

The Conservative Property Penalty

The British people are suffering terribly because of the chaos of this Conservative Government.

People will be paying twice as much to heat their homes this winter as they did last year. Food prices are soaring. The country is in the grip of a cost-of-living crisis.

And now, **thanks to the Conservatives' disastrous mini-budget, we are facing a mortgage crisis too.** Millions of families are already struggling to pay a Conservative Property Penalty of hundreds of pounds on their monthly mortgage payments.

no one should lose their homes simply as a result of the Conservatives' reckless mismanagement of our economy.

Never again can the Conservatives claim to be the party of homeowners.

They are doing nothing to help. Instead, Rishi Sunak and Jeremy Hunt are planning to make things even worse, with more cuts to pensions and benefits, more unfair tax rises, and more cuts to essential public services.

That's not good enough. **The Government must step up to help.**

Liberal Democrats have consistently led the way on action to tackle the cost-of-living crisis. We were the first to call for a windfall tax on the record profits of the oil and gas giants, more than a year ago. And we were the first to call for a freeze on people's energy bills in the summer.

We have also consistently been calling on the Government to support the most vulnerable during this cost-of-living crisis, including by:

- Reinstating the £20-a-week uplift to Universal Credit, and increasing pensions and benefits at least in line with inflation.
- Doubling the Warm Homes Discount and extending it to all those on Universal Credit and Pension Credit, to take £300 a year off the heating bills of around 7.5 million vulnerable and low income households.
- Doubling the Winter Fuel Payment, giving up to £600 a year to 11.3 million elderly pensioners to help with their heating bills.
- An emergency home insulation programme to cut people's energy bills, starting with homes in or at risk of fuel poverty.

And now we say: **no one should lose their homes simply as a result of the Conservatives' reckless mismanagement of our economy.**

That's why the Liberal Democrats are proposing a new Mortgage Protection Fund, paid for by reversing the Conservatives' unfair and unnecessary tax cuts for the big banks.

This Fund would be targeted at those most at risk of repossession – homeowners on the lowest incomes and those seeing the sharpest rises in mortgage rates.

Anyone who sees their mortgage payments rise by more than 10% of their household income would get a grant to cover the cost of that rise for the next year, up to a maximum of £300 a month. Only the payments on someone's main home would qualify, so this would not apply to private landlords or second homes.

And it's not just homeowners who are paying the price for all this Conservative chaos, so **we are also calling for the Government to act urgently to protect renters.**

We are continuing our long-standing campaign for an immediate ban on "no fault" evictions, to stop landlords threatening to evict current tenants just so they can hike their rents. The Conservatives have been promising a ban for years, but failed to deliver. There should also be a moratorium on evictions purely on the grounds of rent arrears, and extended notice periods for landlords, as there was during some of the pandemic.

Liberal Democrats have long been fighting to give renters more security and protect them from unfair rent hikes, including longer tenancies of three years or more, with fair annual rent increases built in, to give renters certainty. That fight is more important now than ever.

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Author:

[A new right to see your GP within 7 days](#)

Far too many people are struggling to get a GP appointment when they need one, leaving them waiting anxiously for the care they deserve.

In September alone, 8.9 million GP appointments involved a wait of more than a week, with 5 million waiting longer than the Government's own target of two weeks.

People across the country are suffering from years of neglect under the Conservatives

This has terrible consequences for people's health, and for our NHS. It can lead to important diagnoses being missed or delayed, and can force desperate

people to call an ambulance or take themselves into A&E.

The blame for this crisis is clear, and it isn't the country's overstretched GPs. It's the Conservative Government. Back in 2019, the Conservatives promised to deliver 6,000 more doctors, but the number of qualified GPs has actually fallen by 500.

People across the country are suffering from years of neglect under the Conservatives, who have repeatedly broken their promises on local health services. It's just not good enough.

we can make sure everyone gets the care they need, when they need it.

That's why the Liberal Democrats are calling for patients to have a new right: to see a GP within 7 days, or within 24 hours if they urgently need to.

Of course, delivering on that right can't mean copying the Conservatives' failed approach, of just setting the targets, cutting GP numbers, and then blaming GPs when the targets are missed.

That's why we have set out a clear plan for how the Government should step up and recruit 8,000 more GPs and free up more of their time, including by:

- Increasing training places for GPs and medical school places across the country.
- Fixing the broken NHS pension rules to help experienced GPs stay in the profession.
- Giving more prescribing rights and public health advisory services to qualified pharmacists, nurse practitioners and appropriately trained paramedics.
- Introducing a 24/7 phone line to manage the booking of appointments more efficiently.
- Empowering GPs to spend more of their budgets as they see fit by removing top-down bureaucracy.

By giving doctors the time and the tools they need to do their jobs, we can make sure everyone gets the care they need, when they need it.

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Author:

[Leader's Black History Month Message – 2022](#)

October is Black History Month – a time to celebrate the Black British community, recognise their contributions and discover their stories.

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[What's happening in the party? September update](#)

The death of the Queen, party conference, possible by-elections and other news in Party President Mark Pack's September update

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[Ed Davey pays tribute to Her Majesty The Queen in Parliament](#)

It's a real pleasure to follow the Right Honourable lady, and can I congratulate her on her lovely, heart-warming speech.

Mr Speaker,

Liberal Democrats join Members from all sides of the House in expressing our deepest condolences on the passing of Her Majesty The Queen.

We are mourning a profound loss.

The Queen was a formidable monarch, who faithfully served our country for all her life and was loved the world over. She represented not only duty and courage, but warmth and compassion. And she was a living reminder of our

collective past, of the greatest generation and their sacrifices for our freedom.

For many people – myself included – Her Majesty was an ever-fixed mark in our lives. As the world changed around us and politicians came and went, she was our nation's constant. In challenging times, she was always a source of calm and comfort.

And she tied our nations together. Embodying an unwavering pride in our country. Showing us that patriotism is not defined by political allegiance. And reminding us of the many things that bind us all together – even when it doesn't always feel that way.

We saw this so vividly during the Platinum Jubilee celebrations in June. I am proud to represent the oldest Royal Borough in England – Kingston upon Thames – and our Jubilee street parties certainly lived up to that status. It was truly wonderful to see such an outpouring of affection from people across Kingston, from all walks of life. School children who baked jubilee cakes. Neighbours who shared bunting. Choirs who sang hymns of praise.

And it was incredibly fitting, wasn't it, that after so long kept apart by Covid, it was The Queen and a celebration of Her Majesty's reign that brought our communities back together so joyfully. Just as the whole country is united today so sadly in grief.

The deep mourning across the country now – just like the celebrations of her Jubilee a few months ago – comes not from a sense of duty, but from genuine and heartfelt affection, love and admiration of Her Majesty. It's not because we were her subjects, but because she was truly our Queen. What she meant to us is perhaps best summed up by a phrase on so many people's lips over the last twenty-four hours:

"I can't imagine our country without her."

For almost everyone in the country, she has been there our whole lives. At times of national grief and national jubilation, she has never not been there for us. So it is hard to accept that she is gone. And hard to see how we go on without her.

But we will. Our great United Kingdom has a great future – because The Queen's spirit of strength, grace and resolve lives on in her people. One of the greatest privileges of being a Member of this House was the chance to meet Her Majesty. Like when she visited Kingston on the occasion of her Golden Jubilee.

Or when I was deeply privileged to sit next to her at lunch at Windsor Castle. I was initially confused by a silver cylinder beside her place setting. I wondered to myself what treasures it might hold. I had my suspicions when, as dessert was served, her beloved Corgis were let in, and nestled themselves around her feet. And the Queen lifted up the lid of the cylinder, plucked out some digestive biscuits, and began sneaking them to her grateful dogs.

Whenever I met her, I was struck by her warmth, her wisdom, and her humour. And I'm looking forward to hearing similar stories from other Honourable and Right Honourable Members as they give glimpses of the wonderful person beneath the Crown.

Her Majesty will be remembered with honour, as the monarch who guided our country out of the shadow of a terrible war. Who helmed us calmly through troubled waters. And brought us safely into a new millennium.

And she will be remembered so fondly. As the monarch who leapt from a helicopter with James Bond. And showed Paddington where she kept her marmalade sandwiches.

And, for the Royal Family, she will be remembered simply as a beloved mother, grandmother and great-grandmother. Our thoughts, prayers and condolences are with them all as they bear this terrible loss.

After a lifetime of dedicated and tireless service to our country and our Commonwealth, Her Majesty has gone to her eternal rest.

May God rest her soul. And may God save the King.

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