



Investing in Ordinary Lives

Creating more ordinary housing options
for people with learning disabilities:

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The amount of people with learning disabilities needing housing with support is forecast to rise.

- Mencap says an extra **2,265** units would need to be made available every year until **2026.**



Government cuts to social housing and capital spending are reducing housing options for learning disabled people.



More and more disabled people are struggling to live independently due to welfare reform cuts and austerity measures



Options for corporate investors and lenders

- By 2020 there will be 826,000 millionaires in the UK
- Many HNWI's invest in property portfolios.
- Investing in property for people with disabilities is a good move



High Net Worth Individuals

The majority of this population is likely to have a permanent need for housing to rent

- They need housing in all locations in the UK
- A mix of types of housing is required
- They tend to move infrequently



- They usually receive care and support to live independent lives
- There are a number of specialist housing and support provider organisations that can work with property investors.



Corporate Social Responsibility

- Companies have corporate responsibility responsibilities
- Investing in and/or encouraging development of housing for people with learning disabilities
- There are opportunities that provide both social and financial returns for companies and organisations as part of their Corporate Social Responsibility (CSR) programmes.



Investment in housing

(as apposed to grant funding for short term attractive financial return)



Then re-invest

Grant funding that supports the development of housing for people with learning disabilities

- Investment for a financial and social return in housing for use by people with learning disabilities
- Investment in social lending for a financial and social return, for example to make available mortgage finance for people with long term disabilities.



Small Landlords

- Landlords can make their properties available to people with disabilities.
- They can do it directly or let through an organisation



People with learning disabilities often have the qualities that small landlords seek in an ideal tenant. Most small landlords are typically seeking tenants that:

- Do not breach their tenancy and pay the rent
- Want to stay living in their properties for longer periods to minimise void times
- Are 'good tenants' that provide a reliable source of rental income.



- People with learning disabilities are often looking for long term housing, for example as an alternative to living with their family or moving to residential care.
- Many people with learning disabilities will be long term tenants seeking to live in a particular location and the right property often for many years providing longer term security for landlords



Corporate investors and lenders

There is currently a niche market for corporate lenders and investors to invest in housing for people with learning disabilities. A niche market is a small subset of financial business



(narrow demographics niche market providers shortened to just niche market providers).

- This type of investment is likely to be an attractive form of investment in property where risks and returns can be effectively managed by using finance companies and mortgage brokers with expertise in this market
- Opportunity to invest in growing and wide mix of types of property.

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Thank-you

