

We have a Housing ,Care & Environmental crisis.  
With new technology replacing the need to employ people  
a different way of housing should be put in place.

**The system,**

There is no need for anybody on the planet to be  
homeless ,hungry or thirsty,but there are many.All three should  
all be easily provided.

Communism becomes a dictatorship,and does not work,  
Capitalism is like the game of Monopoly: you start out, every  
one enjoys the game ,as time goes by, some players drop out,  
eventually the winner takes all.

**Local Planning procedure.**

First of all, there should not be more than two major  
applications held on one day.

Members of the public should be able to speak within  
reason, as long as it take to explain the issues they have  
with the application.

Councillors on the planning committee should be able to  
ask the public speaker questions regarding the points one  
has raised.

Developers should not have to pay for an application if it  
is refused.Often individuals cannot risk putting in an  
application,if it is lost.

This would allow other options to be considered.

This may mean those applications that get through,would  
have to pay any shortfall from those lost. But one needs  
to remember most do go through eventually.

**BUILD,BUILD, BUILD**

We have headlines saying a new Care Crisis as over 75s fuels  
fears in the social Care system,and 30,000 homes a year needed  
for pensioners.

Also,Workers lose health as pension age rises. Then Boris  
Johson says the answer is Build, Build, Build.

We are seeing the housing market become the only thing that matters; if property goes up everything is fine, or so we are led to believe, but as you will know, those who can sell at one million pounds can buy another one for a million, leaving those with no house to sell becoming renters, and rents never end.

We should not be saying the free market is so wonderful, it's the free market that is causing many of our problems. Land with planning gain for one, then developers building for maximum profit.

Why don't we build new estates with love, wellbeing and kindness as the starting point. Mortgages and rents are creating air pollution, mental health issues, depression, as one wage won't pay the cost of housing, so both have to go to work.

We should be taking the advantage of the technology we have available, work less, share jobs and have time to help other people in need. With this lockdown we are finding people while queuing for shopping talking to each other, not having to rush in and out to get home, time seems slower; there is some good coming from the lockdown.

I am not saying we should not all be working, every one needs a purpose, but many don't have one. We should not all be working all our lives just to keep the housing market moving.

**We are seeing from the lockdown, many companies not opening again, commercial rents are valued on the property values, not on incomes from the business. This is the main reason companies go bust.**

We have migrants coming across the English channel trying to run away from places where there is violence, corruption, drought or floods.

We have a global virus that is putting thousands of jobs at risk. Then we are told by a national newspaper house prices will soar at a record high.

There could be several million jobs lost overall.

The biggest issues will be with those paying rents or have a mortgage.

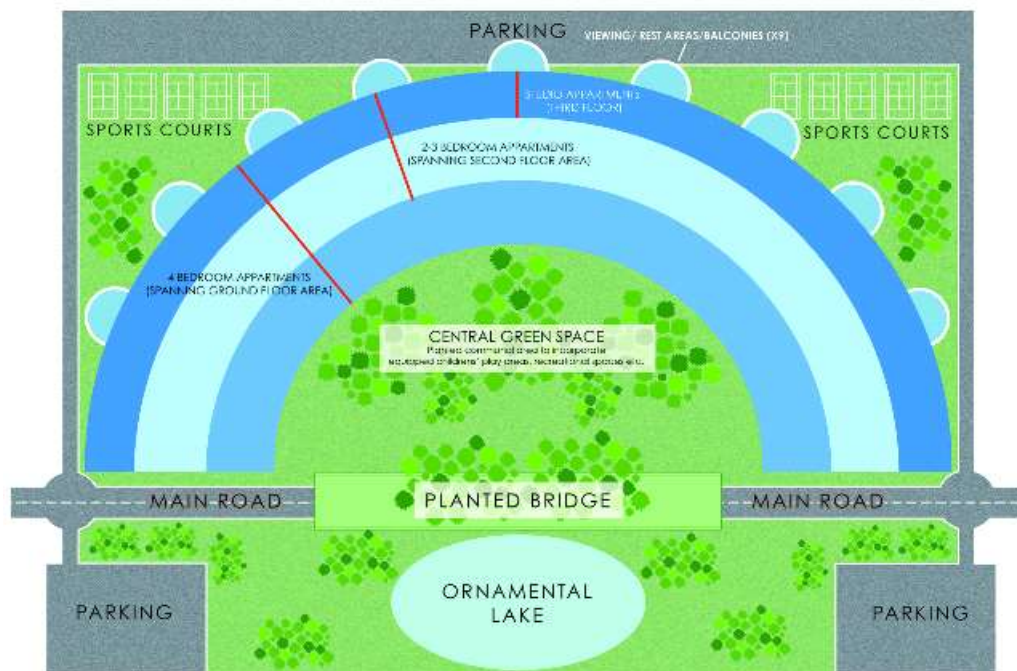
Yet we are told to build more homes for market sales.

Has anyone considered what pollution we are creating by having to purchase or rent a home?

No one should be paying rent to another. We see buy to let as a great investment, but what about those paying the rent in the first place, leaving many tenants with nothing left to enjoy in life.

**If we had cheaper homes, those losing their jobs could continue working on a part time plan. Maybe a three day week would be better than nothing.**

**If we need three million homes, then why not employ developers to build them, cap development land at 5 to 10 times agricultural value. Build homes for around £100,000, to include a gain of say £20,000; this is to underwrite loans to first time buyers. People who have a house rented out should offer to sell the home to the tenants. They then could reinvest that capital into a Care Fund, receiving 3% from the fund. That capital could be used to build the Care homes we need.**



**For example, if we were to build 100 houses on 9 acres, and used 3 acres in a tiering design, and valued three acres at £100,000 an acre, and the 6 acres at £10,000 an acre, at Agricultural value, the overall price would be £360,000, bringing each house at**

**£3,600 each.**

**For example, if we built a number of houses like this in every village , or on new large sites, we could spread out the housing issue and revitalize village life. We could add £20,000 a house for a care or community complex and a Local shop. It must be beneficial to bring a lorry load of goods to a village store or large development, rather than seeing 100s families travelling to town for their shopping, thus creating traffic gridlock and air pollution. A School could be included in larger developments. The design would be built one metre off ground, with water storage underground, and solar panels on the long roof, and possibly earth pumps on large developments.**

**The six acres would be for leisure pursuits and growing fruit and vegetables for the residents. The space created at the back of the building would become work from home places, and a shop, pub and community centre.**

**On a larger development ,there would be a number of these buildings, can you imagine, sitting on your balcony watching a residents cricket match, while enjoying some produce from the community gardens. Travelling less, working less and living a healthier longer life?**

**With climate change ,the United Kingdom could have some advantages in growing more crops we have seen grow in Southern Europe.**

**Farm workers.**

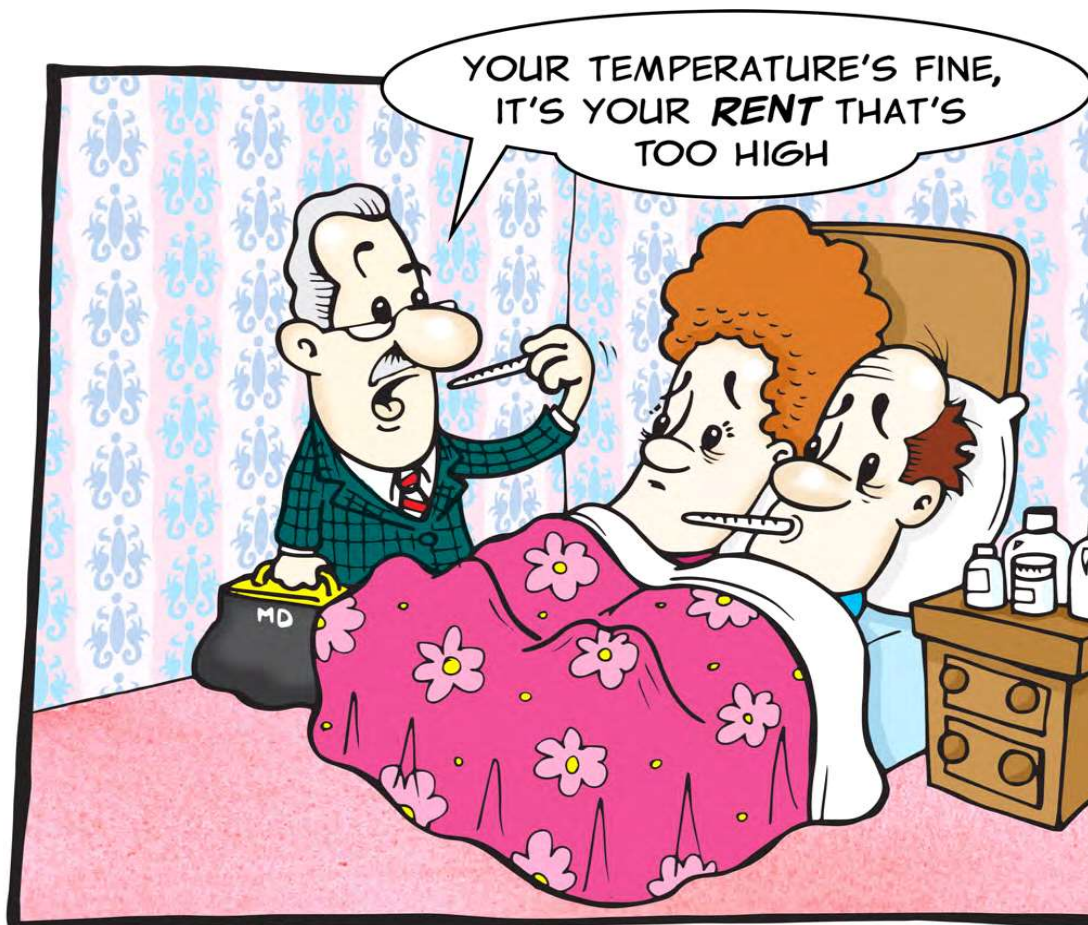
**We have experienced for a number of years the employment of Eastern European workers coming to harvest crops in the UK.**

The reason these people come here is not because British workers won't do the work on the farms, it's because we don't provide the accommodation to do so.

First of all, if you are fully employed, you can't take 3 months off to work somewhere else. Those coming from Eastern Europe can work all hours and what they can earn here will purchase much more in their own country. They can earn enough here so they don't have to work in the Winter back home.

So, we need to create a new way for the UK farm workers, that is to build affordable houses in the villages. This is not to say build hundreds of homes, but enough to house those who can work the fields, and live in the Winter months on what they have saved from the Summer work.

**So how do we do it? Agricultural land should not become development land, so build modular homes for around £50,000, through a Community Land Trust, they cannot be sold onto the market for a higher price.**



## **We should stop renting and marketing new developments.**

Your mortgage or rent is causing global pollution, as often couples have to work to pay the housing cost, travelling to work, creating traffic gridlock.

With the affordable Trust plan, house owners could sell their homes for a cheaper one, and put the surplus capital in the family Care plan.

Planning Ahead : Finance, Housing & Retirement For example, buying a house for £120,000 and paying off @ £600 a month over 20 years, then for another 20 years £300 a month into a pension plan, one would have at age 65, £72,000 in the bank and a house paid for. That could mean, in the event, one needed to go into care, one could then sell the house, having the capital in hand plus the £72,000 also the state pension.

Any unspent capital could be transferred to another family pension pot without being taxed, in order to swell other family members Care plan. If the capital is drawn, the receiver for use other than a pension plan, would have to pay capital gains tax.

To sum up.

- 1- Stop all building where planning permission has been granted, but not started or finished. Create a trust to build on these sites as above.
- 2 – Cap development land at £100,000 and acre, or ten times agricultural value. Compulsory purchase where necessary.
- 3 - Create a land Community Trust in every District to oversee developments.
- 4- Build houses for £100,000, add £20,000 for the Trust. The capital is used to underwrite loans to first time buyers, and enlarge village shops to cater for the local needs. Thus saving residents travelling to towns to shop. Introduce a new layout and design, to include work from home departments and light industry close to developments.
- 5- Under the trust scheme, provide new workshops for

businesses to purchase at cost,(£40,000 for a one man workshop,)the occupier buys a unit,but can only sell back to the Trust.

6 -Stop building to rent, and buy to let.(rents never end,)

7- Private renters should be offered to purchase their rented properties.

8 -Landlords offered to reinvest sold property: By putting Capital into a family pension plan with no capital gains tax.

Exemptions for some old type Estates.

9 – Council tenants should not pay rent if they have been tenants for 30 years,just a maintenance fee.

10 - Couple new housing with a care Plan, by which unused capital can be passed on to other family Care Plans.

11- Create Natural Habitat for wildlife on new developments.

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