

**In 1900 the average person spent just 10% of their income on housing cost, today it can be 60%. This is causing much of our family breakdown.**

**If today one had £400 a week, one`s housing cost would be £40, instead it can be over £200, If we paid less for our housing and more for our food all would benefit.**

If we continue to see people renting for ever, when they reach retiring age, they wont have saved anything, and the State will be paying Billions in Housing benefit, and Care home fees.

Where land has development approved, and building has not started, the plans should be called in, and the above plan put in place. If the developers have paid the market price for the land, the Government should cover the loss. It would, in the long run, be cheaper than the cost of housing and care benefit in later years, and save the planet from the bad housing estates we are seeing being built at this time,

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**Not to be confused with mortgages and ownership, If there was a case to have a new way for housing, and have a lifetime lease, one would own the house while you live in it. The occupant would not pay any rent, but may need a mortgage to pay for the property. While we find many people can not raise a deposit. I am saying this overall development would be affordable.**

**We would add, say £10,000 to each unit, to use this capital to underwrite loans to first time buyers. There would be many people who would sell their market homes to purchase a cheaper one, and have capital in the bank or care plan. 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.**

**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.

Once the house was paid for, one could pay 50% of the mortgage payments into a family care plan. By age 50/55, one would have a house paid and £36,000 in the care fund.

This to be transferred to other family Care plans if unused.

If we for example, built a small 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. 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.

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## **Photo taken 1953 at Brigden Farm, Ashburnham. How things have changed.**

We have a growing world population, it has gone from two

Billion in 1939 to eight Billion in 2019.

So, it has increased four times in 80 years. Could that happen again? if that is so., there will Thirty two Billion on the planet in 2099.

We are seeing millions of people along the Mediterranean countries looking for work. In South Africa, they are leaving their homelands, as they have no food, many live in shacks with no clean water in some areas. but they are the very people that should be helping

make their own counties better, so people dont want to leave in the first place. China doesn` t need to export anything,one sixth of the population lives in China.They are an economy within their own boundaries.With this corona virus we are seeing a reduction in air pollution as factories close. Every nation should be manufacturing and growing at home. We need to stop large companies taking advantage of cheap labour. We must take advantage of the Technology and share jobs,create communities, pay less for housing & more for our food, grow local,travel less. 3



## **5 - Mental Health and Depression.**

When applications are considered with this corona virus, (while it was not an issue at the time) we need to build communities, and not just estates.We need space, gardens, community hubs,work units on site, or work from home. I did mention this at the examination at National golf centre, February 2019. but it was not taken up.Any situation that causes mental health, is potentially an

Article 3 violation, HRA.

Developers just cram in numbers. Less garden space means they can include a larger number on units in any given development. Wealden planning officers have not the will to change that.

### **A- The United Nation Sustainable Development**

**states;** Houses should be Affordable and Sustainable. This has not been the case in approvals over many years, leading to the shortages that

Government are trying to make up. There should be a community building on all large new developments, a place for older people to go to in the day time, and a youth club in the same building in the evenings.

### **B – Care Complex:**

Should be included in developments over 100, that's not an application for 100, but if there is to be more than 100 in the close proximity, a care complex for older people should be included. While on the East Sussex County Council. I mentioned this; I was told to go to the Local Council because they do the planning. When I saw the Local Council they said, go to the County Council, as they do the Care concerns, developers won't include this if they don't have to.

### **C– Air Quality is not being addressed,**

With the Covid 19 lock-down, we have seen a large reduction in air pollution over China, and the enclosed picture (to follow) over London tells its own story. One has to ask, do we need all this travelling to work?

Wealden District Council should tell the developers to include a space for working from home; houses built are already unhealthily small. While every one can't work from home, real planning would provide a hub on the estate where residents can walk to work, even some kind of manufacturing could be within walking distance. It would be better for a large lorry to call to collect goods than hundreds of people travelling to a centre miles away to work.

### **D- Food security.**

Another policy Local Councils appear to have overlooked.

With a growing population we need to produce more at home and a sustainable local food supply. Yet we see allotments being built on to raise money for councils.

Local Councils should make a real long term plan, instead of bits as they come along. For every 100 acres with 300 homes, we could have one third of the 100 acre site for housing, one third for recreation, and one third for growing food. True, one could not rear meat or corn, but fruit and vegetables for the residents could be achieved. One could also include a residential dining complex, where residents could be paid to cook for the people on the estate. One still needs a place in one's home to cook. The three tier high design as I have enclosed would have Solar panels for heating. 4 water from the long roof collection in an underground tank. This to be used in dry times to water the crops.

Can you imagine looking out of your balcony watching a football game?

Maybe a school at the end of the building, saving the School run. Wealden and other councils don't appear to have any real long term considerations, for the Community aspect of estates, as a requirement on the agenda for developers..

### **E- Farmers diversifying**

Farmers are having to diversify to get a living from the land, while we import cheap food. With an ever growing population there needs to be a radical change in land tenure. We are seeing a large number of young people coming out of Agricultural college, who would like to be farming on their own account.

At the same time we are seeing several thousand people from Eastern Europe coming to the UK for seasonal jobs.

The answer would be to build some affordable homes in villages. This could be done for around £50,000 a unit, then workers could work for most of the year, but having three months off in the Winter. The issue is now, they can't afford to live in the villages, but those coming from Eastern Europe live in sheds on the farm. They go back home and live on the money they have received from the UK; they should go picking their own goods.

We need to create long term tenancies and with the capital saved from leaving the European Union, and put some of that capital by to underwrite loans to new young farmers.

We are seeing the dairy industry fall apart. We need to make say a 60/80 cow unit to pay its own way, then maybe receive less from larger milk suppliers. One reason we see a surplus of milk is producers have had to increase the supply to survive, but we don't need 400 cow units. If we lose a small number of herds, it amounts to several hundred cows.

When we had a milk marketing board we could control milk prices, even pay a higher price for up to a given amount of gallons. Now milk is from a contract from mainly supermarkets. To encourage smaller cow herds to survive, we could offer grants to smaller units, and possibly a head payment, say for up to 60/70 cows. 5

### **F – Work units.**

What kind of mentality have the planners got into by not promoting small start-ups. These are the lifeblood of enterprise. I can offer an example. An investor some 20 years ago paid £100,000 for a site for industrial use, there are three units on the site. Each tenant has since paid £100,000 in rents. The owner now wants every tenant to move out, so he can sell the site as a brownfield site for housing.

We should, as in Affordable housing, have a similar policy to provide affordable work units for business to survive in the UK. If we capped brownfield sites at 10 times agricultural value = £100,000 and up to 5 units on the site. They would be just £20,000 each, buildings can be built for a similar price. Their unit price would be £40,000 each.

One can make a living from the product, and not the property. While I appreciate one sometime retires with a capital sum from selling a property, this creates a problem for the next one to take on the business. But under the above, one would be in a position to create more wealth from business as one goes along.

### **G - Funeral cost,**

We are told the cost of funerals are going up, and in ten years could be £6 / 8.000.

Under my vision for Housing with employing developers to build three million homes, and creating a Trust. After one had paid off the mortgage, if one then paid the £600 a month into a care Plan for a further 5 years, at age 50, one would have a house paid for and £36,000 in a Care plan. This could also be used for Funeral costs.

Any unused capital could be transferred to other family care Plans.  
Therefore other family members could build up Care funds.  
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