

LINDA GILROY MP

reporting back on

Housing Matters



Housing

This remains for me one of the key areas of my constituency work. Over the last twelve months I have conducted a review, and have met with developers, social and private landlords, planners, housing experts, and community workers; as well as listening to your concerns and experiences.

This led to the production of a report Homes for the Future: 21st century solutions for Plymouth, Putting Rungs on the bottom of the housing ladder. A copy of which is on my website.

From this I have set up a small housing group which is working together to influence the Government, the Council and others like the new Homes and Communities Agency.

They have helped me develop some excellent action plans and I am very pleased that the Prime Minister was good enough to write and thank us for the hard work and thoughtful recommendations. Now we have to turn that into real change and you have my assurance that I will keep up the pressure.

Meeting the Minister

In the recent reshuffle of ministers Margaret Beckett was appointed as the new Housing Minister.



David Rodgers of CDS, the Rt Hon Margaret Beckett MP and Linda Gilroy

I was delighted that she agreed to an early meeting and I was very pleased to take David Rodgers of Co-operative Design Solutions with me. One of the areas my report looked at, and which I think would be ideal for Plymouth, was Community Land Trusts (CLT).

David is probably the country's leading expert and it was great to have him on hand to discuss this with Margaret. He is also coming to Plymouth to talk to local housing chiefs here and I hope that we can find a way to get a CLT for Plymouth started.

If you want to know more about CLTs, how they work, and how they not only provide low cost housing, but provide it in perpetuity, with the community also benefiting, let Jane Jones in my office know (at my address overleaf) and she will be happy to send you information.

Are you having problems paying your mortgage?

You are not alone, and there are people who can help you, including your lender, but if you do not seek advice no-one can help. Don't hope that it will sort itself out, get some help. If you took out your mortgage after October 31 2004, there are Financial Services Authority guidelines on how you should be helped. It maybe possible to reduce payments or even put them on hold. The CAB will also help, but for general debt advice you can call the national debtline on 0800 808 4000, or contact me and we will put you in touch with someone who can help. Don't lose your home because you did not get advice.

www.lindagilroy.org.uk

Did you Sign Up?



Linda collecting signatures in Plymouth City Centre on the petition to support more affordable housing

Thank you to everyone who signed the petition calling for more, and not less affordable housing in the City.

The latest Area Action Plan for the City Centre which the Council is currently consulting on, suggests suspending the need for developers to include low cost houses, or homes to rent in large developments. This is such a backward step. We know how much demand there is for housing for First Time buyers, and the misery that is being caused by having all housing out of their reach.

We also know that to keep the market flowing we must get the lower end of the market moving, and quite how allowing City Centre (and therefore waterfront) developments to be solely built for those who can afford full open market prices defeats me.

If you missed it and would like to sign (or have friends who you think would be interested, sign up below and return to me at the address shown.

I agree the requirement for a percentage of houses to be affordable should be retained in all the Area Action Plans for Plymouth.

Name

Address

Postcode

Phone

Email

Information provided is for the use of Linda Gilroy and her office only. The information will not be passed to a third party or any other organisation other than the City Council to add to the petition on this subject

Shared Equity and Low Cost Home Ownership

As you may have seen the Government has announced more help for Shared Equity schemes as part of its work to help more First time buyers onto the housing ladder.

If you or anyone you know would like to consider this method of buying you should contact Home2own who are there to help. You can all them on 0800 975 1915, or go to their website on www.home2own.org.uk

They offer a number of schemes, some of which link to specific City Council joint projects with developers, and others which are aimed at tenants who are interested in buying a share in their home. There is also some open market HomeBuy schemes.

To be eligible you will need a household income of less than £60,000 (above this you should be able to look on the open market without help), and more than £15,000 a year (below this there is a fear than you will not be able to sustain payments). The scheme is open to all first time buyers, council and housing association tenants, and key public sector workers; but don't be put off if you don't think you will qualify, call them or check the website, this could be just the thing you are looking for.

Did you know

Last year there were 19,456 new homes completed in the South West, an increase of 4% on the year before; but the National Housing and Planning Advice Unit believe that our region needs to produce as many as 34,800 new homes every year until 2026 to meet demand.

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If you know of anyone living in or based in Plymouth Sutton (roughly PL1-PL4) who may be interested in receiving this newsletter, then please let us know.