Item No. 5.2	Classification: Open	Date: 25 January 2012	Meeting Name: Council Assembly	
Report title:		Report back on motions referred to cabinet from council assembly		
Ward(s) or groups affected:		All		
From:		Cabinet		

MOTION FROM MEMBERS IN ACCORDANCE WITH COUNCIL ASSEMBLY PROCEDURE RULE 2.10 (6) – COMMUNITY RESPONSE TO AUGUST'S DISTURBANCES

Cabinet on 22 November 2011 considered the following motion referred from council assembly on 12 October 2011 which had been moved by Councillor Michael Situ and seconded by Councillor Rowena Davis and subsequently amended.

- 1. That council assembly notes the letter to all members from the leader of the council on 7 September outlining tonight's theme.
- 2. That council assembly notes the disturbances and looting that took place on 8 August 2011 and condemns the criminality and lawlessness which took place across the borough. However, it further notes residents' response in the days that followed, and the action by our community to come together and repair the damage that had been done.
- 3. That council assembly believes that this community response more accurately reflects the state of the borough than the disturbances themselves, but further believes that the causes of the disturbances require a genuine and thoughtful response.
- 4. That council assembly notes the authority's ongoing "community conversations", engaging with residents on the causes of the disturbances. It calls on the leader to update members on the council's response to disturbances of the initial findings of the "community conversations".
- 5. That council assembly believes that the themed debate ought to feed into that wider "community conversations" and notes the questions contained within the leader's letter:
 - What caused the outbreak of disturbances and looting in Southwark?
 - What caused the community to respond in the positive way that it did?
 - What can we all do to continue to build our civil society in Southwark?

Council assembly calls on all members to contribute their views on those three questions in the debate. It calls on the cabinet to take those views on board, to feed them into the ongoing community conversation and to feed back to council

assembly on what action will be taken following the community conversations in no more than six months.

6. That council assembly calls on cabinet to ensure feedback from the council's community conversations informs how we can create a fairer future for all in Southwark.

We noted and agreed the motion.

Additionally, it was also noted that the council continues to respond and be involved in the local and national debate on the riots. The government's inquiry into the August riots chaired by Darra Singh and the 'community conversation' work undertaken by the council was also noted.

MOTION FROM MEMBERS IN ACCORDANCE WITH COUNCIL ASSEMBLY PROCEDURE RULE 2.10 (6) – PAYDAY LOANS

Cabinet on 22 November 2011 considered the following motion referred from council assembly on 12 October 2011 which had been moved by Councillor Martin Seaton and seconded by Councillor Kevin Ahern and subsequently amended.

- 1. That council assembly notes the large number of "payday loan" shops in the borough; particularly in Peckham and on the Walworth Road.
- 2. That council assembly notes that the interest rates charged on these loans can often be in excess of 2000% meaning that the average borrower ends up paying far more than the original cost of the loan.
- 3. That council assembly believes that charging such large interest rates on loans to often financially vulnerable people is exploitative and takes money away from individuals and families at a time when the cost of living is rising.
- 4. That council assembly also notes that many lenders use underhand means to lure consumers into automatic loan renewals, fail to disclose the true cost of the loan, or use other usurious tactics to sink consumers in a quagmire of debt.
- 5. That council assembly believes lending of this kind is both socially and financially irresponsible and a scourge on our communities. It condemns the prevalence of these businesses on Southwark high streets and calls for alternative low cost loans to be made available to our residents.
- 6. That council assembly believes this is an issue of concern to people across the political spectrum and calls for all political parties in Southwark to support and prioritise alternative affordable models of lending, particularly those provided by London Mutual Credit Union. Council assembly welcomes the proposal by London Mutual Credit Union to introduce a new affordable loan which will be available to Southwark residents and calls on all members to contribute their views on this issue.

We agreed the motion.

BACKGROUND DOCUMENTS

Background Papers	Held At	Contact
Cabinet agenda and minutes – 22 November 2011	Constitutional Team, 160 Tooley Street, London SE1 2QH	Paula Thornton 020 7525 4395

AUDIT TRAIL

Lead Officer	Ian Millichap, Constitutional Manager					
Report Author	Paula Thornton, Constitutional Officer					
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Dated	1 December 2011					
Key Decision?	No					
CONSULTATION WITH OTHER OFFICERS / DIRECTORATES / CABINET						
MEMBER						
Officer Title		Comments Sought	Comments included			
Strategic Director of Communities, Law &		No	No			
Governance						
Finance Director		No	No			
Cabinet Member		No	No			
Date final report s	ent to Constitutional	Team	1 December 2011			