

New Vision for Housing and Care



We are told we need to build 1.5 million homes by 2030, but how much prime agricultural land would that use up?

IHT on farms in rural areas

(see page 20)

AFFORDABLE (LOW COST) HOUSING

Create a Community Land Trust, not simply housing estates, through policies for sustainability and well being... for our future, incorporating a Care and Pensions Plan.

There are some 800,000 homes with planning permission, still to be built in England. Allow the Local Councils to compulsory purchase these sites and employ the developers to build for the need, not the greed.

Create a Community Land Trust to take over the development, as in the enclosed pages.

HOUSING POLICY

- Create a Community and Land Trust in every town and village.
- Abolish development boundaries.
- Cap development land at equivalent to 100 years from an acre of land.
- Take away the 'Right of Appeal' from developers.... NO MEANS NO!
- Invite every Town & Parish Council to select places where homes could be built.

- Every village to have a minimum of 20 new homes.
- Add £10,000 to sale price of each home to give to the Parish or Town Council. (This capital is to be used to revitalise villages and towns. It could be used to build a new village hall, enlarge a shop or possibly, where pubs have closed, build a pub, shop and hall in one development.)
- Build a supported care facility for older people.
- Invite developers to tender for the building work for the communities.

As people, we need the company of others, and our own space. In new estates, everyone is overcrowded yet isolated.

A sense of lawlessness and fear is sweeping across the nation. There are too many people in one place.

We should spread the new developments out into the villages and create more green spaces in new towns.

People are like poultry. When they have enough space, comfort and food they get along well, but if you overfill that space, they start to attack each other!

But the developers just want to cram in as many houses as possible to make capital gains.

In the year 1900, the average person spent just 10% of their wages on housing. At that time, mostly it would have been rent.

Today one can be paying 50% of one's income on housing, be it rent or a mortgage.

If a person today was working 8 hours a day and paying 50% of their income on household costs, that would equate to 24 hours a week or 3 days.

So, if we were to sell houses for £150,000, one would use one day a week for one's housing cost, so we could then only need to work 3 days a week, to stay as we are. That in turn would take 2 out of 5 cars off the road in rush hour/travelling to work time.

Senior people should have the ability to stay in their community. This could happen if each village/town had its own senior housing project, with amenities and space for carers to live on site.

Research suggests that 'chronic loneliness' is more damaging to people's health than smoking 15 cigarettes a day.

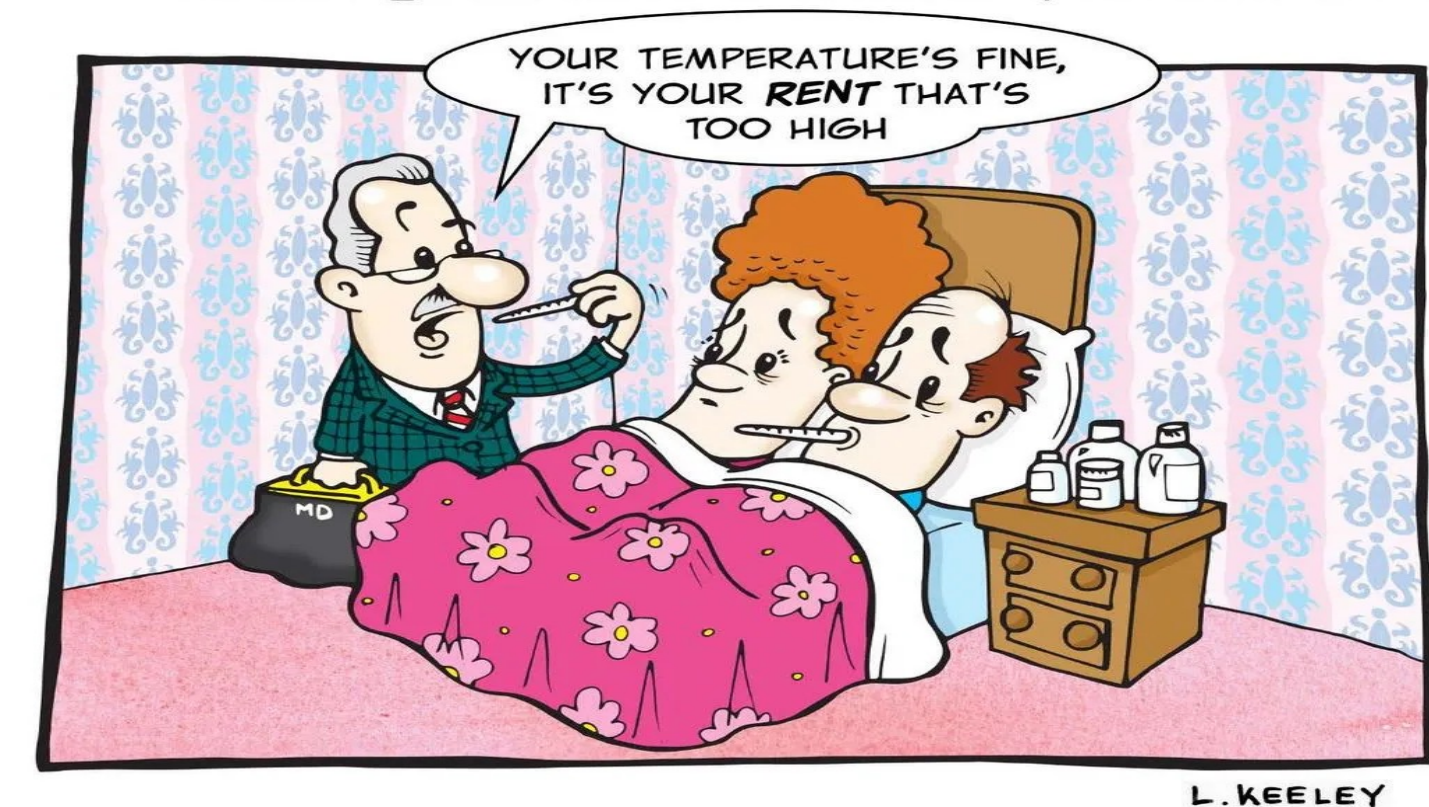
SOME FACTS OF THE CASE

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 cannot 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 £18,000. Too much of peoples incomes are going on rents or mortgages. Typically, 40-50%, hence the need for food banks!

Should we be worrying about economic growth, interest rates, paying off a mortgage or paying rent (paying off another person's mortgage), and finding that having paid rent for all of one's life, one ends up with nothing, while the state pays the rent to someone who now has two properties?



Interest rates have been kept deliberately low to keep the housing market going and to keep raising property values.

When interest rates increase, possessions will be rife. Who is holding the safety net?

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

A vegetable garden, maintained by a few local employees (possibly retired folk) would produce lots of healthy food and provide a well-being perk.

We are experiencing an increase in bowel and prostate cancer. Locally grown food would be an advantage to address some health issues.

VALUE OF OUR LAND

- Farmland yields £300 profit per acre per year.
- Gain over 50 years would be £15,000
- The sale value outright is £8,000-£10,000 per acre.



DEVELOPMENT LAND TAX

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

The 'roll over' rule is used to avoid paying 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.

COST OF BUILDING LAND

- Housing requires 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 per acre. Clearly, this is far too high for low cost housing and should be limited to £100,000 an acre.



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 £160,000, 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.

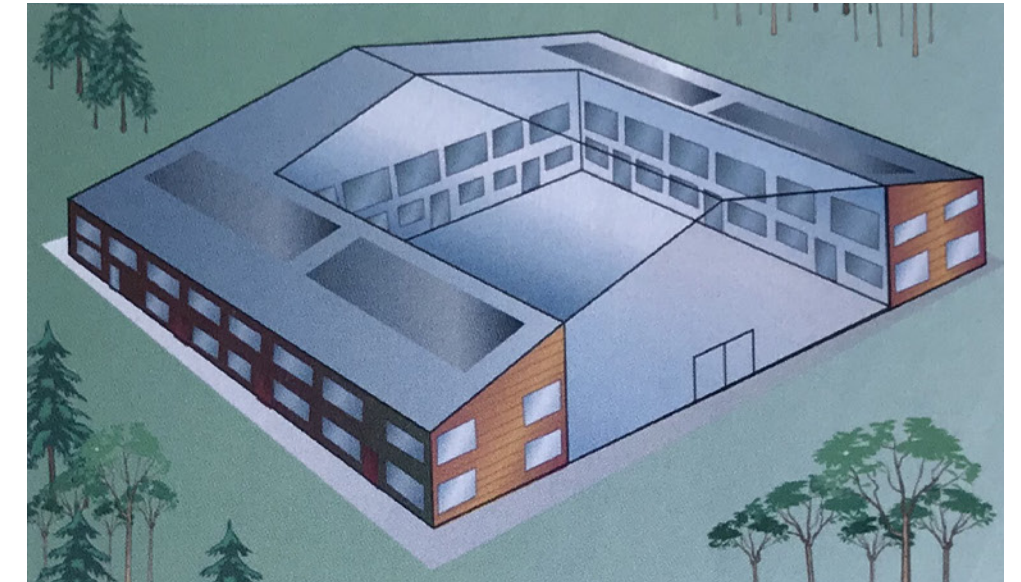
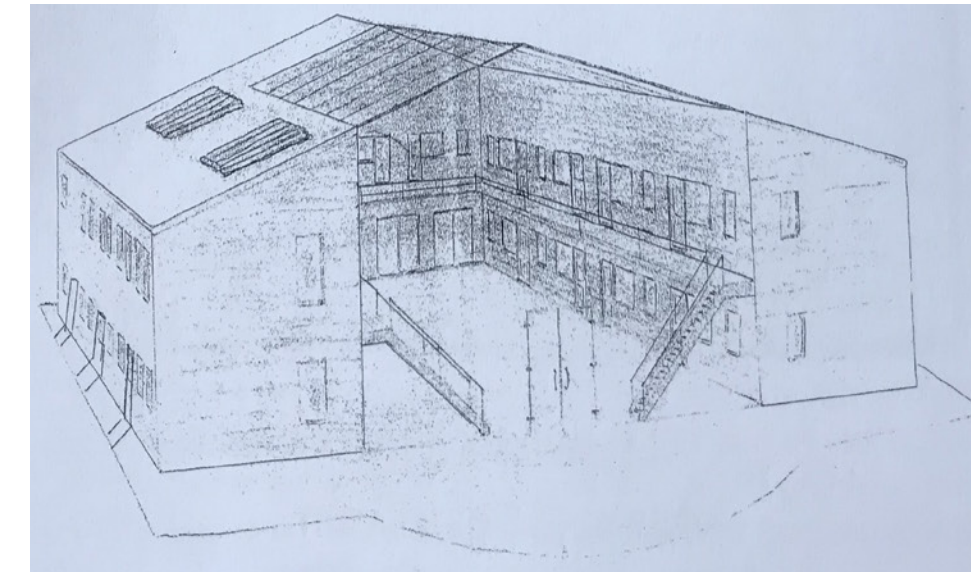
All greenfield developments should have provision for Care placements within a trust plan, e.g. based on a land rental, of say 5 times agricultural profit from a wheat crop.

Overleaf 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 stories.

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

FOR EXAMPLE...

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



There should be self-sufficient gardens on all new developments. We should not be covering our fields with houses. Community restaurants would save energy. Rain capture facilities will benefit the environment and be used on the allotments.

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 also being isolated.
- We have a growing number of people with mental health issues and loneliness is also an issue.
- Consider building with alternative materials: our steel industry is under attack from cheap imported steel, farmers cannot sell their wool (insulation material), use of homegrown 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 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 frame buildings with wooden panels, utilising sheep's wool for insulation.
- New developments should feature an open space and have a community garden/allotment/small holding to encourage self-sufficiency.
- Open spaces to have gardens, walkways and sports pitches etc.
- Incorporated within large development there could be a school or doctors.

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

PLANNING AHEAD: FINANCE, HOUSING & AFFORDABLE CARE.

There should be a County Council Care Company, CCCC, to take Care in-house, not everything being private.

If one pays rent, all of ones working life, when they come to retirement, their state pension won't even pay the rent. The state will be paying billions on housing benefit, and, if they are unfortunate to go into care, with no property to sell, again the state will be covering the bill.

Planning Ahead:

Finance housing & retirement with a new and more affordable system of housing from the creation of a Community Land Trust:

For example, buy a house for £160,000 and pay off £700 a month x 20 yrs = £168,000 then for another 20 years x £350/mth into a pension plan. One would have £84,000 in the bank and a house paid for at age 65.

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 £168,000, and 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 plans. If the capital is drawn for use other than a pension plan, the receiver would have to pay Capital Gains Tax.

We need to build a million homes that people can buy, but not sell onto the market. Or, for those unable to afford to purchase a home, pay an affordable rent of not more than 20% of the household income. When they reach retiring age, just pay a maintenance fee. While building family apartments where grandparents could help look after grandchildren within the family block, not having to sit in a Care home with nothing to look forward to. Maintaining the affordability for future generations.

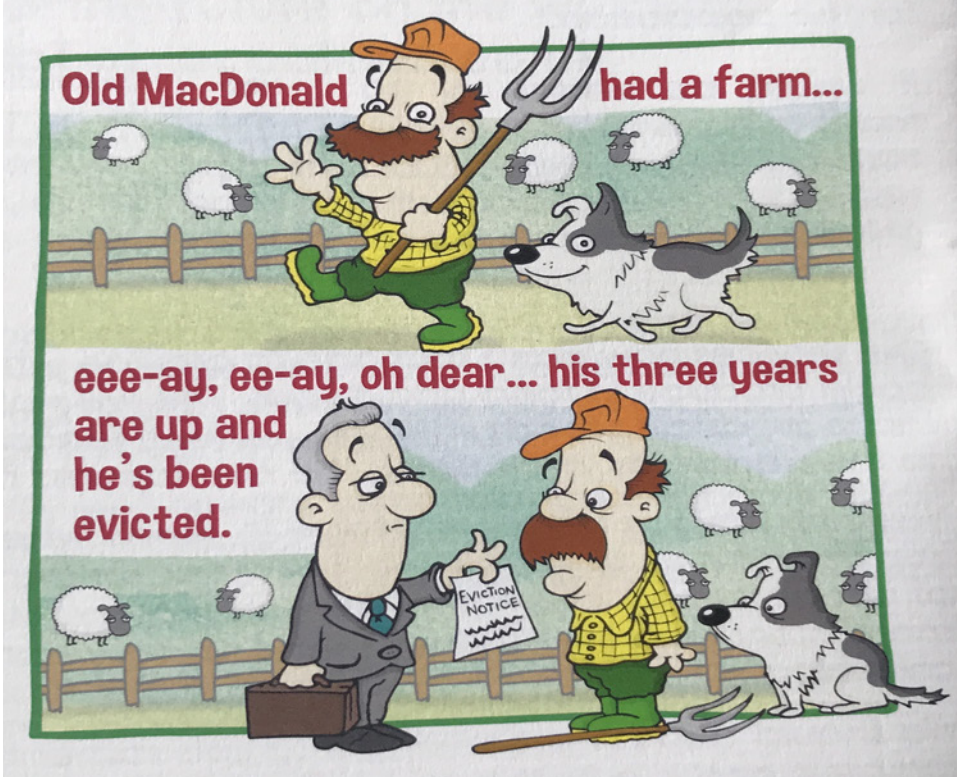
There is a need for an older peoples supported Care facility in every village, to allow people to stay where their friends can keep in touch with them.

INHERITANCE TAX (IHT) CHANGES TO
FINANCE LOCAL GOVERNMENT

The following table suggests a guideline as to how land could be assessed for IHT.
This could be paid to the Local Authorities to cover much of their shortfall in SOCIAL CARE.
This is subject to there being no existing charges already on the land.

Grade One	£80 per acre
Grade Two	£60 per acre
Grade Three	£50 per acre
Grade Four	£30 per acre

Example: If one inherits, say 600 acres, if they chose to create a new entrance tenancy for say 200 acres, they would receive a rent and not pay the IHT to the local councils.



A FEW FACTS...

Almost 14,500 hectares of England’s best agricultural land has been permanently lost to development since 2010. As of 2024, there was space for more than 1.4 million homes to be built on almost 30,000 hectares of previously developed brownfield land. We are building on farmland while leaving brownfield empty. We are simultaneously creating a housing crisis and a food security crisis from the same policy failure.

It would take 89 years at the current building rate to clear the backlog of those on the housing waiting list.

Modern houses are not healthy to live in. For example, main bedrooms are so small, there is no space for a king size bed and furniture.

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.

CLT rental proposals.

Household income below £18,000- NO RENT PAYABLE.

£18,000 - £28,00 - 10% OF HOUSEHOLD INCOME.

£28,000 - £42,000 - 15% OF HOUSEHOLD INCOME.

OVER £42,00 - 40% OF HOUSEHOLD INCOME.

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, its worth more than 10 times the agricultural gain with no risk.

HOW DO WE HOUSE AND FEED PEOPLE EFFECTIVELY?



A design could be built for 4 or 5 floors high on new developments, housing a large number of families in one community. **New developments need to include vertical growing areas for fresh vegetables to feed the residents. Utilising rainwater harvesting for their irrigation. Solar panels would help power to run the building.** There should be recreation areas, sports areas and natural habitats for protecting wildlife.

This style of development encourages intergenerational living, increasing everyone's health and well-being, which in turn reduces mental health issues, obesity and diabetes. A childcare facility along with an elderly Care setting should be within the complex to encourage a reduction in travel needs for already busy lifestyles. One could also include a Carvery restaurant for the residents to enjoy meals together.

There should also be office space for suitable businesses and light industry units close to the homes, but far enough away to avoid noise or emission pollution.

The government believes the way forward is more people renting homes, but rents never end. When those paying rent retire, their pensions will not cover the rents, especially private rents. The state will be paying out billions in housing benefits. One should not have to pay a mortgage or rent after one becomes pensionable age, and that should not be beyond 66 years.

Developers have a lot to answer for regarding the issues we are now experiencing.

I would recommend cap development land equivalent to 100 years from farming each acre of land. Build homes as in the style above, using British steel as a frame off ground to save flooding, with module homes they could be sold at a cost, while only being sold back to the Community Land Trust, not onto the market.

Much of our aging populations loneliness and younger generations anti-social behaviour stems from poor housing estate design and lack of affordability.

Young people coming out of care, often become homeless. New developments should include a place where children in the care system could be housed and brought up in family environments/assisted living centres until they become adults, rather than being bounced around several different foster homes. This saves moving several times and becoming a generation of people who have no one as a real guardian. These young people would become better adults, having a sense of belonging.

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.

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.

COMMUNITY LAND TRUST

We could consider a different approach...establish a CLT, add say £10,000 to each house to go to the Trust, to enable the Trust to underwrite the loans to the occupants.

They would have £200,000 in hand for every 20 houses.

Anyone having a default would need to move on, but any debt would be covered by the Trust, and one could add a few thousand to the next sale if there was a case to replace the capital spent.

AGRICULTURE, HOUSING, FOOD SECURITY & IMMIGRATION

We should be taking advantage of the technology we have, work less, job share, have time for other people, not cut our military services, but employ military personnel under the armed forces banner, to go out where there is a need to help make countries become better places, so people do not want to leave their homelands. People are moving to Europe to get a better life.

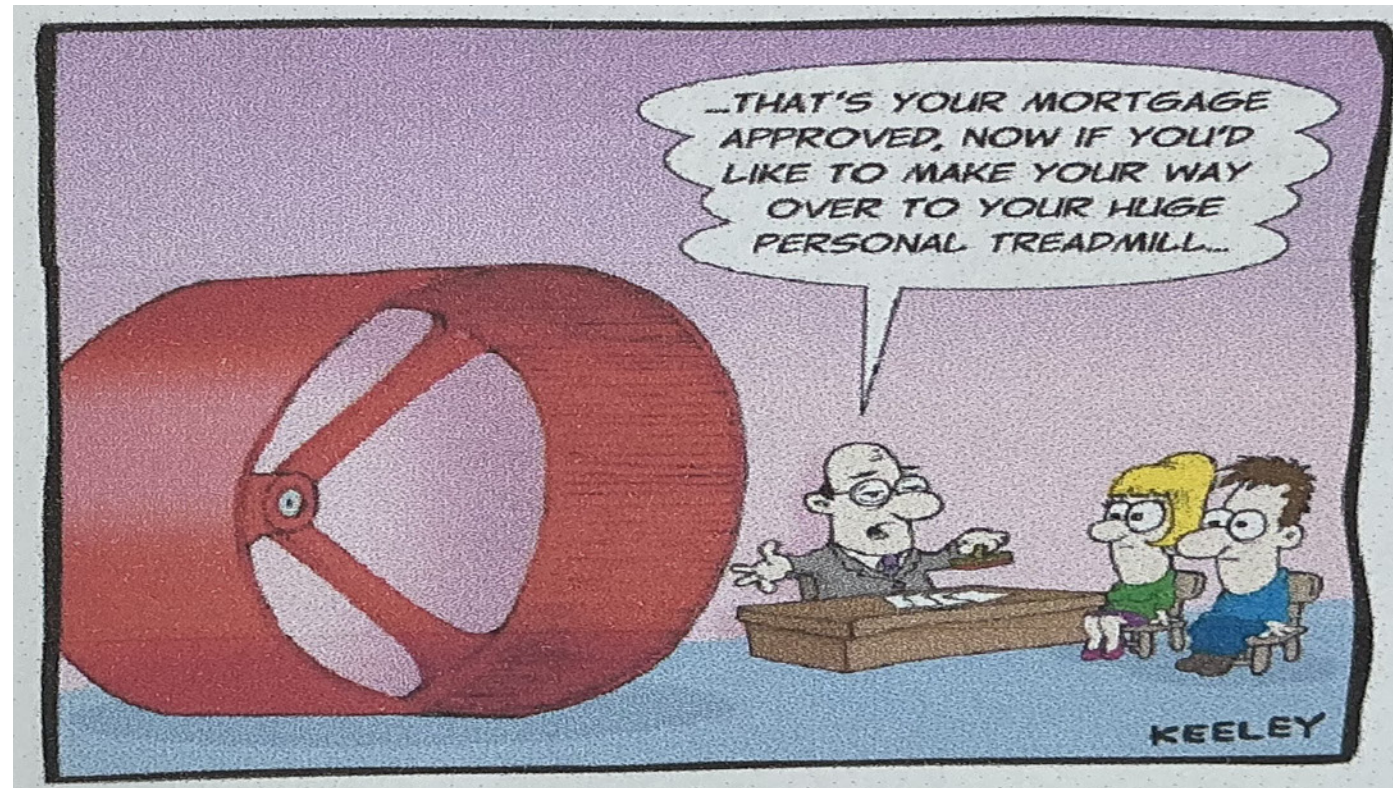
Drought and conflict are creating this issue. Moving to Europe, will make Europe unable to cope with the extra people. Food & water will run out and services will collapse, then Europe will become the same as Africa. We should look at making the continent of Africa a wonderful place, it could be done.

May I invite you to visit my websites at www.campaign-for-change.co.uk there is a power point presentation on housing and one on care & pensions, then go to www.the-democratic-link.co.uk there is a menu which can be a template to start the debate.

SOME FACTS

1. 69% of Britain is owned by less than 1% of the population.
2. A third of the UK is owned by the aristocracy.
3. House prices rarely go up. It is the land they are built on that increases in value; the housing crisis is a land crisis.
4. Over £3 billion of public money is given out every year in farming subsidies, most of this money goes to people who already have huge amounts of money, be it capital or property assets.
5. It should not matter what or how much one owns, it is what you do with it that matters. Governments seem to value property then tax you on it. In order to allow more young people to get into farming we should encourage tenant farming, rents based on income, not land values.
6. As the UK has come out of the European Union, there should be more capital available to help our own food producers produce quality meats and dairy products, and health and well-being of livestock should be of a high standard.

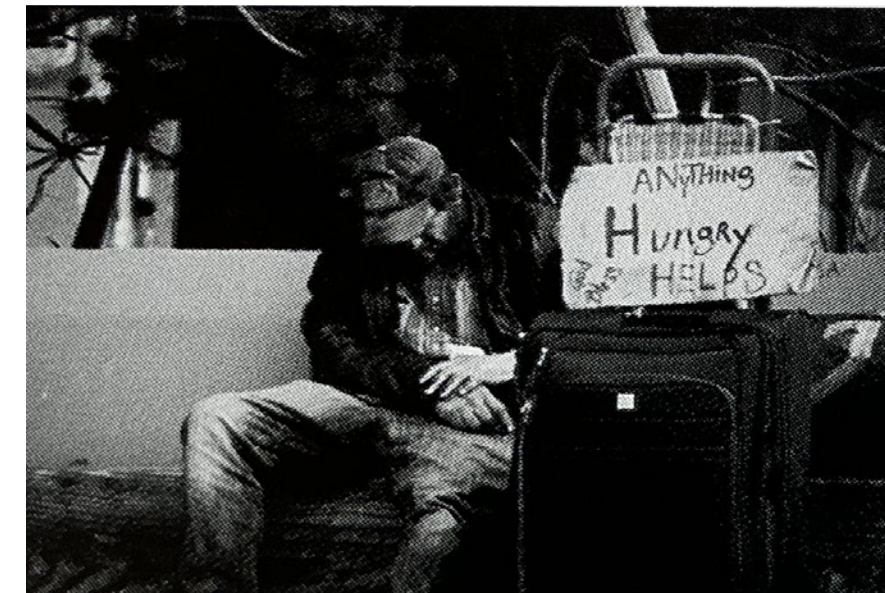
We are seeing an increase in mental illness, depression, homelessness and suicidal thoughts. This is often caused by the cost of housing and rents, hence we need to change the way we house ourselves and making property cheaper.



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The primary requirements for the human race are:
Food, Shelter and water

Instead we have:
Hunger, Homelessness and dirty water on a global scale



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CLOSING THOUGHTS...

Job sharing and more flexible working 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.

The economic problems are caused mainly by speculators building houses as though it is the only thing that matters.

Ideally we should not be increasing the housing stock solely through the price-escalating, demand-driven market.

CLOSING THOUGHTS cont...

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.

More information: www.campaign-for-change.co.uk

Please contact me at: lvkeeley45@gmail.com



Please visit:

www.theplanetandpeoplecoalition.co.uk

to read the following articles:

'A New Vision for Housing & Care, 'Think Global - Live Local' & 'History of Village Life.