

We have lived in our present house since 1984 and over the years have repaired it after two bomb attacks in the vicinity, maintained and improved it and most importantly raised our three children in it. For all of us it is the Family House.

Now as pensioners and with family gone we are faced with overwhelming increases in rates at a time when our demand on services has decreased. Surely it is not the intention of the government to raise rates to such a level that pensioners must sell their homes because they cannot afford to pay the rates. Our house was not bought as an investment or for speculation but simply to live in but we are now being taxed, through the rating system, on its increased value.

The level of rate capping in N Ireland should be similar to English and Welsh top bands; indeed there is an argument that it should be lower to reflect lower levels of income in N Ireland.

We do not wish to sell our house; we like our neighbours, we have lived here for over thirty years, our children still come back to stay in what they regard as their home. Therefore we feel that the capping should be reduced to £400,000 and that consideration should be given to pensioners' reduced demand on the services provided through the rates.