

Dear Sir,

I write in response to your rating consultation to support the proposal of capping the capital value at which the 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 houses 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 the charges on higher value homes, many of which, such as my own, are occupied by pensioners who will have a minimal increase in their pensions over the next three years and yet have to find the penal rate charges out of modest savings. So, for some, such as myself and my wife, the rates charge has become an Assembly levied Pensioners Savings Tax.

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

The withdrawl of the transitional rate relief next year and the prospect of the addition of a Water Charge on top of my very high rates is a worry for me and my wife. The rating mechanism is wrong and the smaller homes must pay more to relieve those in homes valued above £400,000.

Yours faithfully,