean the whole application process takes longer

Grant funding is only available on a case-by-case basis

A general lack of understanding on how HOLD works or could work for a provider

Identified advantages of delivering HOLD include:

The provision of HOLD ultimately helps people with disabilities which many providers see as a benefit to the whole community

Delivering HOLD homes is often life changing for applicants otherwise unable to access home ownership

HOLD also helps local people to remain in the area they grew up and provides reassurance for families

worried about their children's future

Additional grant may be available under the HOLD scheme



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What is Homes England doing to promote the HOLD scheme?

We have recently delivered round table events to encourage more HOLD provision – attended by around 40 organisations

We have amended the Capital Funding Guide (CFG) to simplify eligibility requirements for applicants and make it easier for housing providers to bid for allocations of grant funding

We are working with numerous organisations to raise awareness on HOLD

We are engaging with the financial sector and the DWP about benefit issues affecting the affordability process

We have improved our information on HOLD for potential applicants



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Information for potential HOLD applicants

Information available to members of the public on HOLD was previously extremely limited.

Homes England have recently published a new website page on gov.uk detailing information about the HOLD scheme (google HOLD GOV.UK): [Home Ownership for people with a long-term disability \(HOLD\) - GOV.UK](#)

The website page provides information on HOLD eligibility requirements and the application process.

Around 5,000 people have used this service so far this year.

People can then search for HOLD providers on our corresponding search page.



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Current HOLD provision across England

Advance Housing easily account for most HOLD activity in England (around 80%). They deliver HOLD homes across most of southern England (outside of London) and up to the midlands.

HOLD provision in the North of England is patchy, for some time many areas have had no HOLD provision

Some new providers have said they will deliver HOLD homes following our round table events but HOLD provision is still low (only just in double figures) - some providers are considering HOLD.

Homes England receive numerous enquiries about the HOLD scheme, and particularly the lack of HOLD provision. These enquiries have totalled over 50 per month at times.



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What can you do to help

If you are aware of any organisations who might be interested in delivering HOLD homes, please let me know. If anyone wants to discuss HOLD further, please contact Steve Williams: steve.williams@homesengland.gov.uk