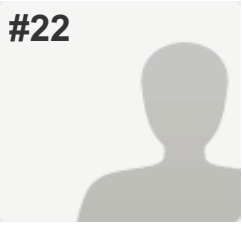


#22



PAGE 2: RESPONDENT INFORMATION

**Q1: Please tell us a little about yourself**

Forename	Graham
Surname	Ferguson
Title (e.g. Mr/Ms/Mrs/Miss/Dr)	Mr
Address 1:	

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<b>Q2: Would you be happy to be approached by the Commission for further discussion about your submission?</b>	Yes
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<b>Q3: Do you consider yourself or your organisation as from or representing?</b>	an urban area
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<b>Q4: I am responding as an:</b>	An individual
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PAGE 3

<b>Q5: You have indicated that you are responding as an individual. Do you agree to your response being made available to the public on the Commission's web site?</b>	Yes
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PAGE 4

## Call for Written Evidence

**Q6: If you have agreed to your response being made available to the public, please tell us if we may also make your name and address available.**

Yes, make my response and name available, but not my address

### PAGE 5

**Q7: You have indicated that you are responding on behalf of an organisation. The name and address of your organisation will be made public on the Commission's web site. Are you content for your response to also be made available?**

*Respondent skipped this question*

**Q8: Which of the following best describes your organisation?**

*Respondent skipped this question*

**Q9: Please provide a short description of the main purpose of your organisation.**

*Respondent skipped this question*

### PAGE 6: TELL US WHAT YOU THINK

**Q10: CURRENT SYSTEM OF COUNCIL TAX: To what extent does the current system of council tax deliver a fair and effective system of local taxation in Scotland? Are there any features of the current system that you wish to see retained or changed? Please illustrate your answer with any examples from your own experience.**

I do not think the current system is fair. The amount you pay is proportional to the value of your house. You may have purchased an expensive large house when your family were younger but now retired, with an income just above the benefits threshold, council tax can be a large proportion of income. At present, my council tax consumes 14% of my nett income. Not everybody would be happy to move from the historical family home to a smaller one.

One feature I would like to change is paying over 12 months (an option in Edinburgh) not over 10 months as in Fife.

Call for Written Evidence

**Q11: REFORM OF LOCAL TAXATION:** Are there alternatives to the current system of council tax that you think would help to reform local taxation in Scotland? What are the main features of these, and why do you think they would deliver improvement? Do you have any examples of why this is the case?

Local tax would be better. Similar to state tax in USA. Scotland paid nearly 42 billion in income tax for 2013-14. Billed council tax was just over 2 billion for the same time. A local tax rate of around 5% should bring in enough income to cover council tax.

There would be savings:

1. Reduced cost of administering council tax and debt collection.
2. Reduction in the 4.8% uncollected council tax.
3. No requirement for housing revaluation.

There would be costs:

1. I assume HMRC would require payment for collecting this new tax.
2. Increased costs associated with adjusting benefits to collect this new tax.

If this new tax rate was not fixed at (say) 5% Scotland wide then each council could vary the rate to encourage inflow or outflow of people and/or business.

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**Q12: LOCAL PRIORITIES:** How well do you think that communities' local priorities are accounted for in the way that local taxation operates at the moment? If there is room for improvement, how should things change? Do you have any ideas or examples about how this could improve people's lives?

No.

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**Q13: FURTHER INFORMATION:** We would like to keep the conversation going. Please tell us about any events, networks or other ways in which we could help achieve this.

Facebook? You've missed the boat but a survey firm could've been included with our April council bill.