



Dept. of Finance & Personnel
Rating Policy Division
Room 12, Rathgael House
Balloo Road
BANGOR BT19 7NA

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18 June 2008

Dear Madam / Sir

My wife and I are pensioners who - through a life of hard work and saving - now live in a bungalow which because it is in a "popular" area, is now valued at around £450,000.

Under current proposals it will generate a rates bill of £2780 if the present plans go ahead. If we lived in a mansion in Chelsea, we would not be asked to pay that amount!

We and many of our neighbours will be forced to pay a significant proportion of our rates bills out of savings so in fact the Assembly is really levying a form of Pensioners Savings Tax. We are quite happy to pay our fair share but we believe that it is wrong to ask us to subsidise larger households who may live in less valuable houses but in many cases, have much larger household incomes than us and benefit more from the services that rates provide.

We believe that some form of local income tax or sales tax would be much fairer. However until such times as alternative methods of raising revenue can be examined, we would ask that the **rates cap be set at £400,000 and that consideration be given to the plight of pensioners who can't afford to move house and can't afford to stay!**

Yours sincerely,

