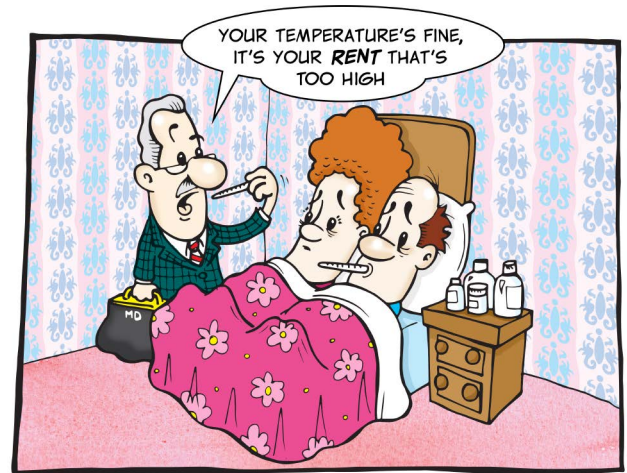




1. Stop all building, where planning permission has been granted, but not started or finished. Create a Trust to build on these sites.
2. Cap development land at 100 years profit from farming or have a Land Lease with a rental value. £100 per house, 10 houses per area = £1,000 per annum.
3. Create a Land Community Trust in every District to oversee developments.
4. Build houses for £170,000, add £10,000 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. Take away the right of appeal from developers. *No means No.*
6. Stop building to rent, and buy to let (rents never end.)
7. Council tenants should not pay rent if they have been tenants for 30 years or more - just a maintenance fee. For Community Land Trust New Builds, occupants should be offered a Lifetime Lease.
8. How many people realise one of the biggest costs of living and pollution is the housing market? If we had cheaper housing, we could have a three or four day working week, and have less stress, less traffic gridlock and less family breakdown.
9. Create a 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 3%. 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 £234,000.



L. KEELEY

Care Crisis: Finance, Housing & Retirement

A Community Land Trust would allow a house valued at £180,000 to be purchased over a 25 year period, with repayments at £600 per month. A further 15 years contributing £300 a month would raise an additional £54,000 for retirement costs. Sale of the house, together with any remaining capital, could finance ongoing care, should it be necessary.

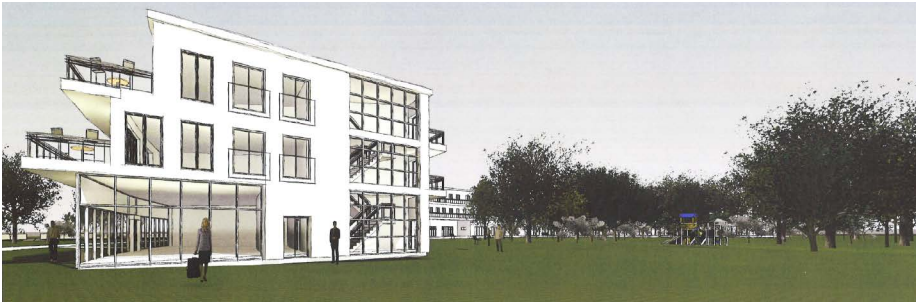
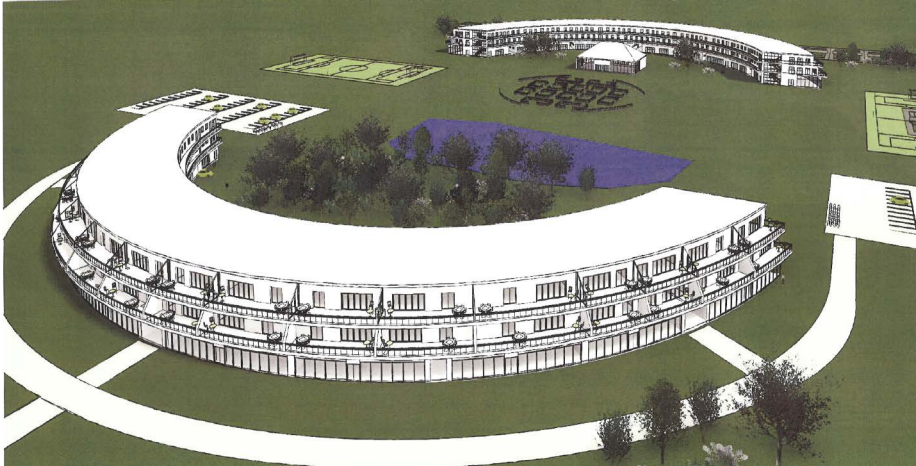
Any unspent capital could be transferred to another family care pot without being taxed, in order to swell another family members' Care Plan.



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Community Land Trusts

New developments need to include vertical growing areas for fresh vegetables to feed the residents, utilising rainwater harvesting for their irrigation. There should also 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 child care facility along with an elderly care setting should be within the complex to encourage a reduction in travel needs for already busy lifestyles.

Much of our aging population loneliness and the younger generation's anti-social behaviour stems from poor housing estate design and lack of affordability.

These are illustrations of what could be built on a Community Land Trust site.

- *We should not be covering our fields with houses.*
- *Community restaurants would save energy and food waste.*
- *One roof span would create good water saving opportunities too, which could be used on the community food growing area.*
- *Solar panels would help to provide power to run the building.*

Health & Well-being In new developments often the third or fourth bedroom is no more than a walk in cupboard, and the main bedroom usually is too small for a king size bed and adequate furniture. Couples need room, so on a hot summer night they can have space & not disturb each other by not getting a good night's sleep. With the above design, one could have movable internal sections, to add or divide rooms so as to accommodate family circumstances.

We need to think about the younger generations too Young people coming out of Care, often become homeless. We need to have a **new policy on Care**. New developments should include a place where children in the care system could be housed and brought up in family environments/assisted living 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.