IPTI Xtracts

Property Tax and Assessment News from Around the World

UNITED KINGDOM – March 2019

Contents

Actually, the rich pay lots of tax. But on income, not their wealth

Rather than cut income tax, the government would do better to tax the country's real wealth

We know that giant multinationals are engaged in industrial-scale tax avoidance. We know from the Panama and Paradise papers how some individuals will use every offshore trick to dodge taxes. We know that billionaires flock to Monaco to hide from any responsibility to their fellow citizens back home. But let's not deceive ourselves about who is paying which taxes and who isn't.

HM Revenue & Customs this week published an analysis of the income tax paid in the UK by salary band, region and gender. In total we paid £174bn income tax in 2016-17, the latest year for which figures are available. But of that, £52.5bn – nearly a third of all tax raised – was paid by the 381,000 taxpayers who earn more than £150,000 a year. The tax paid by those 381,000 individuals (overwhelmingly male) was more than all the income tax paid by the first 20 million taxpayers.

In London, the picture is even more stark. The city has 4.2 million income tax payers, but just 87,000 individuals earning over £200,000 a year paid nearly half the £43.8bn income tax raised in the capital. It's uncomfortable to say it, but if we lose all those absurdly paid investment bankers to Brexit, the hit to the public purse will be painful, as they are clearly paying vast amounts to the Treasury.

Those London bankers, lawyers and their ilk paid more income tax in 2016-17 than the entire sum raised from every income tax payer in Scotland and Wales combined.

None of this is a plea on behalf of the rich. Scotland's income tax rates are fairer and more progressive than England's. Neither is there any case for a cut in the 45% rate paid by those earning over £150,000 – the figures suggest a chancellor would be mad to do this, given how much the 45% band earns for the Treasury.

So how does all this tie up with the pervasive view that the rich are getting away with it, best encapsulated by New York billionaire Leona Helmsley, overheard saying: "Only the little people pay taxes".

The answer lies in the fact that while as a country we tax the incomes of PAYE employees relatively heavily, we leave the enormous wealth of the truly rich, much of it accumulated through property gains, largely untouched.

The great triumph of the rich is that they have persuaded the average person to vote against taxes on wealth, such as inheritance tax, and taxes on property – such as a land valuation tax or even a properly progressive council tax. A £17m mansion in Mayfair comes with a ludicrously low maximum council tax bill of £1,376. The phenomenal increases in its value are likely to be free from capital gains tax. Trust laws enable it to be passed through generations largely unfettered by the taxman.

Meanwhile, the only real wealth tax in the western world, France's impôt de solidarité sur la fortune levied on fortunes greater than £1m and introduced by the French socialists in 1981, was abolished in 2017 by President Macron. It's partly why he's earned the moniker "president of the rich".

Thomas Piketty, the French economist, painstakingly detailed how western societies have reverted to Victorian levels of inequality, with inheritance of wealth the main path to affluence, and he noted how the bigger the fortune is, the faster it grows. He also highlighted how wealth was far more heavily taxed in the years after the second world war – years when inequality narrowed dramatically, only to reverse when those taxes were cut.

The solution? The sort of progressive tax on private wealth that Macron has abandoned in France, although the chances of that happening in the UK are virtually zero. Lifting the cap on council tax may be a more of a vote winner, while a land value tax – at the very least stopping the gains from planning permission going to developers rather than the public – could also be popular. In the same year that those bottom 20 million taxpayers paid £50bn in income tax, the net wealth of the UK rose by nearly half a trillion pounds, yet almost none of that gain was taxed. As the chancellor lines up the spring statement, the debate should not be about income tax or personal allowances, but how we reorientate the tax system to where the money really lies.

Council tax bills in England to rise an average of 4.5%

Council tax bills in England will increase by an average of 4.5% from April, reaching more than £1,800 in some regions, research suggests.

It is the second highest rise in a decade, the Chartered Institute of Public Finance and Accountancy (Cipfa) said.

The Local Government Association said cuts had left councils "little choice".

The government said they were "responsible for managing their own resources."

A survey of 312 councils by Cipfa found eight out of 10 will impose the maximum increase permitted.

Local authorities in England are allowed to raise their council tax by 2.99%, plus a further 2% if they provide social care. Any that want to exceed this must hold a referendum.

Cipfa said the annual Band D bill would rise by an average of £75.60.

The increase varies from an average of £71 in London to £86 in the north-east.

Funding for the police makes up about a third of the increase, with police and crime commissioners permitted to double their precept from £12 to £24.

In 2018-19 bills increased by an average of 5.1%, the largest rise for 10 years.

The effect of the referendum cap meant that bills fell in real terms between 2011 and 2015 because they did not increase in line with inflation.

Gloucestershire County Council was one of the authorities to approve the full 4.99% increase.

The council plans to pump more money into children's services and adult social care, the Local Democracy Reporting Service said.

Lewisham in London, Birmingham City Council, North Yorkshire County Council and Kent County Council are among those where council tax will rise by 4.99%.

Those not rising by the maximum include Cornwall (3.99%) and York, which voted for a 3.25% increase.

Rob Whiteman, chief executive of Cipfa, said the increase was a reflection of the "incredible" financial pressures faced by local authorities and the police.

"Local authorities have faced the most significant cuts to spending over the last ten years," Mr Whiteman said.

"Despite the government's announcement that austerity is ending, for local authorities this is clearly not the case."

Councillor Richard Watts from the Local Government Association said councils had lost "60p out of every £1" the government had provided for services since 2010.

"Faced with such funding pressures, many councils feel they have little choice but to ask residents to pay more council tax again this year to help them try to protect their local services," he said.

A spokesman for the Ministry of Housing, Communities and Local Government (MHCLG) said: "Councils, not central government, are responsible for managing their own resources.

"Taxpayers can veto excessive increases via a local referendum."

The local referendum rule only applies in England. The National Assembly for Wales and the Scottish Parliament have the power to cap local authorities' council tax rises.

In Cardiff, council leaders set an increase of 4.9% while Pembrokeshire saw a 9.92% rise and Conwy 9.6%.

Taxpayers in Scotland will see bills rise up to 4.79%.

Northern Ireland has a rates system instead of council tax.

Politicians hit out as businesses face delay during rates appeals

Thousands of north and north-east businesses have been caught up in delays processing challenges to steep rises in business rates.

Opposition politicians last night claimed business could be harmed because of the slowness of the process.

The figures were revealed in a Scottish Government report looking at appeals lodged by businesses following the controversial 2017 rates revaluation.

Revaluations are conducted in an attempt to ensure that rateable values keep pace with the changes in the property market. Businesses who disagree with the valuation of their property are entitled to dispute it.

According to the document, more than half of Scottish businesses who lodged appeals were still waiting for them to be resolved at the end of December.

The document revealed that appeals had been resolved for 30,443 (41%) of these properties with a total reduction in rateable value of £88 million.

However, a total of 43,425 against the 2017 revaluation were outstanding. These included 6,343 in Grampian (Aberdeen, Aberdeenshire and Moray), 2,042 in the Highlands and Western Isles, and 300 in Orkney and Shetland.

Colin Clark, Scottish Conservative MP for Gordon, said: "This report makes clear that more than half of appeals from the 2017 revaluation have not been dealt with yet.

"It shows again that the system is far too slow for many businesses, who are left in limbo in the meantime.

"We know that there was a huge volume of appeals from the north-east area. I hope that investment decisions have not been put on hold as a result."

Mr Clark added: "We should also be clear that the fault here lies not with local councils but with the SNP government, which is bleeding the north-east dry."

Businesses were angered that the timing of the revaluation "disproportionately" affected firms in Aberdeen and Aberdeenshire because it failed to reflect the oil and gas downturn and its impact on the north-east economy.

A Scottish Government spokeswoman said: "The Scottish Government has supported the north-east throughout the rates process, by capping business rates for properties in Aberdeen and Aberdeenshire.

"Property valuations are carried out by independent assessors in Scotland. The appeals process is administered by legally independent Valuation Appeals Committees – the government has no locus to intervene in that process and it would be wholly inappropriate to do so.

"The Barclay Review recommended reforms to the appeals system designed to reduce the need for appealing and to speed up the process. Ministers will shortly be introducing primary legislation with that intention."

Rates rankle with businesses after NI budget

Business rates are now higher in the North than anywhere else in the UK, hospitality chief says

Businesses are in revolt over the next draft budget for Northern Ireland ,which promises to deliver an additional £140 million (€163m) of new funding but which, they claim, fails to "address the growing problem of business rates".

The Northern Ireland Secretary of State published her second direct rule draft budget "in the absence of devolved government". It will provide a working budget of £11.2 billion for 2019-20.

Karen Bradley said her budget, which was drawn up chiefly by local civil servants, "ensures a real-term increase for vital public services", including a 3.8 per cent increase for health budgets and a 1.1 per cent increase to the education budget.

But she plans to fund some of these key public service budget increases by increasing rates, in a move not welcomed by businesses organisations.

The government plans to raise £28.6 million through an increase of 3 per cent above the rate of inflation in the domestic regional rate. Non-domestic rates will increase by inflation only.

Colin Neill, chief executive of Hospitality Ulster, said the budget is "an own goal".

"While additional money for the health service, broadband and infrastructure projects are to be welcomed, we feel this budget did not address the growing problem of business rates in Northern Ireland being higher than anywhere else in the UK.

"This ignores the fact that many business in Great Britain with a net annual value of £51,000 now get 30 per cent business rate relief. A pub in Sheffield with a rateable value of £37,750 will save £6,178 in business rates next year, while the same pub here gets nothing.

"This budget may plug a gap, bit has missed the boat in terms of addressing our out of control business rates and funding to assist the development of our town and cities across Northern Ireland," Mr Neill warned.

Aodhán Connolly, director of the Northern Ireland Retail Consortium, which represents major retailers and multiple groups also believes the business rates system in the North is no longer "fit for purpose".

"Retail can no longer pay a quarter of rates when it is less than 12 per cent of the economy. The rates burden must be equitable and we must widen the tax base."

Public services

Separately, the Construction Employers Federation has warned that an unusual move in the draft budget which will see £130 million of existing funding – usually ring-fenced solely for capital spending – being diverted into dealing with ongoing financial pressures in public services, will not help the Northern Ireland economy in the long term.

CEF assistant director David Fry said: "While we are in no way doubting the funding pressures on our public services, the reason we are in this position of having to transfer money from capital to resource is the year-on-year policy of our collective political class to duck the big decisions.

"It is pretty clear that the construction industry will have to now shoulder in 2019/20 a large element of the result of years of politicians putting their heads in the sand with respect to systemic and fundamental challenges which should never have been ducked."

Isle of Man government plans to overhaul 'unfair' rates system

Manx rates, which are currently calculated using a property's rental income in 1969, are "out of date and unfair," a minister has said.

Tynwald has launched a consultation on an update to the system which would see rates "based on property size".

A 2015 government survey found only 38% of respondents understood the existing method of rating.

Policy and Reform minister Chris Thomas said there was a need to create an "appropriate and fair system".

The new plans would see rates based on property size, which would take into the account the area of all a building's floors, with software being used to measure each individual property.

Referencing the 2015 consultation on Twitter, Ramsey MHK Lawrie Hooper wrote that having second one within four years was an "absolute sham".

However, Mr Thomas said the new survey would help the move towards an "appropriate and fair system".

"Keeping the rateable values up to date would be easier and cheaper, so we wouldn't go nearly 50 years before the next comprehensive review, as has happened," he added.

The eight-week consultation, which also asks for views on the unequal distribution of non-domestic rates around the island and the use of domestic properties for business or charitable reasons, runs until 21 April.

The results will be published ahead of a debate at June's sitting of Tynwald.

Business rates consultation elicits calls for more work

CIPFA has this week become the latest body to respond to the government's consultation on business rates.

It called for there to be greater support and clarity for local authorities during business rates transition, while acknowledging that the reform could be a step towards greater financial devolution.

Joanne Pitt, local government policy advisor at CIPFA, said: "Business rates reform will help councils shape their areas and generate economic growth by giving them greater control over their finances – however there is far more work needed to ensure these reforms land successfully.

"These reforms will bring additional risks into local government which must be carefully managed.

"Key to the success of this reform will be ensuring that the linking of local government funding with business rates does not negatively impact local authorities, as it is implicit in the scheme that a fall in business rates would lead to a fall in local authority income."

Last week the County Councils Network (CCN) said in its response to the government's consultation on business rates retention that it supports the idea of a full baseline reset when 75% retention is introduced.

The CCN called for a phased reset after that date, given the government's determination not to take a further full baseline reset after 2020/21.

It would like the full baseline reset to coincide with the outcome of the Fair Funding Review.

"Many authorities are currently benefitting excessively from the business rate system and a full baseline reset is an effective way of creating a fair distribution of these gains ahead of the new settlement for the sector at the Spending Review."

It also called for there to be a default tier split between counties and districts.

It is open to exploring a joint proposal on this with the District Councils Network (DCN), but says that it does not want the existing 4:1 split to be used as a baseline for its reformulation, which it thinks would be unfair on the counties.

The DCN last week called for any revision to the split to be limited to the additional 25% of retention being added to the existing 50%, and for the existing split to be kept for the first 50%.

The CCN backed the government's proposal for the levy on growth to be retained, again with the aim of redistributing resources away from high-growth (and largely non-county) areas.

The CCN, however, dislikes the suggested threshold of 150%, which it said would render the threshold almost meaningless, and suggested instead a threshold of 20% of Baseline Funding Levels.

The Local Government Association (LGA) has also commented on business rates retention, in response to the report from the Housing, Communities and Local Government Select Committee on the future of high streets.

The LGA wants online businesses to pay their fair share of rates, and for measures to be taken against retailers who avoid paying business rates.

How Can The Government Incentivize First-Time Buyers?

The number of young people owning a home in England has decreased to 38%, down from 55% in 2009, and up to a third of millennials (the so-called 'Generation Rent') face a lifetime of renting.
The government certainly shouldn't permit building everywhere, and planning will be needed to preserve environmentally valuable land and lots of space for recreation.

Many people in the U.K. can't afford to buy a house. And avocado toast usually isn't to blame.

The number of young people owning a home in England has decreased to 38%, down from 55% in 2009, and up to a third of millennials (the so-called 'Generation Rent') face a lifetime of renting. This situation is hardly surprising when a house in modern Britain costs roughly 121 times as much as it did in the early 1950s.

This issue has been fermenting for decades; and left unnoticed, most industry experts agree that the problem is likely to get worse. Britain has a rising population and a penchant for households with fewer people, both of which means demand for housing will keep on rising.

So, what can the government possibly do to correct things?

Green belt

One answer that often arises in discussions like these is that the country should be opening green belt land to housing development. There's a reasonable argument to be made for this.

First introduced for London in 1938 and rolled out to England in 1955, green belt-designated land has remained relatively untouched while real incomes have tripled and demand for housing has grown dramatically.

Since supply has been rationed, land prices have increased, and this, in turn, has had a knock-on effect on house prices. 70% of the cost of building new houses is the purchase of the land (up from 25% in the late 1950s).

As proponents of opening the green belt for development argue, correcting this undersupply of land wouldn't require widespread destruction of natural environments; you would only need a small fraction of it to satisfy housing supply.

But as critics argue, there's always a risk of going too far. The government certainly shouldn't permit building everywhere, and planning will be needed to preserve environmentally valuable land and lots of space for recreation. Just as importantly, local authorities need to be incentivized to make this all happen.

Housing density

One approach to bolster supply without sacrificing green space involves changing population densities – but again, incentivizing for high-density construction is a tricky challenge.

More-frequent use of density bonuses is one possible solution, which would allow developers to build more densely than under normal circumstances in exchange for providing some kind of public good, such as affordable housing. This would enable developers to build additional units and increase profit, while also increasing density.

Making wider use of inclusionary zoning policies – which require new units to include a certain number of affordable homes, as part of the development approval process – would complement this. Inclusionary zoning ensures that first-time buyers, who are often pushed outside of well-serviced dense urban areas, can afford to live inside popular U.K. cities.

Higher densities don't necessarily mean unsightly high-rises. Medium-rise, higher-density buildings (in the region of 3–4 storeys) are said to provide the maximized density while negating a feeling of overcrowding and can be designed to be attractive and energy efficient.

A different kind of tax

Much like the green belt, council tax hasn't changed since its introduction in 1993. As the Resolution Foundation thinktank explains, the tax is poorly correlated with the value of property and has not responded to changes in house prices. The original council tax bands – using 1991 valuations – have never been changed.

Land value tax, a policy of both Labour and the Liberal Democrats, may be one way forward. It's a tax, not on the value of property, but on the land on which it would be built.

Not only does this have the potential to raise significant revenue, but it also serves a stimulus for positive behaviours in the market. As opposed to property tax, it doesn't discourage people from improving their home. It disadvantages those with idle properties as well as speculators, and in and of itself, goes some way towards encouraging higher-density construction.

Changing the construction strategy

To accommodate for the current crop of young buyers priced out of the market, new houses not only need to be built with density in mind; they also need to be built quickly, and at scale. It's difficult to see how this could happen with the way we build currently.

Offsite and modular construction must increasingly be part of the picture, with designs that respect the local architecture. Projects need not be exclusively focused on London; extending commuter towns and other big cities like Birmingham, Leeds and Manchester would be a sensible way forward.

Although most construction activity could come from the private sector, public-sector construction shouldn't be dismissed outright. When the U.K. last built more than a million homes, Clement Atlee's post-war Labour government was in power, and there was a massive council housing programme underway. Social housebuilding may need to play a part if we are going to achieve this output again.

Conclusion

Incentivizing first-time buyers through discounts for first-time property purchases is a short-term fix to a long-term problem. Rather than subsidising buyers, we need ways to encourage supply. To help first-time buyers, we need to address the root cause – supply – and not just the surface level problem – price.

Disparate parties will need to work together to make this a reality: homeowners want to protect their house prices; builders want to work to a budget and for a profit. Other public bodies will have their own agendas and budgets. But to really benefit first-time buyers, everyone needs to be singing from the same hymn book.

One thing is certain: initiatives currently in place aren't having the impact they should, and for the benefit of the wider economy, we need action now. There's no one magic bullet, but there are steps we can be taking right now to alleviate the situation.

Scottish Parliament at 20: the unfinished business of land reform

Land reform has been on the agenda since the beginning of the Scottish Parliament, and it is still an ongoing process

"It is crucial that we regard land reform not as a once-for-all issue but as an ongoing process," said Lord Sewel in 1999, and that has proved to be true.

Exploration of land reform work was already under way before the Scottish Parliament began, with Lord Sewel, now better known for being the man behind the Sewel Convention on devolved powers, chairing the Land Reform Policy Group in 1997.

However, reform of Scotland's highly concentrated pattern of land ownership was perhaps the defining issue of the early days of the new Scottish Parliament and remains unfinished business today.

While feudalism may suggest medieval knights or a lordship in Game of Thrones, the first piece of land reform legislation of the 21st century, and one of the first of the Scottish Parliament, was the Abolition of Feudal Tenure Act 2000, which brought an end to feu duties for tenant farmers.

This was followed by other reform acts around land and property, such as the Agricultural Holdings (Scotland) Act 2003, the Title Conditions (Scotland) Act 2003 and Tenements (Scotland) Act 2004.

However, the most significant was the Land Reform Act 2004, which enshrined public access to land in law and gives crofting communities and rural communities of under 10,000 people new rights to buy land.

Following the initial round of reforms, there was then a lull until 2012, when the SNP government established the Land Reform Review Group with a remit to look at how to create a more diverse ownership and enable more people in rural and urban Scotland to have stake.

The LRRG's recommendations proposed that a new body should be set up to advocate changes to land ownership and management, the introduction of land value taxation, non-domestic rates for land-based businesses, the introduction of an upper limit on the amount of land one person or body could own, progress on land registration and measures to increase community ownership.

This was followed by the Community Empowerment Act 2015, which gave larger and urban communities the right to buy, while the second Land Reform Act of 2016 allowed communities to purchase land for sustainable development, even when the seller was unwilling, and established the Scottish Land Commission, a non-governmental public body that produces research and recommendations for future policy.

There have been joys and tragedy over the years. Communities across Scotland have been able to buy their land, most recently Ulva, in May last year.

But changes have been opposed by landowners and in 2012, East Lothian tenant farmer Andrew Liddell took his own life after losing a legal dispute that saw him about to be evicted by landowner Alastair Salvesen after the UK Supreme Court overturned part of the Agricultural Holdings Act.

And there remains a long way to go. In 2013, then first minister Alex Salmond announced an aim of having one million acres of Scottish land in community control by 2020, but at the last count, just over 560,000 acres was in community ownership – disproportionately in the Highlands and islands, with only about 700 of those acres in the south of Scotland.

"What we've still got as major problems are security for tenant farmers and the reduction in their numbers," former SNP MSP Rob Gibson, who worked on land reform as an MSP, tells Holyrood.

"And in the farming sense, we're up against the power of the European Convention of Human Rights being used by very rich men, like Salvesen when he tried to get back the limited partnership tenancy and succeeded, and the judges felt that the landlord's human rights had been breached."

These issues are ongoing, he says, and there will need to be "strong views" on how to protect and encourage tenancies, as well as the chance to buy land, which removes a barrier to development. But the area Gibson thinks will make the most difference in the near future is land registration.

"I think the land reform bits that are more interesting are the fact that we can at last see, in the next four or five years, the register of who owns Scotland being completed and that should allow us then to apply taxes to land, that is the land value tax, because we've got to know who owns it before it can be levied."

Gibson describes land value tax as the "first main step" of the next stage of land reform, but, echoing what Sewel said 20 years' ago, he is clear that the results of all the work so far will not be seen for some time to come.

Gibson says: "There was an old joke, which is not true, but it was said that somebody asked Zhou Enlai, the Chinese foreign minister at the time of Mao, what he thought about the French Revolution and he said, 'Well, it's a bit too early to tell'.

"And I think the problem with land reform is it's not something that's going to be finished and we say, right, we've reached there.

"But we have the examples of other countries like Norway, or in France and so on, where there's much, much more local control over land, but also strong support for a local population to live there and work there and to own, and to do so in a sustainable fashion.

"So, as we bring together the examples from around Europe and beyond, we're able to see that other people have been able to do these things, and with the right kind of powers, so can we."

Gibson suggests the right time to look at land reform again will be in the next parliament, when all of the secondary legislation from the 2016 act is fully implemented, the impact of Brexit on land use is known and there will be a body of research from the Scottish Land Commission to work from.

But if the journey is ongoing, he is clear about the direction of travel.

“I used to joke – they didn’t think it was a joke – with the Scottish Land and Estates and said my vision is not land nationalisation, as we were accused of, no, [but] instead of there being 1,000 members of Scottish Land and Estates, maybe in 10 years’ time there will be 15,000.

“And I believe that we’ve got to keep that kind of pressure up.

“And I suspect that in a parliament in Scotland, land reform is not going to go away, because it’s built into the SNP’s DNA and, to a great extent, also into Labour’s.”

Row over pace of business rate appeals

BUSINESS rate appeals in the wake of the botched 2017 revaluation are proceeding more slowly than after the previous one, it has emerged.

The latest official statistics showed fewer appeals had been resolved by December, despite a smaller percentage of properties being involved than at the 2010 revaluation.

Only 41% of appeals by property and 23% by value have been resolved in respect of 2017, compared to 51% and 28% respectively after 2010.

The Scottish Tories blamed the SNP’s original “administrative failure” for the situation.

The 2017 revaluation of non-domestic rates caused huge problems for thousands of businesses, with some firms facing a 400 per cent increase in bills.

The hotel and hospitality sector, particularly in the north-east where the oil price slump had affected profits, was hardest hit.

The backlash forced Finance Secretary derek Mackay to introduce an emergency £45m package of reliefs to avoid businesses going bust and laying off staff.

At this point after the 2010 revaluation, 75% of the rateable value (RV) on the roll had been appealed, or £4.94bn out of £6.61bn, and of this £1.38bn (28%) had been resolved.

Appeals had been resolved for 34,315 properties (51%) out of 66,971 appeals, with a total of 213,311 properties on the valuation roll.

Last quarter, in respect of the 2017 revaluation, 73% of RV had been appealed, or £5.39bn out of a total RV of £7.36bn, and of this £1.22bn (23%) had been resolved.

Appeals had been resolved for 30,433 properties (41%) out of 73,868 appeals, with a total of 233,386 properties on the roll.

Resolution rates ranged from just 26% of property appeals being resolved in Midlothian and Shetland to 59% in East Dunbartonshire and 60% in Angus.

As a result of 2017 appeals, a total of £88m has been shaved off RV.

As a result of 2010 appeals, £264m has been taken off RV, around £127m less on bills

Just over 1% of appeals from 2010 remain outstanding, a total of 145 cases.

Tory MSP Dean Lockhart said: “These increasing timescales are due to an increased number of businesses appealing against their punitive business rates and the SNP’s administrative failure.

"Businesses appealing their rates bill need speedy resolution, or they cannot plan.

"In some cases businesses are driven to the wall simply due to the SNP's disorganisation.

"The SNP's failure to competently run the Business Rates system is the reason why so many businesses on the High Street are closing shop."