

## Possible development sites in Wokingham Borough

In the long run up to the next local plan for Wokingham various landowners and developers will try to promote certain areas where they have an interest as future development sites. The Council has the job of identifying sites that are compatible with their environmental, transport, planning and public service policies, and including the appropriate ones in the draft local plan. This draft document will then be subject to consultation and assessment before it can become a finalised local plan.

I understand the wish of some in the local community to set out opposition to particular sites being pushed by landowners or builders at an early stage in the process. The best thing to do is to write in with objections to the use of such sites to the Council planning department or to the local Councillors in the affected ward, so these can be taken into account during the early process of sifting possible sites for inclusion. Any site for housebuilding needs to take into account a range of factors including the impact on local road network, access to public transport, impact on land drainage, danger of erosion of green gaps between settlements or areas of special landscape interest or good quality farmland, strains placed on local health and education services and general environmental impact.

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## Parliament and the people

Tomorrow Parliament has to decide whether it wishes to serve the people or defy them.

Parliament promised the electorate a referendum. It enacted one. It promised to enact the decision of the UK people. After much huffing and puffing it sent the Article 50 letter to leave the EU. After even more regrets and Parliamentary objections it passed the EU Withdrawal Act to confirm in UK law our departure on the 29 March 2019. If it wishes to serve the people it will now concentrate on making a success of our departure and do everything it can to use the new freedoms, money and controls we gain by exit.

Instead there are determined factions within Parliament who want to stop Brexit altogether, or who seek to delay or undermine it in the name of a having a so called soft Brexit, partial Brexit, late Brexit or half in half out Brexit. They have tried before to persuade the Parliament that we should stay in the Customs Union we voted to leave, and lost the votes. They have tried before to say we should stay in the single market or closely aligned to it though we voted to leave it, and again lost the votes. Both Remain and Leave made crystal clear in the referendum leaving the EU meant leaving both

single market and customs union. The UK government sent a leaflet to every household telling us just that. The EU has always said that. The EU says you cannot cherry pick, you can't stay in the bits some like about the EU without accepting lots of rules, costs and laws you may not like.

The forces of Remain in the Commons now dare to say they are the defenders of Parliamentary democracy, by wanting further debate and more votes. The irony is crushing, as they only want more debates and more votes to stop us regaining control of our laws, our borders and and our money. They refuse to accept that their view has been given more than three years of air time in the referendum and in the endless repetitious debates they have required us to hold. It dominates the airwaves of the conventional media, where the Just Leave cause is given little time, always interrupted, and always bookended by "experts" saying we are wrong. A group of Remain MPs who spent our years in the EU telling us no one was interested in details of EU policy and did their best to stop Parliament talking about it now want to talk about nothing else. MPs who told us the EU had no significant powers over us now tell us what the EU does is wide ranging and crucial.

The public think it is time Parliament got on with it. The majority do not want Parliament to reverse its Brexit legislation and keep us in. The public have spoken. Parliament promised. Parliament must now let us leave. To do otherwise is to go to war with the people.

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## Fox Hill

This afternoon there was a meeting by worried residents about the possible naming of Fox Hill as a future development site. I checked that a local Councillor would be present to explain the long process the Council goes through before identifying possible new development locations as well as writing myself to one of the organisers about it.

The Council has a duty to consider sites proposed by landowners, developers and others, but it also has a duty to listen to the local community and to assess which of the possible sites are the best to meet housing targets that do least damage to the countryside, drainage system and environment. Any final decision on a site for inclusion needs to show how the development would fit in with local infrastructure and public service provision.

Anyone with views on this or any other piece of land should send their views to the Planning Department at Wokingham Borough Council. As MP I do not get a formal say or vote in these decisions, which are a matter within the power of the Council.

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## Questions for Remain

I am bored to tears with much of the conventional media, which simply recycle endless old Project Fear stories as if they were true, parades so called experts who always back Remain, and fail to ask any of these people the questions pro Leave would ask. The media interrupts and cross examines Leave supporters aggressively but rarely asks a difficult question of a Remain "expert" or supporter. So here's the sort of questions they should be asked, in the interests of balance.

1. Why do you want to give £39bn away to rich countries on the continent in return for 21 more months of talks with the EU?
2. Why do you think the EU will give us a good deal on a future relationship in 21 months of talks after March, when they have failed to offer anything in the 2 years 9 months before March?
3. Why will it be easier to get a good deal once we have given away the money than it is before we do so?
4. Why did Remain tell us that leaving the EU meant leaving the single market and customs union if you now say we could negotiate our way back in?
5. If you want to stay in either the single market or customs union what do you expect the EU to demand on freedom of movement, budget contributions and adherence to EU laws?
6. Why should there be any delays at UK ports where we import food and drugs, when the UK will be controlling the borders there and when Customs and Excise have already said they can ensure a smooth incoming border?
7. Why didn't the UK economy collapse into recession and massive job losses as Remain and the government predicted for the first year after a Leave vote?
8. How would you afford the tax cuts and spending increases which Brexiteers plan from the big savings on the EU budget? Do you accept a Brexit bonus budget will boost the economy?
9. Would you like to see lower tariffs or no tariffs on tropical produce from emerging market poorer countries, as the UK can do that once out? Wouldn't removing all tariffs on imported components for manufacture be a great idea as well?
10. Wouldn't another 21 to 45 months of talks prolong the very business uncertainty you dislike and worry about?
11. What would you have said if Leave had refused to accept the 1975 referendum result and demanded a second referendum on the basis that Remain then lied by saying there would be no loss of sovereignty by joining the EEC/EU?
12. Why do you have such a low view of our country that you think we cannot govern ourselves?
13. Is there anything the EU has done that you think is wrong or damaging? If so why didn't you oppose or try to change it?

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## Let me give a cheer for the Bank of England

Regular readers will know I have been critical of the Bank for its tough squeeze on car loans and mortgages since March 2017. Some of you have written in to support the Bank, claiming with them that the build up of consumer debt and mortgages is worrying and they are right to rein it in.

So I was pleased to read the recent speech of the Deputy Governor Broadbent who has offered a more considered position by the Bank of England. They now acknowledge that there has been no worrying increase in consumer debt as reflected in credit card, overdraft and other borrowing. The main increase in consumer borrowing has occurred through an increase in student loans as more people graduate from universities under the loan system. As the Bank recognises, much of this debt will never be repaid, and it is more a state debt than a personal one as repayments are only made above certain income levels. It is more of a graduate tax on success. There has been a more modest rise in car loans, but as the Bank now accepts most of this is a kind of hire contract. There is no risk for the individual who would simply surrender the car. The individual does not own it. The Bank also accepts that the ratios and spread of these car loan hire contracts is sufficiently broad for there to be no great risk to the financing houses responsible.

I hope this more thorough analysis by the Bank will lead to a relaxation of policy on car hire contracts. I hasten to add I have no personal interest as I do not want one myself. There are however many people who would like to renew their car and buy a more fuel efficient and clean vehicle, currently restrained by the squeeze.

The Bank also points out that mortgage affordability is considerably above the levels that prevailed in the years before the banking crash. Whilst house prices are on average well up and a higher multiple of earnings than in the 1990s, the much lower interest rates means that mortgage outgoings are not up as a proportion of income on normal levels at the end of the last century. Again the Bank rightly confirms my view that there is no excessive mortgage debt problem out there.

Both our housing and our car market have been damaged by high and increased transaction taxes, by changes to other tax arrangements and by a credit squeeze. It is time to relax it a bit. I am glad I can now agree with the Bank's analysis, which seems thorough and convincing over this issue of debt.