

AFFORDABLE (LOW COST) HOUSING

Creating a Community Land Trust for Communities not simply housing estates, through policies for sustainability and well being... for our future, Incorporating a care and Pensions plan.

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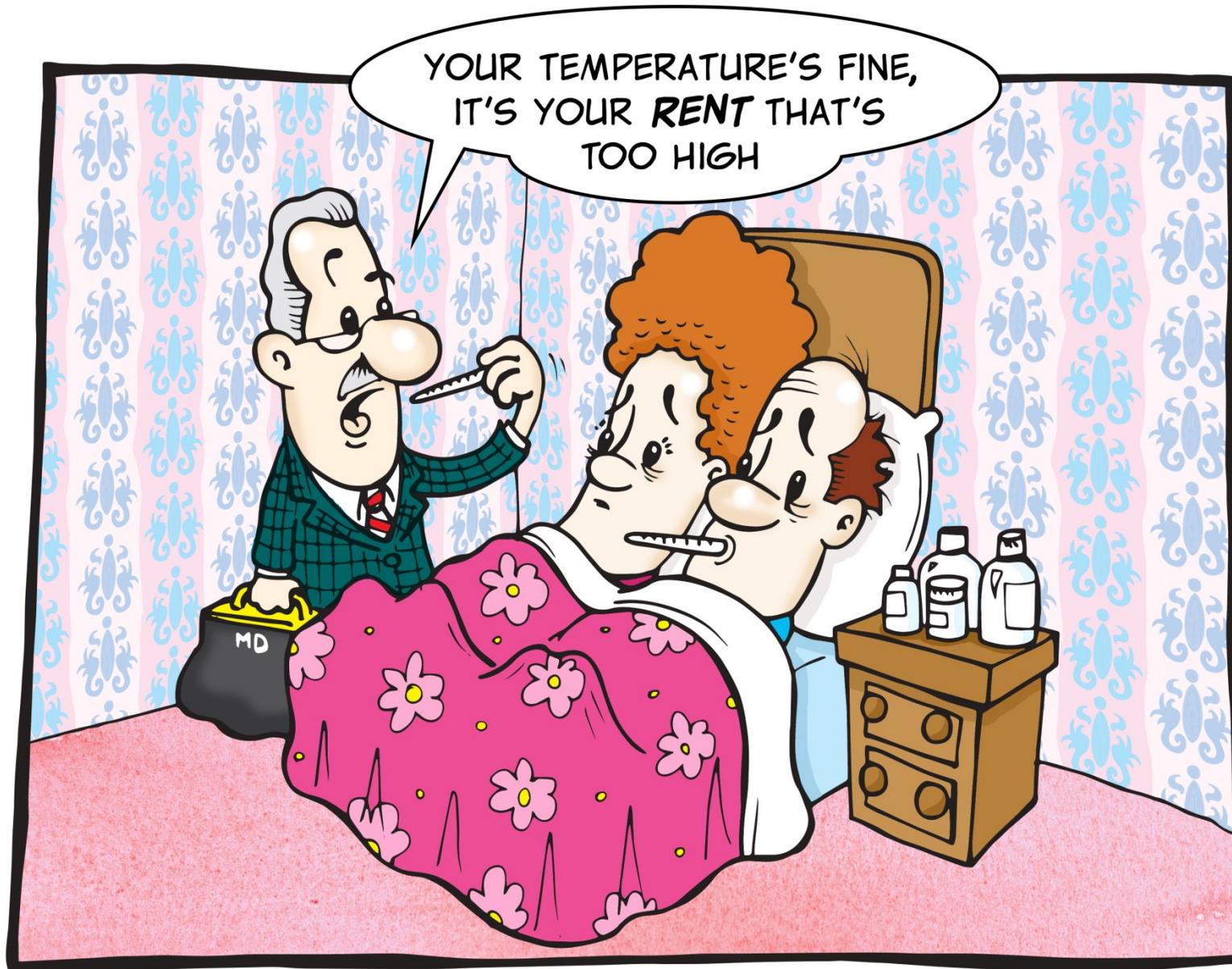


2. INTRODUCTION

The typical size and close spacing of houses on the new estates being built in the South East is contributing to increase in mental illness, self-harming and depression brought about by the lack of open green spaces and community feeling, where people tend to regard their neighbours with suspicion.

Children can't play in the street as there are too many cars. The answer is to have a large area in the centre of a development for open space and activities.

The average household debt is £13,900. Too much of peoples income is going on rents or mortgages..typically 50-60%, hence the need for Food Banks!



Interest rates have been kept deliberately low to keep the housing market going and to keep raising values. Once interest goes up, repossessions will be rife; who is holding the safety net??

There should be consideration regarding a sports centre, running track, an indoor cricket and football place for all ages to use; on all new large developments.

A self sufficient garden for residents would be a Health and Well-being benefit to residents.

3. COST OF BUILDING LAND

- Housing depends on land – to be able to build
- What is building land worth, and how does it become building land?
- Building land can cost up to £500,000 an acre. Clearly, this is far too high for low cost housing and should be limited to £100,000/ acre



4. VALUE OF OUR LAND

- Farm land yields £200 profit per acre per year
- Gain over 50 years would be £10,000
- The sale value outright is £8,000 – £10,000 per acre



5. DEVELOPMENT LAND TAX

There should also be a Development Land Tax on building land that with planning permission could increase from £10,000 to £500,000 an acre.

The 'roll over' rule is used to avoid paying the tax by putting the capital back into other property, which in turn inflates property prices. This tax could help pay for the infrastructure needed with the extra developments taking place.

Where there are plans to build on greenfield sites



There should be an area of 10% in each development allocated for adult social care. If a house can be built for £120,000, what does it cost to build a room in a care complex There is a need for a proper local council care plan, not private companies who have more debt than assets, pay minimum wages., overwork staff and charge the maximum.

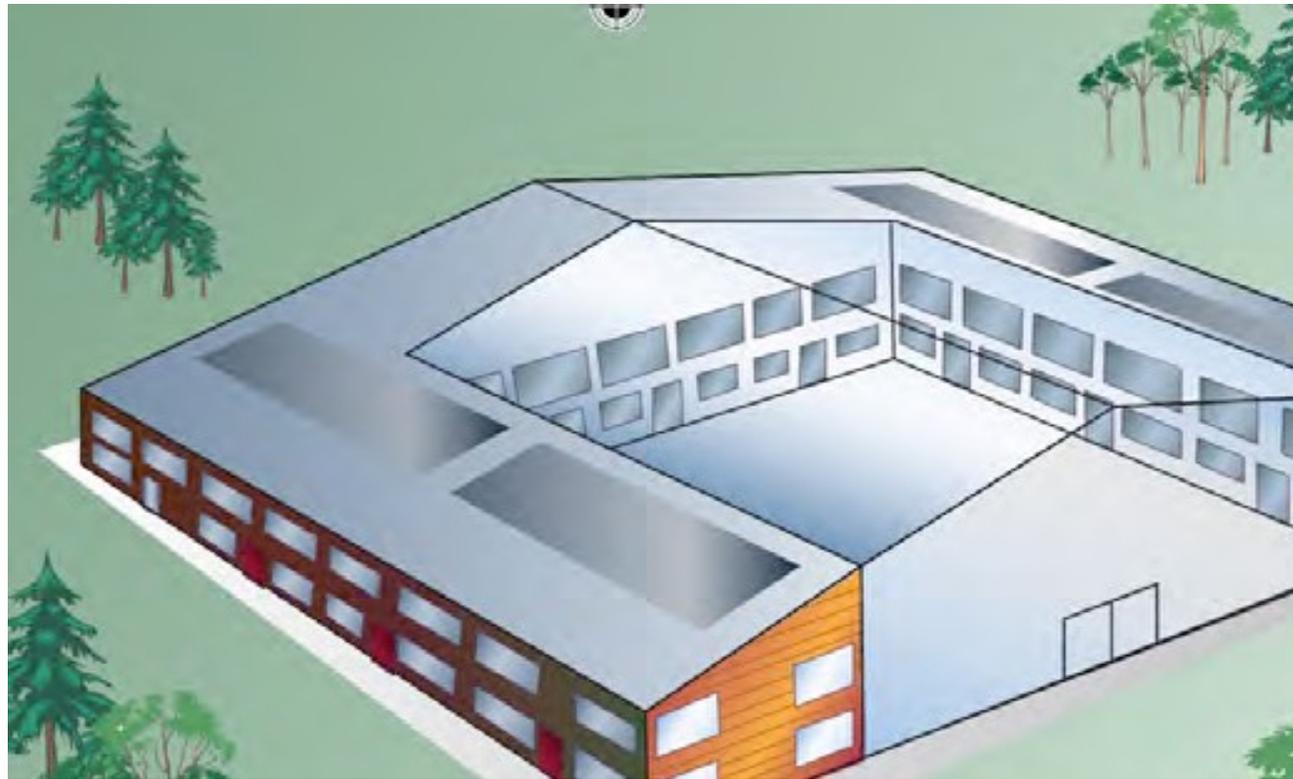
All green field developments should have provision for care placements within the trust plan e.g. based on a land rental of say 5 times agricultural profit from a wheat crop.

Attached is an example of a proposed affordable senior community housing with local amenities where carers could live on site. This could include young person's placements. This design could include 2-3 tiers.

We need to build some convalescent homes to save the bed blocking in hospitals.

AN EXAMPLE...

...of a proposed affordable senior community housing project with local amenities with space for carers to live on site



People's Essential Needs (i)

- As people, we need two things, the company of others and our own space.
- On new developments people are overcrowded while being isolated.
- We have a large number of people with mental health issues and loneliness is also an issue.
- Considering building with alternative materials : our steel industry is under attack from cheap imported steel, farmers can't sell their wool (insulation material), use of home grown timber has great potential for building and yet we still see developers using tiny bricks to build houses..labour intensive and subject to varying conditions on site.
- We could help reduce the misery of flooding while helping the environment by building off the ground with steel framed structures on new housing developments.

People's Essential Needs (ii)

- We could resolve many of our social problems by creating community developments, constructed of steel framed buildings with wooden panels, utilising sheeps' wool for insulation.
- New developments should feature an open space and have a community garden/allotment/small holding to encourage self-sufficiency.
- The open space to have gardens, walkways and sports pitches etc,
- Incorporated within the development there could be a school, doctors,

RE MESSAGE OF ALL THIS IS : WE NEED TO CREATE COMMUNITIES, NOT SIMPLY BUILD HOUSING ESTATES.

Planning Ahead: Finance, Housing & Retirement

(i)

As an example, having paid off the mortgage including interest @ say £600/month (starting @ age 25), then if one was to go on saving @ £300 a month for a further twenty years, one would have saved £72,000.

At retirement if one wanted to take up the Supported housing scheme, one could cash the CLT home for say £140,000, (original price + increased building costs). The Supported housing, would say take up 50% one could still have £70,000 to add to the savings in hand, making £142,000 in hand, for future years.

Planning Ahead: Finance, Housing & Retirement

(ii)

Any unspent capital could then 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 recipient / inheritor, for use other than a pension plan, would have to pay capital gains tax.

WHAT IS A COMMUNITY LAND TRUST (CLT)?

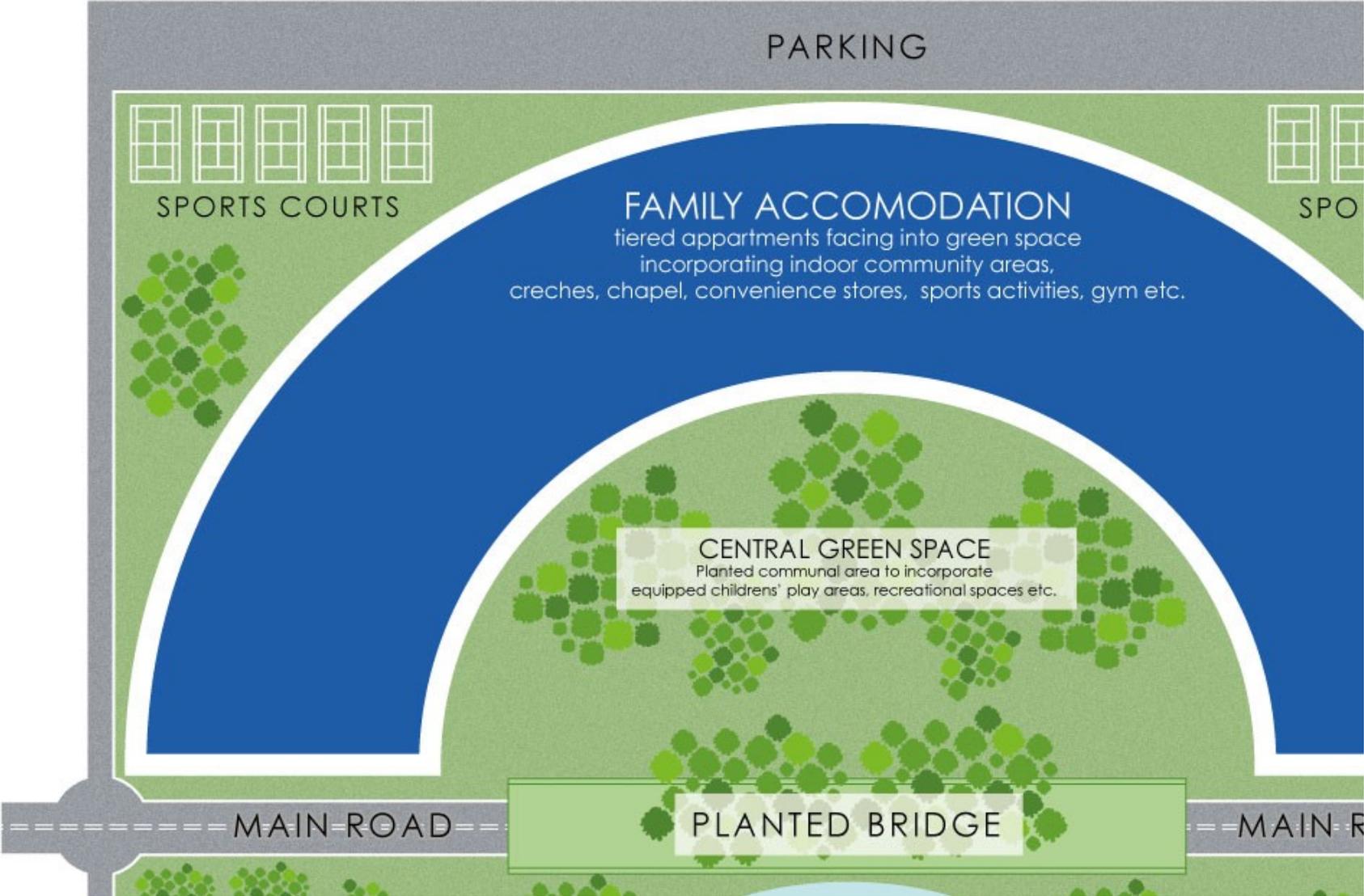
A CLT acts as long term stewards of housing, ensuring that it remains genuinely affordable – based on what people actually earn in their area- not just for now, but for every future occupier.

CLT's are locally driven, controlled and democratically accountable. They have membership that is open to all who live or work in the defined community, including occupiers of the properties that the Trust owns.

COMMUNITY LAND TRUSTS



- A trust can build houses much cheaper, and offer the landowner a good deal.
- The deal is that each house nets the landowner £5,000 per house built, plus ground rent of £200 per house per annum
- or £10,000 but no ground rent.
- Basically, it's worth more than 10 times the agricultural gain – with no risk.



16 WORKING WEEK

In the Sixties, it was said that by the end of the century, there would not be enough work for half of the working population, yet no one has really thought this through. I feel that we should be looking at flexible times and possibly a four-day working week. That would immediately take 20% of the traffic off the road during rush hour.

Office space could be incorporated into all new housing plans, perhaps as a hub for businesses as the internet has eliminated the need to travel so far to work.

17 ENVIRONMENTAL & SOCIAL VISION

We have relatively cheap food but very expensive housing. If we paid more for food and less for housing, we would be better off... financially & socially.

New developments should include space for self-sufficiency gardens and recreation, encouraging health and well-being, together with reducing rates of obesity, diabetes and mental health issues.

On new developments there should be a school, 50% Open spaces for recreation and gardens, along with a retirement 'village' to avoid isolation and loneliness.

18.1 CLOSING THOUGHTS

- Currently, private tenants can be paying up to **60%** of income on rent...in 1900 it was around 10%.
- Based on min'm wage of £8.00/hour for 40 hours/week & a monthly rent of £800, the housing market & escalating prices is causing debt and despair.
- With cheaper housing & rents lower incomes would be more tolerable.

18.2 CLOSING THOUGHTS

Job sharing, more flexible working and a 4 day week would benefit many, allowing time for leisure activities...as well as reducing congestion for commuters!

With low cost housing it should be more possible to pay off mortgages earlier, enabling investment for retirement.

18.3 CLOSING THOUGHTS

The economic problems caused mainly by speculators building houses as though it's the only thing that matters. Ideally we shouldn't be increasing the housing stock solely through the price escalating, demand driven market.

Build for the Need, not the Greed

How long will it be before people realise a house can only be worth what it costs to put together?

If food prices had risen like property and land prices there would be riots in the streets. If we paid more for our food and less for our housing we would all benefit.

I welcome your thoughts and comments on this presentation.

Please contact me at lvkeeley45@gmail.com