



West Yorkshire Group

Chair: Paul Laxton

There will be a meeting of the West Yorkshire Group of the Civil Service Pensioners Alliance at 11.15 AM on Wednesday 11 June 2025

The venue is the PCS Offices in the Merrion Centre, Leeds.

AGENDA

- 1.) Apologies for absence
- 2.) Minutes of the last Group Meeting held on 11 December 2024
 - a.) Accuracy
 - b.) Matters arising not covered under agenda headings
- 3.) Chair's introductory remarks
- 4.) Finance and Membership Reports
- 5.) Transport Report
- 6.) Winter Fuel Allowance
- 7.) Motions for the 2025 National AGM (draft proposals from the Committee will be available at the meeting)
- 8.) Guest Speaker: Matt Walker, retired former senior police officer, subject; Scams
- 9.) Future Guest Speakers
- 10.) Consideration of moving Group meetings to Thursdays (PCS office is only staffed on Wednesdays and Thursdays)
- 11.) Any Other Business (to be notified to the Chair prior to the start of the meeting)

FOR YOUR DIARY:

FUTURE GROUP MEETINGS (All 11.15 Start at the PCS Offices, Merrion Centre, Leeds)

Wednesday 10 September 2025

Wednesday 10 December 2025

(Subject to decision on agenda item nine above)

MINUTES OF A CSPA WEST YORKSHIRE GROUP MEETING HELD ON 11 DECEMBER 2024

Present: Paul Laxton, (Chair) Alan Swift, David Parkinson, Geoffrey Wood, Andy Aitchison (North East Regional Representative)

Apologies: Steve Dodd, John Welham, Jean Ainsworth

Minutes of the last Group meeting held on 11 September 2024 – Accuracy: Jean Ainsworth's apologies should have been recorded.

Minutes of the last Group meeting held on 11 September 2024 – Matters Arising: Nil

Chair's Opening Remarks: PL kept this brief as the Regional Rep. would be speaking later. He said there had been no climbdown from the government regarding the loss of Winter Fuel allowance by 10 million pensioners. PL reported that next year's Civil Service Pension rise would be 1.7% based on the September inflation figure. Just our bad luck as this was the lowest inflation figure of the year. However, the state pension will rise by 4.1% in April 2025 in line with average earnings. The new government has restated its commitment to the 'Triple Lock.'

Finance Report: AS reported that we have £1494.46 in the bank which includes £592 in donations for which we are immensely grateful. This was an excellent response by members. It was agreed to re-subscribe to Yorkshire Pensioners Convention at a cost of £45. It was agreed also to make a donation of £100 to the PCS to show our gratitude for allowing the West Yorkshire Group free use of a room for our meetings.

Transport Report: DP gave an update. The government is investing £1 billion in West Yorkshire. Tracy Brabin is keeping the £2 maximum fare until March 2025. For the rest of the year, it will be £2.50. South Yorkshire is also looking to franchise. There was a short discussion about the continued poor service from Northern Rail.

Guest Speaker, Andy Aitchison, NE Regional Representative: AA gave an update on Banking Hubs. Around 40 now open. The forward plan for the resolutions adopted at the 2024 AGM will appear on the website. The National Pensioners Convention (NPC) is looking to change its status from Unincorporated Organisation (Like the CSPA) to that of a Limited Company. The reasons are financial and they fear running out of money in 2025. An Emergency General Meeting is to be held to decide. Affiliation fees to the NPC are going up 10%. Attention was drawn to GC 965 regarding EC elections in which there is a consultation to replace block voting with all member ballots for National EC posts. This is to allow members who reside where there is no active Group to participate in elections. Branches are asked to submit responses by 21 March 2025. A motion will go forward to the 2025 AGM. Group amalgamations are under discussion. There will be a Regional Zoom meeting in February and a live meeting in June 2025, dates to be fixed.

The Chair thanked AA for attending and wished everyone the best for the festive season.

DOWNSIZING - ONE PENSIONER'S EXPERIENCE

Around about this time last year, I decided to downsize. The former marital home, a three bedroomed semi-detached in the Dalton district of Huddersfield had become too big to manage alone. As someone who is a far from keen gardener, I found gardening to be a particular chore. Before putting the house on the market, I engaged a handyman to do various minor repairs and improvements such as cleaning the gutters, staining the decking, and demolishing an old shed which had become an eyesore alongside its newer neighbour. I also made a tentative start on getting rid of stuff from inside the house. My late wife would have been much more ruthless. By early October I had found a suitable flat and a buyer for my semi-detached. It sold for the full asking price to the first person to view, and it would become a family home again. At this point I am delighted with the turn of events and also feeling virtuous about selling my home to people who need the kind of space that I don't.

As a former Prison Governor, I was used to moving home. Our terms and conditions contained a mobility clause, and if the service wanted to relocate you, it paid for the privilege. There was even a generous scheme whereby the Home Office (from 2006 the Ministry of Justice) offered the services of a relocation company that would purchase your home at market value, thus effectively making you a cash buyer, and any profit on the sale going 100% to you after completion. Any loss, they took the hit. Along with the brilliant organisation skills of my late wife, much of the stress was taken out of the process. For the first time, I would be doing this without either. I am sorry to say that it was immensely stressful, and at times had me wondering whether or not just to simply abort and stay put.

The first of many pitfalls was stamp duty. I had worked out in advance that Rachel Reeves would end the Stamp Duty 'holiday' on 31 March 2025. Surely with no chain on both sale and purchase, six months would be more than enough to complete with time to spare. Well, I got that one wrong. The pace is glacial. I did not complete my purchase until 30 April, leaving me with a £900 Stamp Duty bill. My Stamp Duty bill was modest next to some. If you downsized from a home worth £400,000 to a property worth £245,000 your Stamp Duty bill would rise from nil before 1 April this year to £2,400. In the most expensive areas of the country, we are talking about eye-watering sums well into five figures. I support progressive taxation as it ensures that the better off pay their fair share, but when the outcomes are perverse it's time to think again. Many owners of expensive houses are not wealthy in cash terms. The value of their home is dictated by a dysfunctional market and a chronic housing shortage. Encouraging baby boomers to downsize will free up much needed family homes. Instead, there is a whole range of disincentives of which Stamp Duty is merely one.

The sheer cost of moving is another worry for those of us who do not have money to burn. I had to complete my sale in order to avoid being gazundered at the last minute as my buyer was not enamoured at the prospect of a £1700 Stamp Duty bill. On the basis of a mistaken belief that my purchase would complete a few days later, I decided to move out and complete the sale. A few days' hotel bills would not hurt, I reasoned. Well, I got that wrong.

A month's hotel bills cost me just under £2k, and storage costs came in at £12 per night. In the end the total cost of my move was £13,400.

Once you begin the process of buying and selling you realise that everything is now digital. If you do not own a computer, you have got big problems unless you can resort to the grandchildren or the public library. A printer with a scan function is also needed as there are some documents which have to be signed and returned to your solicitors as a hard copy. If your solicitor is local, you can at least drop in at the office. However, if your solicitor comes as part of a package with the estate agents who are marketing your property, your solicitors could be anywhere in England. Mine were in Lincoln. If you haven't sent a registered letter for next day delivery recently, I can tell you it now costs £8.75. Taking a package can be cheaper, but it will not elevate your case to the top of the pile. Many firms now employ Licensed Conveyancers whose work has to be signed off by a solicitor in the firm. They were under huge pressure in the run up to 31 March.

If exchange of contracts and completion are close together, or even simultaneous in the case of my purchase, this will give you problems with removal companies. They need notice so that they can organize their work. My removal company originally proposed a delivery date from storage six days after completion. In the end we got it down to two, but that was still two more nights' hotel bills. Hotel dwelling also plays havoc with your diet. Room only saves money if there is a Wetherspoons nearby, but it soon ceases to be a novelty.

Surely some bright spark in government can come up with an idea to make downsizing attractive to pensioners. A comprehensive relocation service with reasonable gradated fees could just be the answer.

VOLUNTARY SUBSCRIPTIONS

Just a reminder to any member who is minded to pay the £10 voluntary annual subscription that keeps the Group alive, and has not yet done so this year, we are asking you to donate via your bank. You can do this online or at your own branch, and if you are feeling really generous, set up an annual standing order. If £10 is too much, feel free to donate whatever you feel is affordable.

The bank details are:

Payee CSPA West Yorkshire Group
Bank Virgin Money
Address 94-96 Briggate, Leeds LS1 6NP
Account number 17518291
Sort code 05-05-35

PAUL LAXTON, CHAIR, CSPA WEST YORKSHIRE GROUP

