

[£9bn mortgage bombshell this year with commuter belt areas hardest hit](#)

Families who remortgaged in 2023 are facing a mortgage bombshell of almost £9bn this year. Commuter belt areas in the Blue Wall are the hardest hit, new analysis commissioned by the Liberal Democrats has revealed.

[The research](#) was produced by the House of Commons Library, using figures from the Office of National Statistics to work out total mortgage costs by local authority. The figures include households on variable rates, not just those on fixed rates that expired.

It shows over 3.5 million households in England and Wales remortgaged their homes last year, causing a combined £8.8 billion in additional mortgage payments a year as a result.

The Liberal Democrats said it shows Rishi Sunak's boasts on inflation would "ring hollow" for families facing eye-watering increases in their monthly mortgage payments.

Commuter areas in the Blue Wall, in London and the South East are among the worst affected by soaring mortgage costs. Buckinghamshire faces the largest total hit with a staggering £146 million in extra mortgage payments spread across 38,117 households. This was followed by the London boroughs of Wandsworth (£132m), Barnet (£115m) and Bromley (£102m).

Wokingham had the highest proportion of households who remortgaged last year, with one in five (19.7%) impacted. This will lead to a combined mortgage hit of £38 million for 13,626 households in the area. Dominic Raab's backyard of Elmbridge was also among the worst hit proportionally, with 18.5% of households impacted leading to £56 million in additional mortgage costs.

Households in Jeremy Hunt's Surrey Local Authority area of Waverley are facing £34 million in extra mortgage costs after 8,706 remortgaged last year.

Liberal Democrat Treasury Spokesperson Sarah Olney MP said:

"Rishi Sunak's boasts will ring hollow for the thousands of families seeing their mortgage go up by eye-watering amounts.

"This Conservative government crashed the economy and now they are condemning families to a £9 billion mortgage bombshell.

"Across the Blue Wall, former Conservatives fed up with being taken for granted are switching to the Liberal Democrats."

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Author:

[It's Time](#)

Time to elect fantastic Liberal Democrat MPs to champion their communities.

Time to change the system and give people real hope.

Time to smash the blue wall and kick out the Conservatives.

Time to deliver the fair deal the British people deserve.

[Learn more about the Liberal Democrat plan for a Fair Deal.](#)

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Author:

[NHS waiting lists grow by 330,000 since Sunak pledged to cut them](#)

Waiting lists have gone up by 330,000 since Rishi Sunak pledged to cut them in January last year.

NHS targets missed include:

- **NHS waiting lists:** NHS waiting lists stood at 7.54 million outstanding treatments in February 2024, up from 7.21 million in January 2023 when Rishi Sunak pledged to cut them. This is an increase of 330,000 ([NHS England](#)).
- **65 week waits:** There were 75,000 65-weeks for treatment in February, despite a target to eliminate them by March 2024 ([NHS England](#)).
- **A&E:** 71.3% of patients were seen within 4 hours in all A&E in February, against a target of 76% ([NHS England](#)).
- **Cancer:** 63.9% of people treated began cancer treatment within 62 days of an urgent referral in February 2024, against a target of 85% ([NHS England](#)).

Earlier this week, Liberal Democrats revealed that 100,000 patients waited over 24 hours to be admitted to hospital at A&E last year. These appalling waits have increased tenfold since the last General Election ([Hospital Trusts](#)).

Behind each one of these figures is a story of someone waiting in pain,

worried sick about getting the care they need. These numbers expose the reckless damage done by this Conservative government's neglect of the NHS and care. We desperately need more hospital beds and a long-term solution to the social care crisis, to end these devastating A&E delays.

To add insult to injury, the Conservatives have cut NHS spending while millions of patients are suffering in pain on endless waiting lists.

Rishi Sunak is living in a parallel universe if he thinks our National Health Service is recovering. The Conservative Party and the Prime Minister are out of touch, out of ideas and deserve to be kicked out of office.

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[10 years celebrating love](#)

Ten years ago today, the UK's first same-sex marriages took place.

As we celebrate ten years of recognising love as equal in all its forms, this is a proud moment for our country.

But it is also a proud moment for our party. The tireless efforts of Liberal Democrat ministers like Baroness Lynne Featherstone were instrumental in getting the Same Sex Marriage Act passed. I am so grateful for the hard work of people like Lynne and the countless heroes from the LGBT+ community who made this a reality.

There is so much to be celebrating today.

Marriage for same-sex couples was a crucial step towards equality, and one that has touched so many lives for the better. The joys of getting to marry the person you love, surrounded by family and friends, is something that everyone deserves the chance to experience.

At the same time, we must acknowledge there is still a long way to go in achieving true equality for all LGBT+ people.

In the years to come, I know that Liberal Democrats will keep doing everything we can to help deliver that change.

Our party has done it before – from moving the clause to repeal Section 28, to legalising same-sex marriage. Just months ago, [Baroness Lorely Burt made great strides](#) in holding the Conservatives to account on their promise to ban conversion therapy with her private members' bill.

I know that we can keep delivering the change the LGBT+ community deserves.

And today serves as a reminder of what we can achieve when we work together in the name of love.

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[The Funding Crisis in Local Government](#)

Roads riddled with dangerous potholes, bus routes disappearing, breakfast clubs vanishing, youth services gone, the elderly are left without the care they deserve, bin collections less and less frequent. This isn't some distant dystopia; **it's the reality faced by communities across our country today.**

Rishi Sunak and his Conservative Government have left a blackhole in the finances of local councils. They're hoping you won't notice that they're to blame for when the services you rely on are stopped dead by a lack of funding.

The Conservatives have cut councils' funding by a quarter since 2016 in real terms. Parliament's cross-party local government select committee's report, released this year, found "systemic underfunding of local councils in England" and a £4bn hole in council funding for 2024/25.

This Conservative chaos leaves 1 in 5 councils in England now believing that it is likely that they will become insolvent in the next 18 months.

It's a crisis that knows no party lines – Labour, Liberal Democrat, Conservative – all councils are feeling the pinch. And at least 40 Conservative MPs have joined calls for more support from the Government.

Liberal Democrats have long called on the Government to properly fund local services – from health and social care to transport; to give local authorities more powers to deliver for their communities; and to reform business rates to boost local economies.

Today, Liberal Democrats have passed new policy calling to address the funding shortfall and get our vital local services back on their feet:

- **Urgent Funding for Local Authorities:** Close the current £4 billion funding gap immediately identified by the cross-party local government select committee.
- **Support for Local Services:** Recognise the vital role of local authorities and ensure they have the resources they need to deliver essential services for the long term.
- **Addressing the Crisis in Social Care:** 70p of every £1 of top-tier

council spending goes to adult and children's social care, we must build a consensus on long-term funding of social care.

- **Taking On the Big Challenges:** Support the LGA's 'Make It Local' campaign, which outlines how local government is key to delivering solutions to the biggest issues for the public.

Read our new policy

It's time for change. We cannot sit idly by as our local services crumble. Liberal Democrats will always stand up for a fair deal for communities.

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