

Local Elections 2021,

Housing, Care and employment.
Allowing enterprise and a sustainable industry.
Create a Health and Well-being programme.



Here, in Britain, nearly 800 rough sleepers died on the streets last year. There are 227 thousand families facing eviction for rent areas. And there are 253, thousand living in temporary housing, Where will they go? 2.4 million children are living with families struggling to feed themselves.

Would it not be better to stop building market housing, or rented housing, that most can't afford?

If we need 3 million homes, tell the developers what to build, not what they can sell. Visit www.campaign-for-change.co.uk for some answers.

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 takes 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.

Thousands in our communities are living with rent arrears, some facing eviction, sleeping on streets or in temporary housing with parents struggling to find food for their children. Ground rents and leases are often unfair to the lower-paid and developers do not prioritize affordable housing.

These conditions have led to depression and mental health issues in families often resulting in a family breakup.

Housing & Care. With a Community Land Trust.

This new way for housing ourselves would give people more money in their pockets to spend on healthier food & consumer goods. And save the depression & health issues we are seeing with debt often because most of our wages go to the cost of rent/mortgages. See summing up page.

Why a Cooperative.

If In venting something a useful product the requires capital and labour to produce it. The company then can can issue shares. In the event there is a profit,the management decides how much to hold back for future investment and shares the rest between those who put the money up as a dividend.

We have seen in the past, when the company is making good profit, unions push for pay rises and sometimes strike. That puts up running costs, resulting in the company making less and the business suffering.

I would say to funders (share holders), and employees, that they are equally important.

So, as a co-operative, we would look for a 5% dividend to each share, and pay £8-50 an hour for labour costs.

At the end of the financial year, any surplus would be divided between the shareholders and workers. But one would hope there would be enough to have a reserve account for future requirements.

That would stop the union power, and be fair to the shareholders and workforce. Management would not be awarding themselves massive bonuses as everyone would be able to vote on it.

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 that 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.

NEW WORK UNITS

We should build industrial units for people to have affordable places to produce their goods. To give an example: an investor bought a site 20 years ago for £100,000. There were three units. Each tenant has paid £100,000 in rent over the 20 years. Now the owner wants to close it down to get brownfield site development .

My vision would be that the building site would become a Trust. Each unit would have been sold for £33,333 each (one third each).

This development would not be for renting or selling on the market.

We should not be relying on imports from China, but make things at home, thus creating better air quality for the environment. We can produce cheaper goods if we don't go for a high wage economy (some of us will remember earning £8 a week, not £8 an hour). We need to create a system where one can live on the minimum wage,then offer bonuses from the profits of the company.

We should create co-operatives for shareholders and workers to share the profits. A high wage, low tax economy does not exist; it can't be done. Agriculture is another industry that is not often considered. But we need to grow more of our food at home.

Transport Railway.

Reopen some railway lines, maybe have a metro line running from town to town. Where lines are now walking/cycle lanes, widen them to have both leisure and transport services.

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.

2 – Cap development land at £100,000 an acre, or ten times agricultural value.

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

6- Private renters should be allowed to purchase their rented properties.

Landlords to offer to reinvest sold property by putting the capital from it into a family pension plan with no Capital Gains Tax. Plus exemptions for some old type Estates.

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

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

9- Create Natural Habitat for wildlife on new developments.

10 - The Trust would build the Care homes and Retirement homes on new sites, from the capital they receive from people paying into the Trust. The Trust could pay interest on the capital at say 4%. If a person needed to go into Care or a retirement home, they would have savings and the sell-back capital from their home amounting to over £200,000.

If they were to rent new accommodation and pay for the care if needed, they would have enough to last several years without relying on the State benefits.