

Council – 14 October 2013

Motions

The following motions have been submitted in accordance with the notice required by Standing Order 7(1) and are listed in the order received.

1 IMPROVING WIRRAL'S SITES FOR JOBS

Proposed by: **Cllr Phil Gilchrist**
Seconded by: **Cllr Alan Brighouse**

This Council is determined that Wirral must be well placed to take advantage of funds that may be released to improve the infrastructure within the City Region and Wirral in particular.

Council recognises that recent Employment Land studies listed and scored many sites in Wirral with regard to their availability, accessibility and environmental constraints.

Council notes that the current Corporate Plan recognises the need to provide 'accessible employment opportunities'.

Council calls on officers to:

- a. review the employment sites to establish, in co-operation with the owners, whether there are outdated premises and infrastructure that might be replaced with modern energy efficient premises in a range of sizes and locations.
- b. work with Wirral's business community to ensure that a range of workshops, modern offices and workplaces is in place, especially in areas of high unemployment.
- c. bring together proposals that form a bid to be progressed through the new structures involving the Local Enterprise Partnership and the potential of the Combined Authority.

2 TACKLING FINANCIAL EXCLUSION

Proposed by: **Cllr Stuart Kelly**
Seconded by: **Cllr Alan Brighouse**

Council notes that many Wirral people, particularly those on low incomes, cannot easily access mainstream financial services such as bank accounts, low cost loans and cash withdrawal facilities.

This lack of access results in financial exclusion for people and can mean that the cost of many of their financial transactions are higher, resulting in stress, poor health and increased risk of debt and poverty and the need to access short-term credit by sub-prime or payday lenders.

Council, therefore, calls on Cabinet and the Chief Executive to put in place a strategy to promote financial inclusion, such a strategy to include measures to:

1. highlight the issue of access to automatic cash machines (ATMs) to enable people to withdraw money without being charged a fee (ranging from £1.50 to £2.00 per withdrawal), effectively a tax on withdrawing money, by working in partnership with other organisations, including those representing retailers, to promote ways of expanding the network of free ATMs and to examine the possibility of providing free ATMs in Council offices (One Stop Shops/Libraries) in areas of high deprivation.
2. raise awareness and promote the use of Credit Unions as a means of building savings and accessing low cost credit, including;
 - an evaluation of a scheme being introduced by Glasgow City Council which aims to support financial education by depositing £10 in a community Credit Union account for every new secondary school student each year.¹
 - consideration of how Wirral MBC can contribute to the Archbishop of Canterbury's initiative to build up Credit Unions to help people with financial problems keep away from usurious payday money lenders.²
3. Work with the new 'Move Your Money' organisation to encourage residents and businesses to move their bank accounts to get better terms.³

Council further welcomes changes made by the Government to make it easier to create new banks and notes the possibility of the creation of a 'Bank of Liverpool' by Liverpool CC with a long-term aim to expand to become a retail bank in which local residents and businesses from the City Region can invest and use the services of and asks Wirral officers to ensure Wirral is able to contribute and benefit from such a development.⁴

Links

¹ Link to Glasgow City Council scheme –

<http://www.glasgow.gov.uk/index.aspx?articleid=10084>

² Link to Arch Bishop of Canterbury initiative – <http://www.bbc.co.uk/news/business-23433955>

³ Link to Move your Money UK Organisation – <http://www.moveyourmoney.org.uk/>

⁴Link to Liverpool City Council minutes – <http://councillors.liverpool.gov.uk/mqAi.aspx?ID=93553>

3 BEDROOM TAX

Proposed: **Councillor Phil Davies**
Seconded: **Councillor George Davies**

This Council believes that the Bedroom Tax introduced by the Tory/LibDem coalition government is morally wrong as well as being financially inefficient.

Council therefore welcomes the recent announcement by Ed Miliband that one of the first acts of the next Labour Government will be to repeal the Bedroom Tax. This will be paid for by reversing George Osborne's recent tax cut for hedge funds announced in Budget 2013; reversing George Osborne's shares for rights scheme which has been rejected by business, has opened up a tax loophole and will lead to £1bn being lost to the Exchequer according to the Office for Budget Responsibility; and tackling disguised employment in the construction industry.

In Wirral 3,800 Registered Provider tenants are affected by the Bedroom Tax.

Council is concerned that the Government has never carried out a proper financial analysis of the hidden costs of the Bedroom Tax. Forcing people to move from a socially owned property to a privately owned property costs more in housing benefit. Chasing people for small debts can cost a lot more than it brings in. Evicting people for not paying rent and re-housing them is extremely expensive. Some Councils and housing associations are no longer able to let out three bedroom properties and this is reducing rental income and our ability to finance more property building.

Council notes that the Bedroom Tax is disproportionately hitting disabled people, 420,000 people who need space for carers, washing space and equipment are being affected by it. People are getting into arrears which is causing them anguish. They are forced to move out of their neighbourhoods and away from their support base because there is a shortage of one-bedroom properties – a situation that has built up because Councils listened to governments of all parties and built properties big enough for families.

The Government gave local authorities discretionary housing payments but that money only covers £1 in every £5 cut from the benefit changes and in many Councils it has already run out.

The Bedroom Tax is forcing people who cannot work and those on low incomes out of their homes and into debt. It is hitting the most vulnerable in society the hardest and is forcing people to loan sharks and food banks. At the same time, the Tory/Lib Dem Government is giving a tax cut to millionaires.

Council calls for urgent action in Wirral to deal with the growing demand on advice services and one stop shops by residents affected by the Bedroom Tax which is approaching crisis point and agrees to allocate an additional £25,000 to Wirral advice agencies to be paid for by the under-spend identified in the month 3 monitoring report.

Council also calls on all parties to write to the relevant minister to request an immediate suspension of the Bedroom Tax to allow for independent research to be undertaken to assess its impact on the most deprived parts of the country.