

Dear Sir,

On foot of your invitation in your article on page 13 of the 12th., June, 2007 issue of the Belfast Telegraph, I hereby record my views and suggestions on the subject of domestic Rates and Water Rates:-
NEW DOMESTIC RATING SYSTEM BASED UPON CAPITAL VALUES CURRENTLY APPLICABLE FROM APRIL, 2007.

- (a) I am of opinion that rating based upon capital values is erroneous, unfair and inequitable. I am 82 years of age (and there are very many senior citizens similarly placed and affected). I have been retired almost 19 years on a small fixed private pension the value of which has been diminished and eroded very considerably by inflation.
- (b) Owing to the galloping and exorbitant increase in values of houses the value of my house has increased enormously within recent years through no volition of mine. Thus, while I may be considered as "asset rich" this is really of no financial benefit to me as it has always been my intention to reside here until my demise. I had the house built some 46 years ago and paid for it by way a re-payment mortgage over and extended term. As previously indicated my income has been fixed since retirement apart from the paltry and negligible increase in retirement pension.
- (c) For the foregoing reasons I am strongly of opinion that domestic rates should, as is the case with income tax, be based upon an ability to pay.
- (d) I am again of the opinion that speculative owners of houses let for multiple occupation to students should have to pay rates. I strongly feel that the purchasing power of such speculators is partly responsible for the inordinate increase in the value of houses which are also being let to young single business people. First time buyers are also suffering as speculators are bidding them out of the market.

2. WATER RATES.

Whilst I am glad that my strongly held views that charges for water should be assessed upon the quantity used has, in part, been acceded to whereby pensioners are to be given the option of metering, I feel that metering should be universal and apply in every case. Again, on a personal note, there are only 2 persons (self & spouse) living at above address whilst other houses in multiple occupation or by families would be similarly rated if the assessment was to be carried out upon a capital value basis, despite a huge difference in the amount of water used. In houses in multiple occupation by young business people, parties are often held and attended by many visitors thus increasing very considerably the volume of water used. Why should we be expected to subsidise such people? Although it has been suggested that metering would punish young families, such families already benefit from family allowances and, where appropriate, income support and, perhaps, other benefits while their circumstances could be taken

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TABLE 2.

into account when their circumstances and/or situation in relation to benefits is being assessed. Again, in the case of houses where there are a number of grown-up wage/salary earning offspring, assessment upon capital value of a house is obviously unequal and inappropriate and, as previously stated, assessment upon capital values is altogether unfair and inequitable, even iniquitous.

Finally, although in view of the exorbitant rainfall recently, the almost annual appeals for saving water have not been heard, if consumers were charged for the quantity of water used, I feel that they would be much more conservation minded thus avoiding indiscriminate and careless use and wastage.

P.S. I feel I should also point out that everybody pays for almost everything according to the amount or quantity used and mostly by metering. For example :- 1. Petrol by way of a meter at the pump. 2. Oil by meter on the delivering tanker. 3. Telephone calls by a meter at the exchange. 4. Electricity by means of a meter. 5. Groceries by a meter at the check-out. Why not water by metering to assess the quantity used? In addition, solid fuel (coal) is paid for by weight/quantity used. Footwear and clothing by quantity. That water charged differently according to the capital value of one's house is a travesty.