

Dear Sir/Madam,

I write in response to your rating consultation, to support the proposal of capping the capital value, at which house rates are applied to £400,000.

The original introduction ignored the need to levy a base band charge on small houses appropriately charging these houses for the services used. Some of these homes have two or more working occupants well able to pay a reasonable rate such as would apply if a minimum £50,000 house band had been created. The consequence has been to double or treble charges on higher value homes, many of which have been family homes occupied by pensioners who will have minimal increase in their pensions over the three years and yet have to find the penal rate charges out of modest savings. So for some the Rates charge has become an Assembly levied Pensioners Savings Tax.

The £500,000 Cap level should change to reflect the common English and Welsh top band level and in the NI situation this would set the cap at £400,000.

Yours faithfully,