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RECEIVED 26 JUN 2008

23 June 2008.

Dept. of Finance + Personnel,
Rating Policy Division.

Dear Sir/Madam,

re: Proposed £400,000 Rates Cap.

I am writing on behalf of my wife & myself, both pensioners in our late seventies & early eighties, respectively & joint owners of our home at above address. Regarding the consultation re the proposed introduction of a Rateable Valuations Cap at £400,000, I wish to state that I strongly support this proposal.

The most sensible charge for public (or any) services would be for the amount of services provided, i.e. an annual fee based on how frequently the householder's bins were emptied or other local services provided, in the same way as gas, electricity etc are charged. When I call into Tesco's or other shops, or engage a tradesperson to carry out some service, they do not request details of my Rateable Valuation before billing me. Similarly my dwelling's Rateable Value bears no relation to the services provided by the local authority.

I appreciate that the current rating system was introduced by the Direct Rule ministers & it seems to be designed so that the minority higher rated property owners/voters subsidise the majority lower rated owners

and also thereby minimise the Government's liability for rates rebates etc. - although surely it is the Government's responsibility to assist out of national tax revenues, all those people, whether in smaller or larger houses whose poor financial circumstances make it difficult for them to pay their rates.

As this inequitable system will doubtless prevail, I must strongly support the proposed reduction of the Rates Cap to £400,000, which will at least reduce the inequity to some extent, but will still leave us amongst the poorest & yet highest rated U.K. regions.

My wife & I purchased our house some years ago to provide us with a decent home in a peaceful area in which to live out our retirement years. Its recently rocketing value - now speedily plummeting is only of academic interest to us as we would not intend to sell our home. However various rapidly increasing living expenses (including rates) are now very worrying & may well upset our retirement plans.

I trust you will appreciate our concerns, which I have no doubt are similar to those of many elderly & other residents & that you will introduce the £400,000 Rates Cap, which will go at least some way towards easing our anxieties.

Yours Sincerely

