



All-Party Parliamentary Loan Charge Group

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Sir Amyas Morse
Loan Charge Review
c/o HM Treasury
1 Horse Guards Road
London
SW1A 2HQ

4th October 2019

Dear Sir Amyas,

Evidence from the family of 7th reported suicide linked to the Loan Charge

Following our letter dated 2nd October 2019, we have received more information from the family of the man who took his own life last weekend. With permission, we are forwarding the words sent to us by the brother of the man who died.

At the weekend my brother took his life because of the Loan Charge. At the weekend we lost a son, a father, a partner, a friend and an amazing man.

I first became aware of the Loan Charge when my brother's mental health went in to terminal decline in the middle of July. I had just returned from a family holiday abroad and received a call from my father "your brother isn't in a good way, he's suffering from severe depression and anxiety". I dropped everything and rushed to my brothers house to be confronted by someone in complete terror.

My brother was extremely agitated and was suffering from suicidal thoughts, he hadn't slept properly for two weeks and had lost weight due to his lack of appetite. I began to speak with my brother to try and make sense of what was going on and how I could help him. He immediately opened up to me describing how he was going to lose everything as a result of the Loan Charge. He was caught up in a vicious circle of catastrophising. He believed he was going to lose everything that he had built - his house, his ability to work, his relationship with his partner and his way of life. Most terrifying of all he feared that he would no longer be able to provide for his two teenage kids.

I spent the night at my brother's house and for the first time in 30-something years I slept in the same bed as him. I just cuddled him and tried to comfort him but it didn't help. The next morning at around 5am we both got out of bed and I said to him I would take him for a drive in my car to try and distract him. We drove for about 2 hours, just talking, he kept

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repeating "I'm not well, I'm not well, help me, help me". That was day one of my experience trying to help my brother.

A few days later things had become so chronic that I took to my brother to A&E, my brother wasn't safe and I feared for his life. He was openly talking again about taking his life and had written notes, provided me details for passwords to email accounts, bank accounts etc. The psychiatric nurses assessed my brother and immediately told me that he needed to be admitted to hospital for his own safety. Later that day my brother was admitted to hospital and spent 3 weeks receiving treatment for severe anxiety and depression.

After getting out of hospital my brother was still suffering. The concerns about his financial situation as a result of the Loan Charge hadn't gone away, but we thought he was safe. The suicidal thoughts had gone for now. In the following weeks my brothers mood and anxiety were changeable – some days were better than others but he still required constant supervision. Someone was with him 24x7, be it his partner, me or my elderly parents.

Moving into the 2nd half of September things began to go down hill again. He was again becoming increasingly anxious about his financial situation and the future, triggered by the impending settlement of his Loan Charge. The suicidal ideations had returned with vengeance. By now my brother had convinced himself that there was no way out and we had to involve the NHS mental health crisis team again for support.

By the morning of Friday 27th September we were in a full blown crisis again. My brother was petrified. He had asked my elderly father to help take his life, he asked me to help take his life. That afternoon the mental health crisis team visited him and agreed to admit him to hospital again. My brother told them that he would go in to hospital at 7pm as he had "things to attend to" – we now know my brother had no intention of going in to hospital, he only had one plan. Shortly after the Crisis team left my brothers house, my brother walked out his front door. My father immediately called the police and the search for my brother began. The next day my brother was found by the police, he had gone.

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This harrowing testimony is a stark account of what the Loan Charge has and is doing to people. It is not just another life lost due to this policy; it is another family devastated by tragedy. Two children have lost their father and parents have lost their son, and in this awful way, due to a cruel and unfair policy.

It is absolutely clear from the testimony, as it was in the other family's account we shared (and indeed in that case, was mentioned in the suicide letter) that the Loan Charge was the reason why this person suffered a mental breakdown and took their own life. As the testimony says, "At the weekend my brother took his life because of the Loan Charge." That could not be any clearer.

It is shameful and also reckless, the way that despite knowing the acute risk of suicide from the Loan Charge, the Treasury have so far refused to suspend related activity, including APNs, whilst your review is ongoing (and until its recommendations have been enacted). To continue to refuse to do so would be irresponsibly negligent.

The brother of the latest victim has indicated that he would like to speak to those in a position to influence action in an effort to prevent more people in a similar situation from losing their lives. Understandably, the family now need some time to grieve and some space, for the next few weeks, until after the funeral; but, the APPG will seek to facilitate a meeting between you and any family members who wish to meet with you after that.

We also need to raise our concern at the apparent attempt of the Financial Secretary to the Treasury, Jesse Norman, to deny that there have been seven suicides reported of people facing the Loan Charge at Treasury Questions. As you know, we shared the reports of six suicides of people facing the Loan Charge with you when we met and have now sent evidence of the seventh such tragic death.

We find it disappointing that rather than offer condolences to the families, the Minister instead tried to contradict the MP raising the suicides (Peter Bone) by incorrectly claiming he had got his facts wrong and that there had only been three suicides (as if that somehow makes it more acceptable). We ask you to inform the Treasury that you have received and have read the reports of the seven suicides of people facing the Loan Charge so that no further upset is caused to the families by statements wrongly seeking to deny that these have happened.

We ask you again to use whatever influence you have to call on the Treasury to announce an immediate suspension of the Loan Charge, and all related HRMC activity – in particular the enforcement of APNs and settlement payments – until your review is completed.

The review must examine why HMRC and the Treasury have refused to listen to the warnings about the risk of suicides that are now, tragically, being realised and why even now, they are so recklessly intransigent despite the confirmed tragedies.

Yours sincerely,



Sir Ed Davey
Chair



Ruth Cadbury
Vice Chair



Ross Thomson
Vice Chair

On behalf of the Loan Charge APPG

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