The Experience of Disabled People as Customers in the Owner Occupation Market.

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ABSTRACT *Little is known about the extent of disabled people's exclusion from the owner occupation market. The focus of this research was to consider how disabled potential owner occupiers experience exclusion at the point of the sales rooms and viewing properties. A multiple case study was undertaken with eleven disabled people who had experience of accessing the owner occupation market. Analysis reveals that disabled people with mobility impairments encounter barriers which are physical, attitudinal and systemic. Conclusions are reached that disabled people meet barriers at the initial stages of buying a home because they are not taken into account in the design stage. Certain key changes in the design of homes for owner occupation are required in order for people with physical impairments to approximate equal terms with other customers in the owner occupation market.*

Introduction

Owner occupation is a status to which many people in the UK aspire with seventy per cent of house holds in the UK being owner occupied (ODPM, 2001). There is no evidence that disabled people are less likely to want to

own their own homes than the rest of the population. Little is known about how many dwellings accommodate one or more disabled people and information on how accessible people find their owner occupied homes is inadequate and confused. In this paper examples are drawn from research with disabled people who have experience of searching for a home to buy. The contributory factors leading to this experience are complex which is due in part to the fact that the house building industry involves many disciplines and the development of houses for owner occupation is affected by a wide range of concerns. Obviously the builders themselves are key; but others in both the private and public sectors contribute to the end product. In this paper the term 'house building industry' implies a broad range of interests. Like the building industry as a whole the house building industry is driven by the economic requirements, each business needs to remain viable if it is to survive (Barlow and Ball, 1999). Whilst these disciplines and areas of concern all have some bearing on each other there is also a common thread of disregarding disabled people as potential householders throughout. Acknowledging this situation is vital to understanding the circumstances in which disabled people make contact with the owner occupation market through sales offices and estate agents.

Subjectivity and Perspectives of Disability in Research

Earlier research into disabling experiences has highlighted the incapacity of individuals due to impairments (for example Martin, Meltzer, and Elliot, 1988), or to show individuals do not report disabling barriers because they use agency in order to be active in the built environment (Allen et al, 2002). When using this individual model of disability, or what has been termed the bio-psychosocial model, society (with all its systems,

structures and practices) is not judged to cause disability and so society is a constant and an independent variable. Impairment is considered to be the ultimate cause of disability and so disability is dependent on the level and type of impairment and how individuals deal with impairment. Explanations for problems are sought by examining the individual and seeking solutions through changing individuals. This may take the form of attempting cure, rehabilitation or changing behaviour in order to make the individual fit into society.

However disabled people themselves have developed an alternative explanation for the exclusion of people with impairments arguing that in UK society people with impairments are not taken into account in the mainstream of society and are thus disabled (Barnes, 1991; Finkelstein, 1980, 1991, 2001; Morris, 1991; Oliver, 1983, 1990; UPIAS, 1976). When using this social model disability is inequity, negative discrimination and a social oppression. Disability is a dependent variable because it varies according to the societal barriers that people with impairments encounter. Society is created therefore is changeable, depending on circumstance disability is either increased or decreased. Using the social model of disability means seeking to identify societal barriers experienced by people with impairments (this is regardless of type or cause of impairment) and find ways to remove these barriers.

It is essential to the social model of disability that impairment is accepted as a normal part of the diversity of the population and because there will always be people with impairments the presence of impairment stays constant (making it an independent variable). There is no claim in this paper of offering an explanation of the individual experience of impairment although it is acknowledged that this experience does exist. This paper uses the premise that it is not changes within individuals that is required to improve their inclusion but changes in

the organisation of society. The social model of disability allows the questioning of traditional ideologies which would advocate that disabled people's exclusion from owner occupation is ultimately caused by their impairments. This may be likened to the way in which Bernard (2000: 19) advocates an approach which will inform science whilst challenging the "false ideologies – racism, sexism, ethnic nationalism - in the world."

The social model of disability is not widely accepted, the mainstream of society has little if any understanding of what it means (Thomas, 2002) and in certain academic circles it is criticised for not taking account of the experience of impairment (Shakespeare & Watson, 2002) nor the use of agency (Allen et al 2002). Examining societal structures is not an effective way of finding out about the personal experience of impairment with any associated limitations. Also people do use agency in order to make use of an environment which may not be designed with them in mind, examining the use of agency may be useful in exploring how people with impairments cope in society. Furthermore it may be difficult for individuals with impairments to separate out which part of their experience is related to impairment and which comes from societal structures, systems and practices.

However examining individuals, their impairments and how they cope with impairment and the environment fails to determine the way societal structures and systems do not take account of people with impairments, thereby excluding and disabling them. It is these societal structures which this paper is examining and the term 'disabled people' is used to describe people with impairments who are not taken into account and therefore are disabled by society.

Knowledge about disabled people and housing requirements within the house building industry

Conveying the message that disabled people are not part of mainstream, but are dealt with in a separate system which caters for their perceived 'special needs', is often insidious and institutionalised (Barnes, 1991). The presence of disabled people working in the industry might have some positive influence but there is no apparent evidence of disabled people having a strong presence, that they are in important networks or that a challenge to non-disabled perspectives has any impact. Attempting to find any reference to disabled people in relation to owner occupation or the house building industry has been largely unproductive. The domination of the perceived norm is overwhelming. However there are a few notable recent exceptions to this (for example, Edwards, 2001; Gleeson, 1999, 2001; Imrie 2001; Imrie & Hall 2001; Ostroffe, 2001; Newton et al, 1999) and housing in particular (Allen et al, 2002; Burns, 2002; Hanson, 2001; Imrie, 2003; Oldman & Beresford, 2000). These writers recognise the way an assumption of an average excludes certain groups by reflecting and perpetuating the social and cultural norms of the society in which they are based. Within architecture and design research and educations there is a growing interest in inclusive design (see websites, CAE, Future Proof Homes, Design Council, Helen Hamlyn Research Centre, JMU, SURFACE) this is beginning to have some impact, but is still quite a small part of the industry as a whole.

Using a discussion of the findings of a multiple case study this paper now turns to consider the experience of disabled people, when they approach the owner occupier market using the usual route of visiting estate agents or sales room.

Investigating Disabled People's experience of approaching the owner occupation market.

This study is about the personal experience of individual disabled people in relation to a specific aspect of societal structure, which is the point of sale in the owner occupation market; their experience cannot easily be separated from the context of the society in which they live. A case study method was chosen so participants had the opportunity to include any issues they consider to be appropriate in relating their experience. In order to investigate the experience of disabled people in attempting to become owner occupiers it is important to use disabled people's own networks to make contact since disabled people can be hard to reach through other channels. Therefore a notice was put in the disability press asking for disabled people who have experience of trying to become owner-occupiers to contact the author. There was no assumption of which impairment group any of the research participants may be in, or whether their experience would be positive or negative, a simple invitation was issued:

> I would really like to hear from any disabled person who has looked at newly built property to buy and whether they have found the design to be good or bad.

Eleven disabled people who had experience of attempting to find a home to buy responded and agreed to take part in the research as case studies. Although there was no attempt to limit this research to any one impairment category, it was only people with mobility impairments, eight of whom were full time wheelchair users; who reported that they found it impossible to find a suitable property to live in and almost impossible to find a home with the potential to adapt whether new build or not. Partners of a disabled person wanting to participate were given equal opportunity to take part. In two cases the partner of the person with mobility impairment was also a disabled person with a different type of impairment, other partners were non disabled people.

Participants were not asked about their medical conditions since, beyond recognising they do have an impairment; this information would be superfluous to finding out if they experienced societal barriers. However it has to be noted that physical impairments were significant and apparent in all cases. It also needs to be noted that what are barriers to people with physical impairments may not be barriers to people with other impairments. Equally, for example, what may be a barrier for people with a learning difficulty may not be a barrier for people with a physical impairment – such as the way information is presented. The point being that people with impairments are a diverse group and a range of potential barriers can be created if they are not taken into account.

Claims of societal barriers needed to be evidenced whilst allowing other perspectives to be considered. The way was open to include the experience of disabled people who may have easily found somewhere to live, found sales staff to be helpful or those who felt it was their impairment rather than other influences that stopped them being owner occupiers. However no one came forward with this perspective. During interviews it was apparent that nine of the eleven participants had encountered barriers in estate agents, sales offices and the viewing of property. Of those who did not refer to these barriers one spoke only about a Registered Social Landlord whilst negotiating a shared ownership arrangement the second dealt directly with builders prior to the start of construction. All the participants had the financial resources to buy; all were in paid employment apart from one who had recently retired with the resources to buy.

Estate Agents and Sales Offices.

The first port of call for house hunters is usually the estate agent or sales office, perhaps following an internet or newspaper trawl. Non-disabled people take for granted

that they can visit estate agents or sales offices, but disabled people with physical impairments encounter physical barriers. By not being taken into account people with impairments are excluded, one consequence of this is the creation of separate "special" systems which create a compensatory structure (Finkelstein, 2001). In turn this allows the mainstream to continue to ignore people with impairments, thus disabling them. That a private individual has recently created a web site attempting to match up disabled people with physical impairments and houses across the UK which are "accessible" and or "adapted" is an outcome of his and his wife's disappointing encounters with estate agents. Although a year old the web site has only 55 properties in the UK and 29 of these are in the South East including London, meanwhile 18 disabled people are seeking property 5 of whom are looking in the south east - none in London (Accessible Properties Register website, March, 2004). So whilst this is a positive attempt at improving matters for disabled house hunters it is little substitute for mainstream sales staff taking on board disabled people's requirements. It seems disabled people are not expected to visit estate agents and sales rooms and physically not being able to get in is an initial barrier.

> I visited five city centre loft development sales offices in July and September 2002. Four of them were physically inaccessible the fifth had a locked glass door and there was some delay before it was opened even though I had been noticed. The member of staff had a look of surprise when she saw me through the glass door as if she wondered what a wheelchair user would possibly be doing at the sales office. (David)

Even where the possibility of a disabled person visiting has been thought about at some point that does not mean when a disabled person arrives the staff are prepared:

We have toured the area and visited estate agents most estate agents were completely inaccessible to me.

Although one estate agent in Bolton had a stair lift they did not know how to work it so we had to show them.   (Helen)

Barriers are not just physical since sales staff seem ill prepared for the possibility that disabled people may be potential purchasers of property for owner occupation. Participants complained that sales office and estate agent staff were ignorant of the requirements of disabled people as customers and it is not uncommon to be met with a degree of surprise. A contributory factor to this lies in the way mainstream society uses a source of reference about disabled people which is largely taken from cultural representations particularly through the media but also through other systems, predominantly charity images. These mainstream cultural representations show disabled people in negative stereotypes, tragic but brave; objects of charity, pathetic, dependent with a heavy emphasis on medical conditions and bodily form (Barnes, 1992; Drake, 1996; Hevey, 1992; Morrison & Finkelstein 1993). This affirms the perception of disabled people as being outside of mainstream life in a separate world of "special needs" dominated by welfare and charity (Barnes, 1991; Davis, 1993; Finkelstein, 1993; Morris, 1993; Oliver, 1990; UPIAS, 1976).

This may give some explanation as to why despite disabled people being in a financial position to buy and they are present at an estate agent or sales office sales staff do not understand how to do business with disabled people. Case study participants reported they were patronised and staff have a tendency to speak to an apparently non-disabled companion rather than the disabled person seeking to buy:

The estate agent asked me if Helen had said she was coming – this was despite the fact that Helen was outside of the door and had personally obtained information about the property from this person's office. (John)

Staff insisted on replying to my dad and asking him questions even though I had explained I was buying a place for myself. When I asked for directions to a property the member of staff started to give the answer to my dad so I pointed out that I was the potential purchaser. The estate agents said she was telling my dad because "you'll have problems finding it". (Gill)

Even at "C" the sales person was a bit patronising at first but this did not continue once she realised that it was not appropriate. (Eve)

A vicious circle is formed, there is little if any expectation that disabled people will be present, much less take part, so they are not taken into account, barriers are created which debar disabled people. Their absence leads to an assumption that they will not be present and the circle is complete. That they are not thought of as potential home owners is apparent in the way sales staff seem puzzled by the notion that a disabled person would be seeking to buy their own home. However they do seem to have an understanding that accessible property is not available and may try to deter the customer:

Another staff member asked me "are you sure you want to buy a house?" I said "yes I am quite sure" to which she replied "are you sure? Surely you would be given a suitable special property". I said "yes, I am quite sure that I am looking to buy a property". The next estate agent's sales woman pointed out that I would have problems finding somewhere suitable. I said I know that

and I want her help in finding the right place. However after her initial surprise she seemed to accept it and was more helpful. It was this estate agent that dealt with the property that I bought. (Gill)

Once it has been established that a disabled customer does want to buy their own home the estate agent or sales staff may still have difficulty understanding what information is required. Or perhaps it was simply that they did not have suitable properties to offer and did not have much information to pass on:

Even though I told them I wanted at least three bedrooms information was sent for two bed-roomed properties. One estate agent simply stopped sending information. I also sought properties through websites. (Anne)

We asked the estate agent to send information on any properties which might potentially be adapted. Some information trickled through but not one was of any use. (Liz)

Disabled people make the effort to identify potentially adaptable premises and arrange with the estate agent to view. But even when appointments are made with sales staff to view a property this is no guarantee that they will understand how to conduct the viewing:

At the time of the appointment we found the estate agent just inside a door around the corner from the flat we were interested in. On the outside there were two steps which could just be accessed using our portable ramps. However there were eight steps inside the door. John asked if there was a lift at which point the estate agent went up the steps to find out and said there was

a lift, apparently not quite understanding that John had meant to get into the building in the first place. (Helen)

Viewing homes for sale

Disabled people have complained that traditionally they are portrayed as victims of their impairments whilst it is societal structures and practices which actually disables them (Barnes, 1991; Oliver, 1986, 1990; UPIAS, 1976). Allen et al (2002) counter this social model interpretation by declaring that the social model of disability places disabled people into the position of being the "victims of a social injustice" (Allen et al, 2002: 9), the word victim of course infers passivity. They add, that this:

has encouraged researchers to overlook the manner in which impaired individuals develop strategies to enable them to overcome these restrictions. (Allen et al, 2002:9).

People with impairments certainly do adopt their own strategies to live with their impairments and the environment they find themselves in, but this does not mean that disabled people are operating on equal terms or are accepted as part of the norm in society (Roulstone et al, 2003). Yet Allen et al's (2002) interpretation implies disabled people only need try harder in order to over come barriers. It denies the experience of disabled people who are proactive in confronting and challenging barriers and are still excluded despite every effort on their part. When searching for a new home disabled people are resolute and proactive and yet the barriers can seem insurmountable. The expectation that new homes would offer a better chance of accessibility soon vanished when none of the sales offices for new build could offer an accessible property:

In searching for a new home we found that there were four national developers building in the Leeds area and we contacted them all. None of the large developers were building bungalows, nor were they interested in altering their plans in order to build anything accessible. So our preferred option of buying a new property was quickly discounted.   (Steve)

One sales woman telephoned the head office and had been told that none of development is accessible. I asked why the refurbished development was not accessible to me, and she said that there is no requirement to make refurbished buildings accessible so they had not done so. (David)

When we were visiting sales offices the response of the sales staff in the various developments was quite mixed. On one site they seemed to be quite helpful and said they would arrange for the site manager to come and talk with us – but the site manager was not actually available when attempts were made to meet. One major developer was 'completely unhelpful' when the sales assistant said the specifications could not be changed at all. (Eve)

Most of the developers in the area were not interested in helping me find a suitable property, it was a case of take it or leave it most of the time. I looked at dozens of new properties, but could not find any in the area.
   (Graham)

Design barriers

Dealing with sales staff is one barrier but visiting show homes or other homes for sale is also problematic. All participants in this study found the design of properties was such that it was impossible to visit most and it would be impossible to live in any of them. Research and understanding within the house building industry of the requirements of the general population is inadequate

(Jones, 2002). Market research covers many of the concerns of the industry but may not be aware enough of exactly what the building users want (Cadman & Topping, 1995). It seems that understanding of the end user is based on stereotypes and most research about housing has been biased toward a perceived norm which excludes many (Lawrence, 1993). Design of new homes is based on an assumption of absence of impairment which comes from a notion of an average human being (anthropometrics), and the space they require to carry out certain activities (ergonometric) as described by Tutt and Adler (1979). This appears to be perpetuated in the industry's own education system. Imrie & Hall (2001) found that only 30% of their respondents in the industry had had any training about disabled people's access needs and that few disabled people are on the courses to challenge the curriculum. During their education architects are told little about disabled people and they are taught a narrow notion of 'normality', (Imrie, 2001).

The house building industry is a part of the greater societal whole and it is not unusual in working to perceived norms, for example the technological industry operates within society's norms and expectations (MacKenzie and Wajcman, 1999). Artefacts are designed with only certain people in mind and those people are generally male, tall and physically agile (Berg, 1999). This results in the exclusion of a large proportion of the population many, but not all, are people with impairments. So it is hardly surprising to find that properties which are accessible, or have the potential to be adapted, are extremely rare particularly in the lower price ranges:

Unfortunately all the ground floor properties I viewed suffered either from very steep elevations to the main entrance or very narrow corridors / tiny rooms. (Because of difficulties in the event of fire and or power cuts I was insistent on living on the ground floor). Too

many of the new flats and maisonettes have been designed and built on a spilt level basis (a feature much beloved of architects). I wrote to most of the large property developers in the area and, although I received helpful replies from "H" "H" Limited and "B" East London Limited but there were no suitable developments or properties nearing completion. (Charles)

When we could not get into the building to view the show flat we left the estate agent (who was very apologetic), we noticed from the street we could see through a window to where the apparently accessible entrance led. From there we could see that the door led to an open space with a drop of about eight feet into the basement. In short the door opened half way up the interior wall. The entrance and car park are useless, yet apparently legal. I don't understand why they (the developers and town planners) think it is alright to leave us (disabled people) out. It seems unlikely that there would be an accessible flat in this development in Bolton since we cannot even get to view any at all. We also went to view a new loft type development at Salford Quays although I could get into the sales office the show flat was inaccessible although I complained about this a satisfactory solution was not forthcoming. (Helen)

Participants who had not had recent experience of house hunting started out with the view that new properties would surely incorporate design features which would facilitate their access. However any hopes that this would be the case were soon dashed and disabled people decided to look for an older property:

This became a very frustrating exercise we excluded most properties immediately, because it was obvious

that they were not accessible nor could they be made accessible. We did try to visit some properties but were not able to find any that were even suitable for adaptation. After so many disappointments we started to feel quite desperate, we came across a property that was no more than three years old and spent quite a lot of time thinking of various ways of improving access even though the work would have been extensive, prohibitively expensive and it still would not have been completely accessible. In the end we had to accept it was not feasible. (Liz)

The houses whether old or new did not have downstairs toilet and showers, or if the toilet was downstairs the bedroom was upstairs, also the stairs were too narrow to take a stair lift with the leg room I need. The problems we found, regardless of the age of the property, was that within our price range the properties were not accessible and could not be extended to provide the facilities needed. I would prefer to have a bedroom and shower room extension on a house than have a lift, but we have not found a property that we can afford with the space to add an extension. (Carol)

The introduction of Part M of the building regulations does not seem to have made a great deal of difference to the availability of accessible or adaptable property (Imrie, 2003). Participants found builders took advantage of the margin allowed between applying for planning permission and completing the development:

I looked at dozens of new properties, but could not find any in the area. Some were Part M compliant but the lack of circulation space made them unsuitable. Properties on one new development were not Part M compliant. One of the developments had properties that

were new but did not meet even Part M. I asked why and was told by the developers that they had got planning permission before the regulations were in force so did not have to abide by them, even though the buildings were not started before the regulations did come into force. I spoke to another large developer who was not at all interested in doing anything to assist. There is absolutely nothing for disabled first time buyers, at least I had some hope because of sharing the costs with my mother and had another house to sell. (Graham)

The idea of buying a bungalow is an attractive option for some (but not all) people with mobility impairments because of the lack of stairs – but other issues become apparent which mean this is not always a viable option:

Bungalows are snapped up, but we did manage to look at some new ones on the Croxteth Park Estate but they were tiny providing no circulation space. (Eve)

Since there is such a shortage of accessible homes when disabled people are planning to sell their own accessible home, in order to move house, they expect these features would be welcomed onto the market. But this is not the case and it is not a view which is shared by estate agent sales staff:

We went to the estate agent to put the house up for sale and were told not to mention that it is accessible to disabled people as this would put potential purchasers off. We intended to give people the option of buying fittings such as the lift. (Anne)

When I was selling the flat I considered the access features to be a selling point, but the estate agents said these things should not be mentioned as they would put

off potential buyers. However we did receive the asking price for the flat which was used as a down payment on the bungalow.   (Liz)

Viewing Alone

The inaccessibility of properties for sale highlighted another factor which left disabled people in a less favourable position than non disabled counterparts. Partners buying a new home will usually view properties together and whilst other commitments may mean this cannot always happen it is not the design of the property that prevents this for people without mobility impairments. The inaccessibility of properties means that where one partner is a wheelchair user they cannot view homes together:

I started to visit properties without Liz in order to check whether it was worth her while visiting. (Steve)

As a couple we were not happy about this as searching for a home together is important and we missed having this experience. (Liz)

So Ray searched on his own, go to view and then would let me know me if any might be a possibility. Inevitably Ray looked at more developments than me but he looked at probably every new development in Liverpool, Knowsley and Sefton. (Eve)

When work commitments require the move and this involves distance, not only is joint viewing not possible, but it is likely that partners have to live apart during the working week:

I started by viewing properties with my partner but it soon became clear that she could not even get into

them. So I carried out the search on my own with the intention that she would come over when I found somewhere which may be suitable. I lived in a caravan on a caravan park through the winter. I commuted to my former home, where my partner stayed, most weekends whilst looking at houses during the week.
   (Graham)

It is people with mobility impairments, particularly wheelchair users, who are shown to be most adversely affected by the actual design of homes for sale. Disabled people with other types of impairment may encounter physical features which are troublesome but they do not seem to be insurmountable. However disabled people with other types of impairment can still be subjected to barriers which are created by negative attitudes and assumptions. In this study the partners of those with a mobility impairment either did not have an impairment or had a different type of impairment. The design of properties did not necessarily present barriers to those with a different type of impairment but the attitude and assumptions of the developers sales staff did. Since Anne could not access the newly built properties at all they agreed that Stuart should go but he was told he would not be allowed to go into the show house:

I was astounded to be told by the developer that I was not allowed in because I have a visual impairment and although the houses were built there was still building going on nearby. So 'health and safety' was the reason given, but it was never really clear why it was alright for other people to go but not me, other than negative assumptions that are made about disabled people.
(Stuart)

Views of the situation

Disabled people and their partners do not passively accept the situation they find themselves in and it is shown that they make efforts to achieve their objective of buying their own home despite the barriers that are in place. They also compare their situation to that of non-disabled people:

If neither of us were disabled we could just buy a small terrace and we would be happy with that.   (Bob)

If Eve was not a disabled person we would simply have bought a small two bed-roomed house and worked our way up.   (Ray)

Gill commented specifically on the apparent assumptions of those involved in the house building industry including sales:

They should not assume that they know what is best for us when they do not have a clue. Disabled young people want a place of their own and many more are in a position to buy. We don't want to be treated as special – all we want is equality. (Gill)

Having found an accessible property in a shared ownership arrangement with a housing association that specialises in housing for disabled people Terry had no intention of attempting to move and this has meant he has not been able to pursue career opportunities; his point is that, "You find somewhere accessible and you stick with it."

Conclusion

The disabled people in this research all had mobility impairments, were active in the labour force and had the financial means to buy. They all were proactive in their approach to house hunting, but despite their best efforts

repeatedly encountered physical, systemic and attitudinal barriers, many of which were insurmountable. Their potential as owner occupiers had not been taken into account in the design of homes or in the practice of sales staff, this is manifested in the attitude of sales people and the complete physical inaccessibility of show homes and other homes for sale. Disabled people and their partners are very much aware of the additional barriers to owner occupation they encounter. Disabled people look for properties which have the potential to be adapted, since finding a property which is immediately accessible seems to be impossible. Despite having to make more complicated arrangements than people without physical impairments the outcome is still a very small, if any, choice of homes to buy. In order for disabled people with mobility impairments to take part on equal terms in the owner occupation market they need to be taken into account in the design of new and refurbished homes for sale. This requires certain minimum standards to provide key features of:

- level access to and within properties,
- strengthened walls to allow the installation of a lift or other fitments,
- space to allow flexibility of use, circulation and storage.

Whilst other features, such as those of Life Time Homes (see JRF website) would be of further benefit the three key features mentioned would at least allow adaptability for many people. The house building industry needs to improve the numbers of disabled people as customers, staff and academics in order to facilitate the breaking of the viscous circle of exclusion. A concerted effort is required in order to bring about the cultural, intellectual and practical changes required to ensure that the house building industry and its sales teams take into

account all sectors of the community, including disabled people. This needs to include an acceptance that impairment is a normal part of human diversity and should be taken into account. Disabled people may then have the benefit of equal treatment as customers and choice in property for owner occupation.

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