



# PENSIONS & CARE

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# INTRODUCTION

## HOUSING AND LAND USE

Those of us who remember the 60's will recall we were told that by the end of the century we would have so much time of our hands with all the technology coming on stream. That never happened, but now robots are beginning to replace the need to employ labour.

Everyone needs a purpose: more work sharing would be a way forward, but one can't do that in a market economy where the highest market value becomes the norm, especially with regards to rents and market housing. No one should be paying rent or a mortgage at aged 60.

Our Western Economies seem to be built on building houses and making sure they keep going up in value. The higher they go the further they will fall. But Governments will keep propping them up, in order to prevent that from happening.

The way forward is to have real quality affordable housing for all, that is not market-led.

Land should have no value other than for food production. The main aim of local planning policy is that development should be sustainable. Sustainable development is generally defined as "Development that meets the needs of the present without compromising the ability of future generations to meet their needs."

Sadly for both present and future generations, in terms of local plans and treatment of agricultural land, nothing could be further from this definition.

It has been said that you need a doctor once a year, you may need a lawyer once in ten years and you may never need a stockbroker, but you need a farmer three times a day; (breakfast, lunch and supper).

In order to produce food, farmers need fields, but we in the UK don't have enough fields. We currently import 40% of our food and this figure is rising. With the predictions of global warming and sea levels rising, combined with an increasing population, where will our food come from in a crisis?

## SOCIAL CARE

On the question of care, we have government cuts, while everything goes private. The state pays out millions in care home benefits while the private companies are farming people. Many people may blame the living wage or local authority cuts for the care crisis, the real problem in Britain regarding care is the fundamental inefficiency of the private sector.

Could the cost of housing be causing our health problems, creating debt and despair

I have tried to address these issues in the following pages.

## *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 £80,000, 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 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.*



## Pensions

*With a new and more affordable system of housing from the creation of a Community Land Trust, making mortgages easier to pay off, people would have spare money to invest in a Family Care Fund, which could not be used after one's 60th birthday, but only for care, If this fund has not been used up buy the holder by the time of their death, any balance could be passed on to another family members care fund.*

*There is no real policy for older people in the local plans With the new 100% pay out from pensions gains, there could be a county council care plan to allow this capital to be invested in a scheme to get a return of 6% and use the money to build and run the care in the community homes. All Greenfield sites should have 10% allocated for a care plan.*

## Care Homes

*We could create affordable care homes in villages and towns, under the same type of Community Land Trust scheme, which would be a 'non-profit' enterprise.*

*There is no accommodation within the new planning permissions for the young people coming out of care, or prisoners finishing a term with nowhere to go. Domestic violence is also not included in new core strategy plans. Fostering could also be accommodated within the design where two or three couples could live on site to look after a number of children who are in need of care.*



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.  
Our steel industry under attack from cheap imported steel, farmers can't sell their wool  
and yet we still see developers using tiny bricks to build houses.

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.

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,  
have a community garden/allotment/small holding to be self-sufficient;  
the open space to have gardens, walkways and sports pitches etc,  
with the development there could be a school, doctors,  
community-managed small library/office and community dining room.

# *Planning Ahead:*

## *Finance, Housing & Retirement*

For example, buying a house for £120,000 and paying off at £600 a month over 20 years, then for another 20 years £600 a month into a pension plan, one would have £144,000 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 £144,000 and also the state pension.

(See design for Adult Social Care living on page 7.)

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.

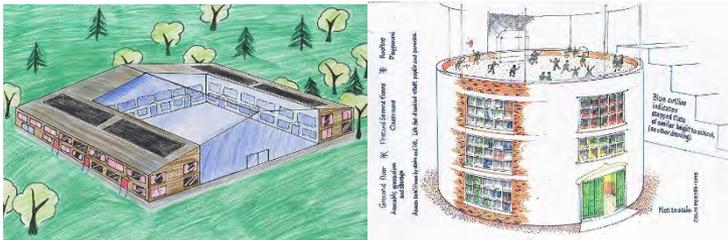
# HOUSING: ADULT SOCIAL CARE



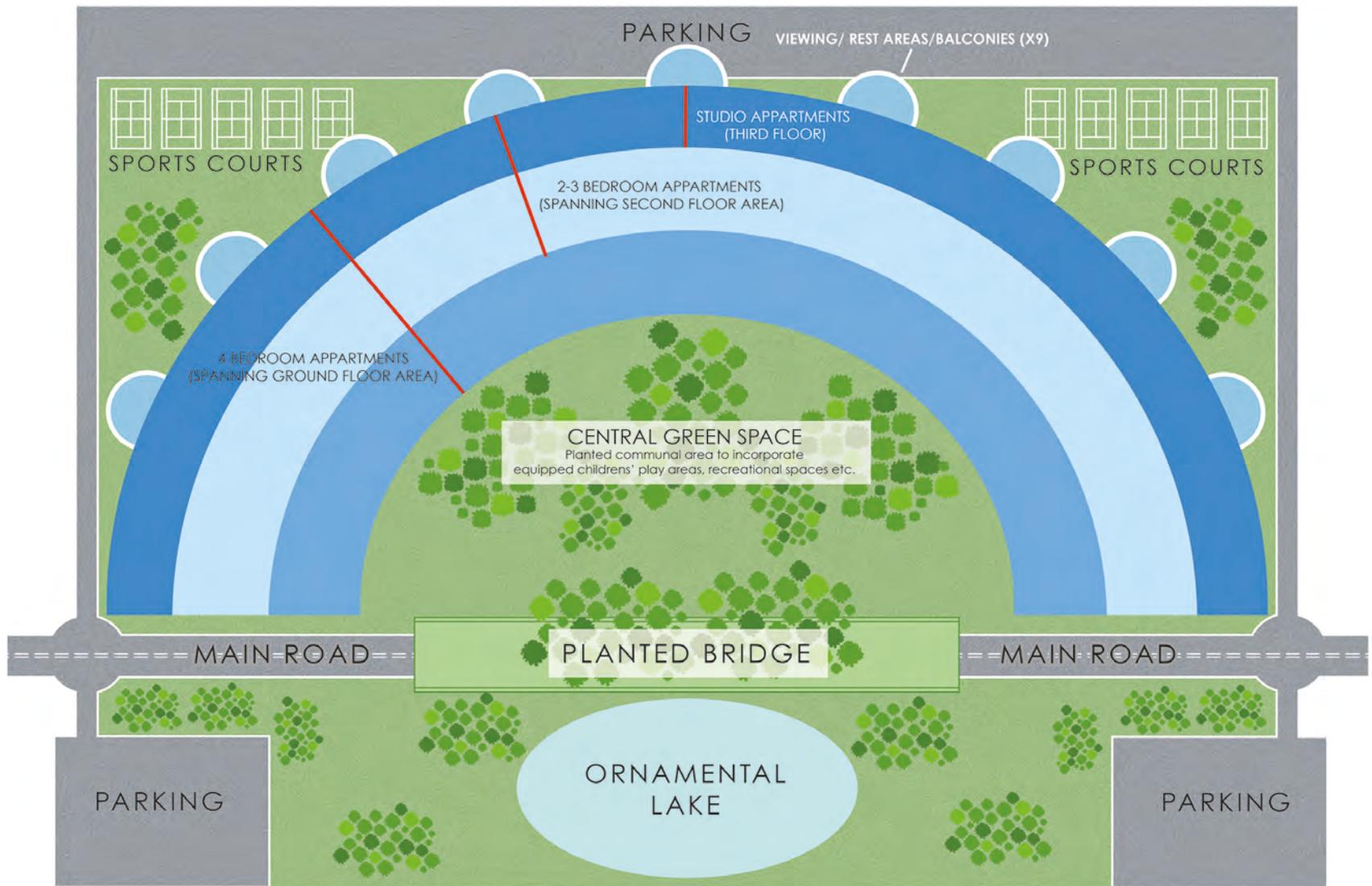
*Above: an example of a proposed affordable senior community housing project with local amenities with space for carers to live on site.*

- We could create affordable care homes in villages and towns under the same CLT
- 10% of a build site should be earmarked for adult social care housing
- There is a need for a proper local council care plan, to avoid using private companies who have more debt than assets.

# 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
- Basically, it's worth more than 10 times the agricultural gain – with no risk.



An example...

If we were to build 100 houses on 9 acres, and used 3 acres in a tiering design valuing the 3 acres at £100,000 per acre and 6 acres at £10,000 per acre (agricultural value) the overall price would be £360,000, bringing each house at £3,600 each.

If we, for example, build a number of houses like this in every village, or on new large sites, we could spread out the housing issue and revitalise village life.

We could add £20,000 per house for a care of 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 of families travelling to town for their shopping, thus creating traffic gridlock and air pollution.

A school could be included in larger developments.

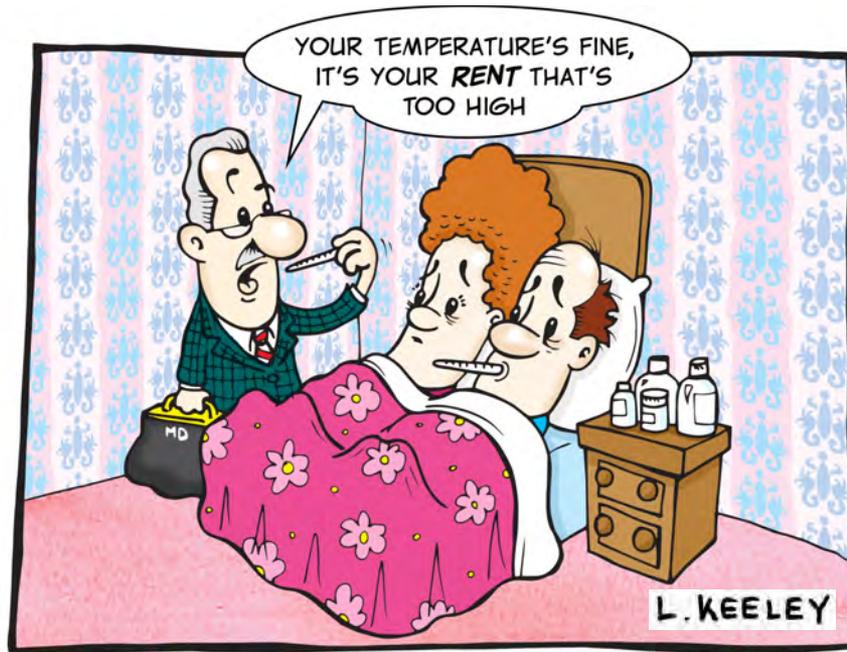
The design would be built one meter off the ground, with water storage underground, solar panels on the long roof and possibly earth pumps on larger developments.

The six acres would be for leisure pursuits and growing fruit and vegetables for the residents of the site.

# COMPULSORY PURCHASE



- This is a last resort. It is unlikely to come to this with such a good offer as is suggested on page 8.
- The next stage is altering Local Plans to earmark land as being for affordable development only. This is a legal requirement in any event under the National Planning Policy Framework (NPPF).



We should stop  
renting and  
marketing new  
developments

Your mortgage or rent is causing global pollution, as often couples have to work to pay housing costs, 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 into the family Care Plan.

## **A Closing Thought**

The economic problems in America, Spain and Ireland are mainly a result of speculators building houses as though it's the only thing that matters. There is no need to build any more open market houses. There are plenty on sale everywhere and market housing is causing debt and despair, specially for the young. 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 housing prices there would be riots in the streets. If we paid more for our food and less for our housing we would all be better off.

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.

We are finding people earning £9/hr and are paying £5.00/hr in rent or mortgage payments. Thus creating debt and despair.

I welcome your thoughts and comments on this presentation.

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