

RECEIVED 25 JUN 2008

Department of Finance & Personnel
Rating Policy Division
Room D12 Rathgael House
Balloo Road
BANGOR BT19 7NA

23 June 2008

Dear Sir/Madam,

The Northern Ireland Fair Rates Campaign (NIFRC) have, in my view, presented an unassailable case for a lowering of the present cap on the property valuation now used for the assessment of domestic rates. The cap should be lowered by at least £100,000 i.e. to £400,000 or less to reflect the English and Welsh top band level.

I am not impressed by the Robin Hood style sob-story that current proposals merely extract large sums from the very rich in order to help the poor. One has to consider the other interpretation that in very many instances it is more a case of punishing the prudent to support the spendthrift.

I, and many others like me, are fortunate to live in a house which has escalated in value but my income has not increased at all during the same period indeed, because of inflation it is worth substantially less than when I retired more than twenty years ago.

Because I have never lived extravagantly and over the years have been prudent enough to make savings this was with a view to providing for the possibly enormous demands of support in old age NOT as a fund to be raided by the government who, as far as I am aware ^{have} yet to collect approximately £45million still owing by defaulters from previous years.

Of course I want to pay my share - my fair share - but I expect everyone else to do like-wise even though I may be asked for thousands, and many of the others only hundreds of pounds but, to quote the NIFRC, "Some small homes next year may only be charged £200 to £250 when I will have to find £2750. Over a tenfold difference is clearly unfair"

Yours faithfully