

## Appendix Five: Consultation responses – Second Homes

### Yes to premium:

- 190 isn't that many second homes, some single villages in Cumbria have that many...but if you can afford two homes and you are effectively denying someone, somewhere else to live..... pay a bit towards that cost of housing them?
- A lot of people are struggling to afford one home at the moment. If they can't afford the associated costs of having a second home they should sell it to allow others to benefit from the home.
- Again high enough to be punitive.
- Again ..you have your own place to live and buy a property to spend a few weeks in or rent out to holiday makers .in small communities this has a massive impact on families and children no longer can afford to stay where they were born as rich people buy up properties because they see investment opportunities not a home.
- Any homes not lived in full time should be charged a premium.
- As above. I would like to add that in some places that I have visited, Canada and New Zealand, for example, second home ownership is prohibited in areas of outstanding natural beauty. Residents may only sell to locals, and property can only be bought by those who can prove that they live and work in the area. New building is extremely discouraged, to reduce the impact on the area of over population with insufficient infrastructure. This keeps house prices affordable for locals working in key industries and those in essential but seasonal jobs such as tourism. I would like to see this policy applied to large areas of Wales.
- As above. No one needs a second home when so many people don't own (or are even able to rent) a first home.
- As I have said second home owners are well off, make them pay more.
- Assuming this does not apply to properties utilised as holiday rentals for minimum period per annum
- Definitely. I have seen too many towns and villages destroyed by second home owners. Strong words but true. These home contribute nothing to the communities, as the owners do not live their. They don't use the shops, schools, attend village or public events. Plus they remove a home out of the market that would otherwise be occupied by a family or someone who would contribute all the 2nd home owner doesn't and most likely be employable too. These second home owners will often argue they don't use the services, so they should pay the standard rate. I don't agree, by occupying a home on a part time basis, they remove it from the local housing stock from people who contribute as detailed above. The Council rates on 2nd homes needs to reflect the loss to the community.
- Firstly, there are too many people unable to afford one home to justify not introducing a policy that discourages people from having second homes. Secondly, people in second homes likely contribute less to the local economy than someone residing in the property full-time. Thirdly, it is a reasonable assumption that the vast majority of people with second homes are wealthy (how would they be able to sustain a second home during a cost of living crisis, if not); if they are sufficiently wealthy, introducing a premium means that they can either decide to retain their second home but contribute more to our public services (through the premium) or long-term rent out or sell their home to someone who wants to use it as their primary residence.
- Having homes empty for most of the year when people are homeless is not acceptable but premiums should not be too high as income from second home owners may be important in some parts of the county

- Having more than one property is unnecessary and arguably greedy. The social impacts on communities are well documented. Turning our settlements into dormitories for wealthy outsiders has already 'anglicised' much of the east of the county and eroded the original rural culture. The increasing 'urbanite' attitudes to rural issues is disappointing. The hostile attitudes to anything 'Welsh' like signage and place names is truly bigoted much of the time.
- Helps reduce house prices making them affordable to local residents
- Homes used for short term holiday lets that would otherwise be rented long term or sold can be problematic to the housing market.
- Houses should not be treated as an investment. There is not enough housing stock for properties to remain empty for long periods of time.
- Housing in Monmouthshire is limited despite new developments. Since the opening of the bridge from England to Wales we have seen many more people looking to settle here. There are a number of people who are wealthy and like to have a second home in our beautiful county. This is not helpful for future generations wellbeing and ability to stay in the county which again exacerbates our problem of having an aging population.
- I am concerned you think there are only 190 of these! I assume this would include Airbnb's.
- I know a landlord in Caldicot who owns at least 5 houses within the area. Rents them out privately for cash in hand as a premium
- I think it depends what the second home is used for. For example, if it is demonstrated that it is used for long term rental, then increasing the council tax would probably drive up rental rates.
- I think that as money is being generated by these properties then they should pay a premium. especially as local people are struggling to buy homes within the county as cannot compete with rich second home owners. There could be a situation where Monmouthshire has a high proportion of holiday homes and no one else, which will impact on local amenities.
- If houses are for sale particularly after a death or going into care there should be some discretion.
- If people can afford 2 homes they can afford to pay more, that is a property that could be used for someone who lives here permanently and contributes to the local area for more than a few weeks a year
- If people can afford a 2nd home, then they can afford it and obviously draw on council services sometimes.
- if the second home is being rented out to the council or family then not so much
- If they are used as holiday homes, consideration should be made of whether a too big an increase in council tax would make the holiday home unprofitable.  
I know that holiday homes are controversial but tourists have to stay somewhere and they bring income.
- If they can afford a second home then they can afford to pay a premium.
- If you can afford a second home you can afford to pay the extra
- If you can afford to keep a second home, you can afford to pay an extra council tax premium.
- In a place where people are homeless, owning a second home should be seen as socially unacceptable. Financial incentives should be used to signal this and discourage it. Where those choose to retain second homes, then it is only fair that they contribute more back to the communities that they impact.
- In light of the housing needs of younger and less socioeconomically secure people, it is shameful that older, wealthier people are able to hold on to a main residence and one (or more) often smaller residences, thus keeping those smaller residences out of the housing market

- In my opinion nobody actually needs a second home - particularly when such second homes deprive local people ( who live permanently in the county) from finding somewhere to live.
- In this case people locally should benefit from the homes available, (not outsider's) they cause a surge in prices and stop younger people from getting on the housing ladder in their local area.
- Is there a loop hole where people could claim they use the dwelling for a job but are actually working from home and therefore not exempt from the premium? I hope this would not be the case by the occupant needing to provide proof of a local work address.
- it depends if their second homes which are used as holiday homes for personal use etc then yes and full charge of 300%  
if they being used for other family members as they cant afford to get their own home e.g. for a child or grandparent then maybe no or at a very low premium  
if they being used to rent out at a reasonable rate or rented out to the council then again maybe no or at a very low rate 25%  
i have scored below on the basis its not a buy to let property and that its a personal use second home
- It depletes housing stock for locals
- It shouldn't apply to those people who have a holiday let property within the curtilage of their main residence even if the holiday let is on a separate legal Title.
- It will provide limited additional income, but will discourage further homes being lost to the housing market as second homes.
- just do it!
- Look after our
  1. Our own people to help them find first homes.
  2. Ensure homes are available to those, who move into Wales to work.
- Mae'n bwysig bod trigolion tai lleol yn cyfrannu at yr economi a'r gymdeithas leol. (It is important that local housing residents contribute to the local economy and society).
- Many people are not able to afford one home let alone two!
- Many second home owners bring much money into the community and tend to use restaurants and public houses much more than local residents and make a valuable contribution to the Monmouthshire economy.
- Monmouthshire attracts tourists and, to a limited extent, second home owners can make a contribution to the area when they visit the home. However, this contribution to the local economy depends on how often they visit and whether they buy locally when visiting their home. Second homes are, undeniably, now part of the housing problem. Second home owners mean there are fewer houses for local people to buy or rent. They should be asked to pay a premium for owning a second home. Second home owners have chosen to buy in the County because they like it enough to make a large financial investment. Should they want to continue to own a second home, by paying a premium, they would be contributing financially to keeping Monmouthshire a good place to visit.
- More difficult to answer because if in regular use because of week-time working elsewhere. But if relatively little used or purchased for investment purposes then some penalty is appropriate. Less relevant perhaps in locations where that type of property is beyond the financial reach of the many.
- Most of the comments above still apply to this question
- My wife and I live in Sheffield and have owned a second home in Monmouth since 1991, so I have a personal interest in the outcome of this consultation. As a Governor of Haberdashers' Monmouth Schools, I attend meetings in Monmouth some ten or a dozen time a year, aiming to give something back to the School that (thanks to a generous scholarship funded by Monmouthshire LEA in the 1960s) put me on the road to a fulfilling academic career in Sheffield and Oxford. I am a member of a theatre group in Llandaff and a Founding Fellow of the Learned Society of Wales. So the house is in no

simple sense a "holiday home", though it does serve as that, too, giving me a chance to spend time in the country of my birth and the county of my upbringing. I do support the principle of a premium on second homes but would like it to be recognised that second home owners can and do give to the community, not just economically -- as consumers and employers -- but also by service to local institutions. The property is never let but we allow friends and family to use it at no charge: all these visitors report enjoying shopping and eating out in Monmouth and elsewhere in the county. For this reason, I do not support the same level of premium for second homes as for empty properties.

- No problem with true holiday/business lets, but personally seen many properties sold locally then sit empty for long periods only occasionally occupied on weekends or bank holiday times
- Nobody needs two or more homes.
- not enough starter homes for our young people if you can afford an additional 'home' you can afford any additional expenses
- Owners of second homes use LESS council services so there is not an argument on fairness of costs grounds. However there IS an argument that second home owners should contribute more than local residents on the grounds that they could rent out their properties for extra income, and that they have a duty to contribute more obviously to an area which they presumably found attractive enough to warrant a second home, and this would also help them be more VALUED by local communities for contributing MORE than their standard share, and this helps to compensate for their relative lack of local community participation. The premium should be seen as a POSITIVE way of contributing, NOT a punitive disincentive for second homes and the associated tourism and investment revenues into the area.
- People should have to pay the same as other people.
- People should pay a premium for having the privilege of owning a second home. We need to change our culture from one of acquisition (constantly wanting more) to one of sufficiency (accepting what's enough).
- Second home ownership prevents young people from being able to buy homes in their local area
- Second homes are a selfish luxury
- Second homes are noted for often using affordable housing which should be available for young people who were born and grew up in the area. Any premium should take this into account and make it less financially attractive to have an underused second home.
- Second homes bring limited economic or social benefit to the community and the council tax premium can start to make up for that to benefit the residents.
- Second homes deprive local people of accommodation and, in excess, turn villages into effective ghost towns.
- Second Homes generate very little to the Community , in terms of revenue, or Community spirit and Goodwill to the local shops and permanent residents.
- Second homes has huge impact on small villages and towns if only occupied seasonally or short duration.
- Second homes push up prices so locals are priced out of the market. Some villages are ghost villages in winter.
- see comment above. the gains made by the owners of the properties in terms of an increase in market values is at the expense of people who are trying to find affordable homes.
- See my thoughts above
- Seems fair except for where people are using the accommodation associated with their job.
- Should not apply to seasonal accommodation restricted by planning rules or the weather, e.g. boats and caravans

- The issue of second homes in Wales should have been addressed long ago. People who move to Monmouthshire and contribute to the life and economy of the county are more than welcome.
- There are a shortage of affordable homes for young adults and families especially in the villages where properties are being purchased as second properties or being let out as holiday accommodation.
- There is a shortage of homes so the extra tax on second homes will help provide one home for the people who have none.
- These are homes that could be occupied by local residents who contribute day in, day out, to our local economy. Second homes are a luxury. If people can afford second homes, they can afford a premium for the privilege. But again, perhaps there should be a right of appeal. Many years ago we purchased a property that we extended and refurbished with a view to moving to Monmouth. Our move was delayed because it was inappropriate to move the children's schools - so maybe a right of appeal for this too?
- These houses are left for majority of the year, and families are forced out where they grow up. They bring no income to the village, destroy any sense of community, cause animosity among neighbours of these properties.
- They need to be discouraged from speculating on the housing market. Holiday homes increase the shortage of housing in the area
- This is a definite Yes.
- This is an excellent opportunity to try to rectify the very regressive nature of council tax. Side note: I wish people would stop using the term "second home" to describe these investment/holiday properties. It's deliberately emotive language to make these extravagances seem more reasonable by couching them in relatable terms (everyone needs a home, so two only seems like a minor indulgence). The reality is they are not homes, second or otherwise.
- This is necessary to help affordability of property for local residents. Parts of Pembrokeshire have been priced out of local people affording to stay in their home area, we don't want this problem here.
- This need not be a great amount but some charge should be made at a decision and pro rata according to a determined scale.
- This should apply to second homes not being used as accommodation businesses on which Monmouthshire Tourism has a high dependency. A threshold level should be set e.g. offered commercially for very short term (max 3 months) or holiday lettings for at least nine months out of every twelve.
- This should be done carefully. I think it may be appropriate if properties are used solely as a second home for the owner but if they are let out as a holiday property and support sustainable tourism then this should not be the case. Criteria need to be defined for the length of time let out etc.
- Until the current pressure on housing stock eases, it seems only right that those who choose to have two or more properties should be penalised financially, because this choice stops locals from getting somewhere to live. I also believe the argument so often wheeled out in defence of second-homing, namely that second-homers bring revenue into the area, is specious. For many years the cottage next to mine was a second home, was only used for two or three days a year and it was obvious that the occupants were bringing their food down with them - hence no real contribution to the local economy at all.
- What about excessive levels of B&Bs and buy-to-lets that are in effect second homes? How will the council know whether it's a second home? What's to stop people claiming it's their main home and living elsewhere. Who / how will that be prevented?
- While the number of second homes is small there should be a premium.
- Wye Valley is full of air b'n'b properties.
- Yes if people own second homes for personal use only then they should pay a premium

- Yes, providing that the money raised is used for suitable purposes.
- Ownership of second homes by people outside of Wales needs to be discouraged. If it also affects Welsh residents that is just unfortunate. It is not the same debate as the Empty Property issue which as I said above is more complex. People only own second homes for one reason as second homes to use.
- Second homes may be used for holiday let's and so bringing income to the owner and additional tenants using services. It seems right the owner should pay a premium.
- So long as it is a proper second home (i.e. is furnished and is lived in or rented out for a few months each year)
- Unfortunately, the consensus within our membership is that the use of premiums on second homes has not made a meaningful or significant impact on improving the housing supply in rural areas. Even with a large number of second homes being purchased within Wales pre COVID19, the "Rush to the countryside" brought on by the pandemic has placed immense pressure on rural housing, making the availability of housing for local and younger generations even more difficult. With more people moving from towns and cities to the countryside, seeking a quieter life with more space, so there is an increased need to build more affordable homes.

A large majority of our members, many who reside within Monmouthshire, believe that if a second homeowner/buyer was capable to afford an additional property, they should be able to afford an increased premium on their tax. They should contribute fairly to the local economy and for the privilege of living in such a sought-after location. However, it should also be considered that many people invest in a second home for retirement purposes, where the initial home is sold in time to create a pension lump. The UK has a pension crisis owing to decades of low interest rates, so by increasing the premium this removes a fair pension option for some.

The understanding is if the premium is increased in a local authority in Wales, there needs to be a sincere reason for this, usually due to being a desirable location. However, consideration needs to be taken for areas that are not as popular. Each local authority should be mindful for the needs within that authority and how an increase to the second home premium will have on genuine businesses if they are not to reach the 182 threshold days for business rates. Nevertheless, the premium charged should encourage occupancy, to ensure these properties are not being left empty for many months, especially over the quieter low season months.

Self-catering accommodation brings many positive attributes to rural communities with a large contribution to the economy. Many of these visitor accommodation businesses provide jobs to local residents and support other local business' such as shops, pubs and restaurants, which rely on visitors. An obvious point is that some properties that wouldn't be suitable for long term accommodation have diversified into holiday lets to support that business' income stream. This allows the preservation of older buildings that would normally have been left to ruin and dilapidate. Through this change the characteristic of many rural holiday lodgings becomes available for tourists to experience, where they wouldn't normally have had the opportunity.

- Where 2nd or vacant properties are not contributing to the local community it would be reasonable to charge a premium.
- definition of a second home should relate to a dwelling that is completely separate from the land containing the main / first home
- My husband and I have a home in Monmouthshire. We recognise our fortunate and privileged position and think it is reasonable that we should contribute more towards council tax. We would feel that a 50% premium would be fair and would enable us to continue to live here, where we have strong family, friend and community ties and where we ultimately intend to live full time. We do not feel a significant premium would be appropriate. It may affect the local housing market for all homeowners. Additionally it would not take into account tapering of time spent in Monmouthshire, ie would impact

all second home owners equally regardless of whether they visit once a year for a holiday, or spend four to five months a year here, as my husband and I do. Regarding long term empty properties, we feel this is a tough one - if it's gratuitous then yes a premium should be applied, but if someone is actively seeking to sell a probate property and struggling to shift it, then perhaps six months is too short.

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## No to Premium

- 1) Affordable housing is hugely important. This is not exclusive to Wales. It is a challenge across the UK. What is needed is a strategy to fund building, and creativity towards mortgages that ensures residents can buy their own homes, or have access to decent rented property. Punishing second home owners, though politically attractive, is not enough to help young people start on the property market.
- 2) Second homeowners already pay full council tax but largely do not use council amenities. For example, unlikely to use schools within boundary of a second home, or access care facilities. This "subsidy" will stop if second homeowners withdraw.
- 3) If the purpose of this premium is to get make second home owners sell-up there is a lack of hard data on who is buying up second homes as they return to the market. Are these properties being bought by first time buyers? Or are they being bought by landlords/companies who already own multiple properties? Will they be converted to bed-sits which would reduce the number of affordable houses?
- 4) There are wealthy second home owners who will just pay the proposed second home premium with ease. This premium will change the type of second home owners.
- 190 second homes in the county is a miniscule number and there is clearly not a problem in Monmouthshire. Any premium would clearly be for revenue raising purposes rather than to discourage second homes - should be raised by other means i.e. long term empty homes.
- 190 second homes in the county is an extremely low figure and is clearly not a problem here. Any premium charged would clearly be for revenue raising purposes rather than to discourage second homes. Assuming that a proportion of these are holiday lets, they will produce tourist revenue for the area and on balance, probably provide more benefit than main residences. I
- 2nd property owners are already paying council tax why should they pay more than their neighbours
- A home is a home and if it is being maintained to a good standard and used at various times I cannot see why people should be penalised unless of course the idea is too discourage people from visiting Monmouthshire.
- A lot of these properties supply the tourist industry that generates income and employment to the county.
- A second home doesn't use the level of services for which Council Tax is charged. Given that there are only 190 registered this is approximately 0.5% of the County's housing stock (according to the figures provided by the Council there are 35,200 households in Monmouthshire). This clearly isn't the sort of issue that counties like Cornwall face, and isn't likely to become so. Second homes in Monmouth are often in remote rural locations where regular residents would find it challenging to live, they often upkeep old properties at large expense and they provide much needed 'external' cash into the local economy. More positive schemes should be used to encourage 'second homeowners' to support the local communities in which they share.

- A second-home owner pays the full amount of council tax despite not being in residence for the full year. Therefore the council is benefiting from less use of certain services (waste collection etc.) while we contribute to the local economy in terms of spending on food, leisure etc.
- Any home that is occupied should pay council tax, but there is no reason to charge extra.
- Are you going to charge for boats and motor homes too ? It's an individuals choice where he puts his money whether behind bar a bet on a horse or into a home. The problem is not enough houses or too many people. Demand outstrips supply so prices increase. Homes aren't cheap to build as regulations are too draconian and a shortage of trades people. This will merely discourage investment hence supply .... yesterday's holiday homes become today's family homes. Look at the chalets built in the countryside in the 20thc now rebuilt as family homes.
- Are you trying to destroy tourism in Wales? Many parts of Wales rely on the second homes. In the second homes they pay rates and don't add to the burden of using the schools or GP's.
- As long as they are used they are probably an asset to the local economy. The community is not being priced out or empty village syndrome like some holiday areas.
- As opposed to long term unoccupied these homes do get used. If this was a high tourist area such as Pembrokeshire where local residents maybe get priced out of the market by second home owners then I think there is a case for increasing charges. However, I see no such pressure in Monmouthshire
- As the owners are paying full Council Tax but only making limited use of services then they are already contributing disproportionately to the provision of Council services. Also, if these homes are let as holiday homes, for example, then that brings visitors into the County, which benefits local businesses. That income might be lost if the policy were to be implemented.
- Charging a council tax premium on 190 properties would not raise a significant amount of money, or help homelessness - the homeless would still be unable to afford to buy or rent these 190 properties if they were on the market. People are homeless because of wider issues in society stemming mostly from local and national government policy. There is no guarantee that the marginal increase in tax revenue would even be used to help the homeless.
- Charging a premium on second homes will not help to solve homelessness. Existing owners are unlikely to dispose of their homes and any premium would be for revenue raising purposes rather than a deterrent. 190 second homes is an extremely small number and would have a negligible effect on revenue.
- Council tax is supposed to be for paying for services. If a home is empty part of the time then fewer local services are used so why should the owner be paying even more for services they don't use?
- Council tax should not be used as a penalty in some kind of class war. Council tax pays for the services used. Second homes should pay in full, but no more.
- don't any one what people to get on in life  
maybe we should not go to work or try to better ourselves because all that happens is people what to take hard earned money off us
- Each second home should be assessed individually.
- Full council tax is already paid but not the same level of cost to the council budget are incurred.

If the costs go up properties will become uneconomic. There is potential to drive down property values.

- I am a second homeowner. I have a one bedroomed cottage which is used frequently. The property cannot be occupied fulltime as it is judged to be too small for fulltime occupancy by Monmouthshire Council. I already pay £1,920 a year in council tax which



is a hefty amount for such a modest dwelling to pay for the services provided. It would therefore seem to me punitive to charge more than the current rate with the apparent goal of discouraging second home owners in the county. In my case, there is no alternative use for the property, Cattery Cottage, LLanishen.

- I am aware of several second home owners who have inherited modest properties in and around Abergavenny. These properties are very well used by families and contribute to local economy each week. Driving such owners out of occupancy seems unnecessary to me.

Applying a law of 3rds to the number of second home owners in Monmouthshire - 200 second home owners - average Council Tax of £2000.00 per year.

66 decide to pay the increase of 100% = £132,000 increase in income

66 decide to sell or rent property to a primary residence buyer - no increase in income from Council Tax.

66 decide to rent property to person in receipt of universal credit and other exemptions, Council Tax is not paid,

MCCouncil in deficit of £132,000.

On balance there is no income benefit from adding a premium to 200 second home owners.

Better to have income from 200 second home owners x £2000.00 average Council Tax = £400,000.00

- I believe that a lot of the 'second homes' are actually holiday lets that bring money and business into the area. We own one that is let for 100 days per year. We had not yet registered as a FHL due to Covid and we are actually happy to pay 100% council tax. It is not possible for us to reach the new criteria of 182 days so this is no longer going to be an option. The likely impact of an additional premium is that we will have to stop our holiday let. This may well result in another (small) dwelling but the taxis, cleaners, restaurants, pubs, shops, coffee shops, tourist attractions that benefit from our customers will lose out. Our cottage was built as holiday accommodation and is much better suited to than to residential accommodation.
- I do not believe it is fair to further tax individuals (who are likely already high tax payer) to make up for poor management of public finances by both successive governments and local councils. Effective long term strategies need to be developed rather than additional tax burdens. If someone chooses to invest their money in a second property (as opposed to a pension or investments) this is their choice, they will already be subject to income tax and capital gains tax.
- I don't think Monmouthshire has a problem like some places elsewhere in Wales with 2nd homes so a rise would be unnecessary and in fact punitive. 2nd home ownership rates in Pembrokeshire and Gwynedd are four or five times higher than Monmouthshire. So what is the aim? To stop second home ownership when few people are directly affected and the effect on house prices is non-existent to negligible? Or just to take money from those deemed able to afford it, without looking at the wider effect that might have. If it's the latter then that's just punishment because the actual cost/use of services of 2nd owners is (usually) considerably lower than standard owners. Many 2nd owners are actually very engaged locally and make efforts to spend money locally.
- I have already explained my rationale further up in this questionnaire.
- I strongly disagree that a second home charge should be applied to all second homes. There should be careful thought to the definition of a second home. I agree that those used for a holiday home can have a negative impact on local communities. I was also surprised and how few second homes (190) there actually are. The definition of job related dwelling does not consider those who have a second home to be close to their workplace. I am a managing director of a SME who lives in Wales during the week and returns to a family home at the weekend. My company did not fund a home for me.

Instead I purchased a house that had been empty for 18 months and brought it back into repair. The business I manage has expanded to provide more local jobs. The consultation feels like a blunt approach. Given I have choice about where to locate the business you give me pause for thought.

- I understand that there are only 190 second homes in the County - a negligible number. Monmouthshire will lose visitors' support to the local hospitality industry and others.. Any premium would clearly be for revenue raising purposes rather than to discourage second homes.
- If the owner uses the property as a second home they are already paying double council tax, utilities and insurance. Increasing the council tax will only force them into selling the property which will mean the money they spend in the local economy will be lost. Also it is highly unlikely that the homeless people this change is trying to help will be able to move into these vacated properties
- If you already collect 100% charge from them (noting the owner may seldom use the local services) where is the justification to charge more - aside from an assumption that the owner can actually pay more
- It is unjustified as second home owners bring wealth to an area and use less services than full time residents.
- It should depend on where the main residence is. If the main residence is also in Monmouthshire then i would imagine a discount would be in order, if its outside Monmouthshire then the standard rate. I can't see how it would be fair to charge a premium when they are using less services.
- It will massively reduce investment in tourism - this policy will reduce the economic generation of wealth into the county and have a negative effect on jobs and investment in tourism.
- Its unclear what these properties are used for holiday lets, holiday homes etc. Its unlikely these would be suitable to tackle homelessness and if lost would negatively impact local economies.
- Mainly empty houses don't use services much, so they're already paying over the odds
- Many "second homes" are properties associated with the owner's main residence, for example properties which were built as, or converted to, holiday lets, encouraged by 'rural diversification' schemes (e.g. farmers needing to diversify their income). Counting these in the same way as holiday homes owned by people living far away would be unfair. In many cases, they cannot be used as permanent homes due to their planning permissions, only as holiday lets (but with year-round occupancy being allowed, thus meaning they don't benefit from existing exemptions). Clearly no-one is going to build a 'holiday home' for their own use, adjacent to their existing home. A rule stating that for a residence to fall under the designation of a 'holiday home', it's owner(s) must live outside of the county of Monmouthshire, would overcome this issue. Note that the WAG requirement for a holiday home to be classed as a business is an unrealistic test in Monmouthshire; it is simply not a sufficiently 'prime' tourist area for most properties to meet the 'number of days rented' hurdle (182 days).
- Many people live in urban environments because of their work and should not be prevented from choosing to visit places with better environments as a part time resident.
- Many second home owners employ tradesmen (builders, gardeners, cleaners etc) and also spend money during their stays here on leisure activities (eating out - a local pub where we eat frequently has said that he relies on regular business from second home owners), shopping locally etc) and money would therefore be lost to the local economy. (I personally have spent in excess of £100,000 doing up a rundown property using two lots of builders, kitchen fitters, bathroom installers, double glazing, garage door installers etc etc and buying expensive furniture and fittings - all from local tradesmen and retailers), we eat out almost every day we are here (frequently winter and summer) and therefore spend lots of money whilst we are here. We do not use council facilities - we even take our rubbish home with us.

- Many second homes are being let as holiday lets. We have a property that is a holiday home and we don't use it at all. We have had to do this as we can't sell the property - we have tried! So instead of it sitting empty we rent it as a holiday let and it brings tourists to the area who spend lots of money. To be penalised for this seems very unfair. If any levy is added it should only be for holiday homes that are left empty for large parts of the year and do not bring tourists to the region.
- Monmouthshire has one of the lowest rates of second home owners in Wales. Well below other counties where second home ownership is viewed as an issue. The low number of second homes is therefore unlikely to have any impact on the affordability of housing in the county. It is likely if brought in people will sell up or declare as their first home - thereby not increasing revenue for the county. Second home owners have already paid a considerable sum of additional land tax upon purchase of a second home in Wales. The poll does seem unfair given the low number of second home owners in the county.
- Monmouthshire is not a seaside resort and the house prices currently reflect market prices and are not inflated above the county average
- Most second homes will be rented for part of the year as holiday accommodation, improving the tourist monetary spend in the community
- No premium is acceptable.
- No they are boosting the local economy by having a second home and visiting or letting it as a holiday let. It is not empty.
- Not all second homes are owned for leisure purposes. I own a property in Pwllmeyric which is not my main residence. It is furnished. ( so classed as a second home ) My daughter locally depends on me for childcare to enable her to continue working for the Dept of Health. Her own health is now significantly compromised with uncertain prognosis. Hence I stay frequently to help her out. She does not have the space for me to stay over.

I cannot move here permanently yet as other daughter in Yorkshire has significant mental health issues following the death of my husband ( her father ) so I am needed there too.

- Personal interest. My wife and I own a second home in Monmouth. We stay approximately 30 nights each year in our flat. We pay 100 pc council tax. We use very little of council facilities but happy to pay what everyone else pays . We aren't registered with any doctors or dentists. We abided with all covid restrictions and stayed in Bedfordshire. Will you raise lots of income by increase in council tax on a small number of properties .
- Properties would need to be fully accessed, and in fact if properties/rooms were not being used fully for good reason (e.g family use) then a relaxation in community taxation should be considered/given as services are not being used.
- Property owners already pay council tax and bring additional revenue to the local area through tourism. Adding to this is wholly disproportionate.
- Property pays full council tax without consuming services
- Same reasons as set out in 2
- Second home definition too vague
- Second home owner support a large part of our economy and make up considerable hospitality spend
- Second home owners bring money into the region through tourism.
- Second homes is not a problem in Monmouthshire and often they end up being rented and there is a lack of properties to rent due to such measures and also due to the changes in the law for landlords in Wales which provide better protection for tenants but have the unintended consequences of putting off landlords.

- Second homes mean that services in the county are not being used as extensively as they otherwise would be. Therefore, the fact that a property is a second home just means that it is not putting demands on service. Further, if a premium is placed on second homes it seems likely that they would then let them for holiday lets and they would not be liable for council tax, so the council would lose an income.
- Second homes shouldn't have a premium added as in our case there is very light use on services such as waste collection, roads etc. The intention of adding a premium charge is clearly to bring in general revenue and not due to being overrun with second homes in Monmouthshire - 190 homes is a very small number in this county.
- Second properties already paying 100 % of Council Tax despite using only a tiny fraction of the services paid for. E.g. Refuse Collection, Police Service etc !! + Some second properties, such as the one I own, are kept for specific purposes such as providing a base for family members engaged in the care of other disabled family members, which I may add saves the council millions !
- Should be happy people want to live here and you're making a fortune by building all the new houses everywhere- stop being greedy - cut costs elsewhere by stopping wasting money paying for pointless and useless services that only a handful use
- Stop increasing taxes
- Surely we want to encourage people to spend time in our beautiful County, not drive them away by high premiums? We need as many people as possible to come and support local businesses and communities? We already have empty properties in our town centres making them unattractive and unappealing. Bring people in. Don't drive them away.
- Tax is already being paid.
- The county does not suffer from localised problems of second home ownership unlike coastal counties. The premium is therefore inappropriate. The 'political' point may also be made that an individual should be allowed to use their taxed income as they see fit in a free society. The policy is overtly socialist.
- The number of second homes in Monmouthshire is relatively low (compared with other locations in Wales) and the additional revenue recoverable would not justify the controversy the measure would generate and/or the distress that would be caused to some second-home owners who have good reasons for maintaining second homes in the County, relating, for example, to:
  - (a) strong family or community ties in the local neighbourhood;
  - (b) constraints (e.g. relating to work, caring responsibilities or health issues) currently preventing them from living in the property on a permanent basis;
  - (c) longer-term accommodation plans relating to impending or future life-course events (e.g. retirement, career moves);
  - (d) combinations of the above.

Discretionary exceptions could be made for individual cases, but this would require a fair and transparent decision-making appeals process and would be administratively demanding.

- The number of second homes in Monmouthshire would seem to be relatively small and is no doubt significantly smaller than in other parts of Wales. The additional revenue recoverable would be disproportionate in relation to the controversy it would cause. Many second home owners need to have second homes, if for example: they have family connections and perhaps caring obligations in more than one part of the UK, or if they have to work a long way from their family home (where this might not be covered by the Class 7 exemption). Also some people buy second homes in readiness as part of a long-term retirement plan.

If the council is determined to penalise second home owners, they should at least allow exceptions in such cases. But administering this would require some kind of application

or appeals process, which would pose an administrative challenge out of all proportion to the value of the revenue at stake.

- The proportion of households classed as second homes is a very small proportion of the housing stock, and causes no issues for local communities. Monmouthshire outperforms most of Wales on the majority of measures based on publicly available data (local area summary statistics), including the provision of affordable housing.
- The second homes may have family living in them.
- The Welsh Government apparent reason for bringing in the new tax rules for second homes was to address issues with people finding an affordable home in the place they have grown up.

If the County had an issue with young people finding an affordable home this would have been clearly stated as a reason in the consultation paper.

But it was not

Instead, Monmouthshire County Council ('MCC') appear to be trying to suggest there is some link between the number of second homes in the County and the alleged 'extremely high levels of homelessness'.

But absolutely no facts or figures are presented in the consultation paper to support this allegation.

This allegation has any substance behind it!

This is simply a ruse by MCC to pull in some additional revenue from second home owners who the Labour controlled council assume must be wealthy.

According to the MCC website 'Currently there are approximately 190 second homes in the County' and that these properties already pay 100% Council Tax.

Are second home owners not already paying an additional premium i.e. paying 100% Council Tax when only occupying their property (and therefore local amenities) for less than 50% of the time.

What is the justification for charging second home owners more than 100%?

It is ridiculous for MCC to infer that the 190 second homes are somehow causing a detrimental affect on the County and that they should be financially penalised as such.

And how much additional revenue precisely does MCC seriously think this will raise when there are in fact only 190 second home owners in the County.

- There are few second homes in the county and the second homes already pay full council tax for limited council services. Second home owners bring business into the county through use of local suppliers from building to shopping.
- There is no economic impact assessment provided and no reference to Monmouthshire's own well researched STEAM figures. These should be used to determine the value of a so called second home which may in fact be a valuable holiday rental. Holiday rentals provide jobs, support local services and other businesses including retail and hospitality and including attractions owned by MCC.  
. During the pandemic the lack of trade/employment caused by the ban on self catering guests was painfully apparent. There were severe economic realities as a result. There

is no need to replicate this!

Penalising so called second homes which are in fact rented out is not the way to go. Please be extremely careful when defining a second home. Something which is only used by its owners a few weeks a year is not at all the same as something which is in fact a busy holiday rental. A true second home should be taxed but a holiday rental which narrowly fails to meet the ludicrous new Welsh Government 182 nights rules should NOT be penalised! It contributes greatly to the prosperity of the County!

Owners of second homes and rental businesses both invest in the county and spend within it. They support other professions and businesses and are undemanding of services. Where is the economic impact report which allows this to be properly reviewed and understood?

- There maybe justifiable reasons as to why the property is empty, why should the owner have to potentially pay more if this is the case.
- this is not fair on those who worked hard for their 2nd home . the trick it to encourage people to do things and not discourage. most people would sell their houses and this is not going to fix problem of homelessness
- This would be counter intuitive to growing Monmouthshire's growing tourist industry and income from it. Too short-termism and approach.
- This would be punitive for families who have owned second homes for many years and who might struggle to find the extra money to fund additional taxes. We are already very highly taxed.
- Tourism is a major source of income to Monmouthshire and contributes greatly to both the economic and social well-being of the community. I was born in Abergavenny and much of my family continues to live there. I have always come back frequently throughout my life while my parents were alive and since, and I inherited my second home on the death of my father. Since my retirement, I now spend about 40% of my time there & during my and my friends' visits, we use local shops, restaurants and visit local sites, all of which help towards the local economy. My visitors always comment on how lovely the area is and often come back to the area themselves, staying in local hotels/B&Bs, and patronising local pubs, restaurants and shops. I have, and continue to, carry out major improvements and repairs to my home, using local labour, and also employ a local gardener to tend to the property in my absence. I fully intend to retire to this property in the next few years and take up permanent residence.
- Unfair. Negative.
- We already pay full council tax to Monmouthshire County Council. We bought our second home in good faith for love of Wales over 20 years ago and not for gain. Ms Davies has Welsh heritage, she went to Welsh Girls' School in London and Swansea University. We did not expect the proposed increase in council tax. We contribute financially to the local economy when in Abergavenny but use the services less than permanent residents. Between 100 - 300% increase in council tax seems discriminatory and unfair.
- We currently pay full council tax on an inherited flat.  
Quite happy to do so.  
Any premium is discrimination of second home owners.
- We have a property classed as a second home but which is a holiday let that we have refurbished and live next door. The holiday let is of a high standard and is let to tourists most of the year. A premium charged by the council on such properties would severely hamper our ability to do business and thus deny the county of tourist revenue spent in nearby shops, pubs and restaurants. Monmouthshire's main income is tourism and such a move to charge a premium on holiday lets threatens to drastically limit the number of good-quality properties for tourists to stay at and visit the county. We employ local people to service the property and operate at a small profit margin. A premium would threaten to make the business untenable. Tourism is Monmouthshire's main revenue source and should be supported rather than penalised.

- We have had a second home in Monmouth for more than 20 years in which we have contributed to the well being of the area by paying our council tax; as second homers obviously we do not benefit as much from all the services provided by the council as permanent buyers, so net contributors to the council.
- What are you trying to achieve?
- While it may appear that everyone with a second property is in a great financial position, that may well not be the case for everyone, and putting everything into that property might be a way to bring them out of financial hardship and try to make life slightly less troubling so they can have some enjoyment with their family. The price of living has already pushed some people to living month to month, nursery fees so people can go back to work, to then charge a additional tax on something which is just about covering itself due to a decline in tourism doesn't seem fair. It would also only serve to decrease tourism in the area further if people then had to stop providing local accommodation and people stopped visiting.
- Why is it appropriate for owners of second properties to pay a premium. The owner of the house is still only using the services provided and charged for by the council tax in the same way someone that owns one house does. If a second home was exempt then i can see why a charge would be applied but do not understand a premium being added.
- Why should owners be penalised for owning a property? When the property is in use it is bringing income into the area.
- Why when people are trying to better them selves should the be screwed over the the council?!?
- You need to encourage tourists and second home owners not turn them off. Putting up prices will only drive costs to the customer not the owner.
- As above, Your definition of "second homes" omits a significant use case, that of holiday let. The threshold for a property to be considered a holiday let (in terms of days per year occupied) is unrealistically high in many cases, and the premiums being proposed threaten the tourism sector, which is a significant industry within Monmouthshire.
- If the house is occupied for part of the year or more frequently as a holiday let then the occupants will be supporting local businesses. Also the property will be maintained.
- In towns where this has been done, it has not stopped people coming, it has only increased rental costs which only goes to exacerbate problems for the locals, putting property ownership further out of reach.
- is the number of second homes in the county large enough, and suitable enough, to make a big difference to either the homeless or those living in the area and wishing to buy? I believe that is the rationale in popular second home hotspots. In all my years in the area I have not been aware of the county being such a hotspot.
- My understanding of the rationale behind the legislation in relation to second homes was that the premium was designed to alleviate problems where communities were being adversely affected through a high concentration of second homes in an area. On the Council's website it states that there are 39,200 Council tax payers and 190 second homes. Second homes therefore account for less than 0.5% of Council Tax payers in Monmouthshire. The exercise of a discretion to impose a premium where there is no second home issue in Monmouthshire may well be regarded as unreasonable and subject to challenge in the Courts.

To date the Council has clearly decided no premium should be applied even though the discretionary power has existed for some time. The Council would need very clear evidence of changed circumstances - not just the change in the amount of premium it could levy - to justify why a premium should be applied from April 2024, when it was not

applied previously.

Again the administrative costs of introduction of any premium and enforcement would need to be analysed against income that might be recovered.

The contribution of second home owners to the local area should not be overlooked as well as the fact that second home owners are already paying a full Council tax, while using something less than full services.

Finally second home owners can purchase elsewhere. It would be unfortunate indeed if as a consequence of introduction of a premium people who are Welsh by birth feel unwelcome in Monmouthshire.

- Nanny state at its finest, potentially picking on people who've worked hard to afford a second home
- People are entitled to have second homes. It is inconceivable to suggest charging them for it. People work hard and want to invest in the county and you are putting them off for ridiculous reasons. Some people use second homes every weekend. some people live in them for 6 months of the year. some have invested in them to retire too. its disgraceful to attempt to charge innocent people who make an effort like these people
- Talk to the owner to see how much use they make of the property, and how much they are contributing towards the local economy.
- This is clearly unfair, second home users will generally use minimal council services so to be charged more is ridiculous. The policy seems to ignore longstanding family connections to the area. In my own case I want to retire to the property - this policy will force me to sell and pay tax and then in a couple of years buy another property and pay tax. The property needs refurbish work before it could be sold causing me more financial cost and stress.
- All dwellings must pay Council Tax  
Council Tax on holiday lets must be included in this.  
There seem to be a large amount of farms with holiday lets. It would a good idea if these paid Council Tax.
- As full Council Tax would be paid whilst a property is used as a second home, I do not believe there is any justification for a premium on second homes as there would probably be less demand on council resources and services for a home that is not continuously occupied.  
Also I do not believe that the owning of second homes in Monmouthshire is anything like the issue arising of high house prices in coastal holiday resorts causing unaffordability issues to local populations.
- Council tax on second homes should not be increased because it will reduce inward flow of money from other parts of Wales and particularly the UK. The discretionary spending of second home owners helps local economies and any reduction would reduce economic activity.

There is no shortage of properties in Monmouthshire for people to rent or buy. As a result local residents are not forced out of the area by second home owners.

In addition second homes are likely to be at the higher end of the housing market and the sale or renting of such homes will not meet the County Council's aim of providing affordable housing to buy or rent.

- If increased premiums are due to be paid from 1st April, it doesn't allow much time for an owner to prepare. At the very least it should be increased gradually over a number of



years. Otherwise it could send people into poverty.

What about the cost of living crisis? Council tax prices are increasing for everyone, so is this the right time to be doing this? Potentially this could have a significant impact on families lives and should be very carefully considered.

Owning a second home or long term empty property doesn't mean the owners can afford to pay premiums, it could be that its been in a Welsh family for decades/generations. If the premiums are high, the owners could be forced into selling the property quickly, which may mean accepting a lower price for a quick sale, allowing for rich property developers to come in and renovate and make a profit. Is this something that the Council wants to support? The potential scheme could unfairly discriminate against middle income families, who are already facing tough financial times. Those on high incomes will simply be able to afford the premiums and the property will remain out of use - therefore not solving the problem of a housing shortage.

- It is manifestly unfair to do so
- No, I think it would not be a good idea. It may push people to sell their houses but, in the current climate, the likelihood is that wealthy people from cities will purchase the houses and they will remain as second homes, as the new owners may well have enough money not to be fazed by the premium. Not only that, if you were to announce that a premium will be brought in from the 2024/25 financial year, this might make it more difficult for people in my position to sell their houses.
- NO, the council together with the Welsh government should fund new social housing from taxes already received, NOT from hard working, hard saving individuals.

WHY should WE be discriminated against just because we worked hard and saved hard. Again, why should we be discriminated against just because the political parties (Conservative, Labour/Liberal and Plaid Cymru) failed over the last fifty years to build new social housing, WHY should WE be PENALISED!

We were born and grew-up in Monmouthshire but were forced to move away for economic reasons. We've since been lucky enough to inherit a property, which now allows us to provide periodic childcare to our grandchildren who live in the near vicinity. Our children would be also be penalised with additional childcare costs if we couldn't afford the council taxes. Every person in this country received the same basic education and therefore had the same opportunities that we've had to earn a living and provide for themselves. I fail to see why we should have to provide for them.

- People have second homes for many reasons - work commitments elsewhere and to be near older family members at weekends are common reasons. The tourist economy is vital to this area and driving it away to England will not help local businesses. Neither will it solve any housing shortages. The number of second homes is very small so the revenue raised will in no way compensate for the loss of people who come here and spend money in hospitality and retail. Second home owners also make very little use of council services whilst paying full council tax. I have a second home in Monmouth because my family has lived there since 1840 and I care for an elderly family member when I visit. Work and other commitments mean I have to be in London and I can't have two primary residences. Don't just see the stereotype - second homes are not about greed. They are also about people wanting to be active in the community. I purchased a property that had been on the open market for many months, I did not pay an inflated price and I was not in competition with a local person. I make no money from my property, I pay full council tax, I spend hundreds of pounds in local businesses every

time I'm in residence, I rarely use council services and I am an active member of the community.

- The proposed premium is indiscriminate in its application. The consultation itself concedes that a second home could be acquired in different ways, e.g. via inheritance. Ownership in itself does not automatically translate into an ability to pay triple or quadruple the standard rate of council tax
- The reason that the cost of property is high and the fact that the area is relatively cheap compared to surrounding areas. This tax will hit people who actually take up less of the council's resources. This is a smokescreen to make it look like the council is doing something, and possibly exclude incomes from the area
- There are around 190 second homes in Monmouthshire. This compares with a total of around 94,000 people (41,000 households) in Monmouthshire - so they constitute a tiny proportion (less than 0.5%) of the total. These homes are already subject to the full 100% council tax charge in Monmouthshire - even though they may not be fully benefiting from council services. So they are already paying a higher rate of council tax (which is being used to subsidise council services for others). To demand that such a tiny minority of residents (likely fewer than 500 occupants out of 94,000) should pay 2, 3 or 4 times the full council tax rate - with no regard to their available income, their financial situation, the nature of their property, or how they came to own a second home - would be punitive and disproportionate, and could potentially cause hardship.
- There is almost invariably a valid reason for a person to own two properties. It could be for family reasons or for personal holiday or health requirements. A second home is already charged a 4% levy on LTT when purchased. If it is to be let for holidays then it will be bringing in revenue to the local economy and the additional council tax will either increase the rental charges or cause owners to sell, either way causing a loss of a vital opportunity for visitors to experience all that the county has to offer
- we get charged and everyone is struggling at the moment any way - I would not have a second home this will be my main home but with covid struggled to get contractors to do renovation works
- We put more into the local economy that take out.  
Use local Eyecare, Hair, Computer Services, Car Service, Builders Supplies, Local Builders and Tree Service , DIY Shop, Garden Centre, Eating out,  
Until lockdown, we have attended many local events, Monmouth Show, St Thomas Church events, Olympic Torch,
- Your Local Housing Market Assessment 2020 2025 does not mention second homes as being a source of tightness in the housing market in Monmouthshire. Of the 38,233 houses in Monmouthshire only 190 ( less than 0.5 percent) are recorded as second homes. Second homes are not mentioned in any of the graphs or pie charts in your Housing Market Assessment, presumably because they make up such a tiny proportion of the housing stock.  
The introduction of a premium on second homes could therefore not be considered an economically motivated measure but rather a politically motivated measure which could be easily prove negative to the private commercial revenue of Monmouthshire...

#### **Don't know:**

- Consider this on an individual basis. What type of property is this? Is the property being used as a second home and holiday rental? Is there income being generated

through this property? If so, what proportion of this income is being contributed back into the community?

- I truly don't know. Part of me says yes - particularly if the second home is let as a business, Airbnb type arrangements. Part of me says no - particularly if the home is only used by the family who own it on a very regular basis as they are part of a community and contribute to the local economy whilst they are residing. In the latter case, these people use little of our public services (no schooling, social care etc) so charging them more seems churlish. However, if the home is run as a business most of the time then there is an argument for charging more. Indeed, couldn't business rates be charged??
- many of these homes are more remote and not suitable for renting long term. If they are rented out commercially then I guess owners would look to satisfy the business rating aspect and therefore avoid paying any council tax or business rates. These properties could also be providing income for the tourism economy.
- My main home is in Bradford-on-Avon, Wiltshire. My second home in Abergavenny is an inherited property. I have friends in both towns and split my time around 2/3 in England and 1/3 in Wales and am committed to the area. I am an active contributor to my community in Abergavenny. My current plan is to retire to this second home in 3-4 years' time.
- Numbers are small but would bring into line with other areas in Wales
- This is more difficult as second homes may bring in income to the area. However, in areas where occupation is strongly seasonal and there is a shortage of homes for locals, the habit should be discouraged.
- You have written to me in the case of the house in Monmouth which I own. This house was bought by my parents in 1975 (they moved from Llanellen) and was the family home. I lived there before I went to London for work. After that I made frequent trips to the house to see my parents and for holidays and to spend time in Wales. After their deaths I have visited the house for holidays, weekends etc. I regard it as my family home and an important part of my Welsh heritage. It is also the case that I have lived on the street for longer than the vast majority of the people who live there now. It is not a case of "an outsider" who has only been to the area once or twice and snaps up a property. I would be very sad if I were forced to leave Wales through the imposition of a larger council tax. I imagine that to the extent that there are second homes in Monmouthshire, most of them fall into this category, but that is of course for you to say.
- Second homes can be a problem in some cases but can also be a good thing in others and it is very difficult to consider a shotgun situation that hits them all the same way. Punitive rates can be a tool where harm is being caused to a local community due to second homes but I would say that above 50% extra and it becomes a penalty. Letting out holiday homes often provides a vital source of local income in many situations and I think one has to be very careful in not hitting this market.

### **Level of premium to apply**

- A 300% levy is not unreasonable, and may help persuade owners not to use their empty property as a source of unearned income
- 3X is not sufficient either in my opinion. What level should it be? We will only know once 2nd home owners put their 2nd homes on the market. I don't believe 3X will deter many. Let's see, if you do apply 3X.
- All properties should pay full council tax.

- Anyone whom has a second Home can afford the Premium in Council Tax.
- At least 300%..
- Class 5 should be exempt from additional taxation
- Don't understand what the tipping point is for people to decide to give up second homes.
- Each property should pay Council in relation to their banding.
- For the sake of the environment we should not be building new homes but using the housing stock that currently exists. Not dealing with this issue just pushes more problems for our children and the environment in the future. Discouraging second homes would also help those running holiday cottages, hotels and B&Bs to make a living rather than selfishly wanting a property just for occasional personal use. I do think holiday let's should have higher rateable value too, but that's not the question I suppose.
- Government see landlords & property owners as an easy target - you are already driving people out of the sector and will be spending many multiples of your current expenditure on temporary accommodation. When the chickens come home to roost, you will be asking for help not penalising the sector.
- Here I am talking about true rarely used second homes NOT holiday rentals! However care should be taken. If the second home was fully occupied all year there would be a call on the county to supply health care, roads, school places , refuse collections and many other services. An under used property causes little expense to the county!
- Higher premiums should have a higher impact
- Holiday homes in some areas are too many and this restricts homes available for locals.
- Homes for local residents.
- I am already paying what amounts to a 33% premium on my second home because I am not eligible for the sole occupancy discount. My resources are not limitless so hope that the council will not see this as an opportunity to levy a huge increase. If an increase is agreed I think it is appropriate to limit it to 25%.
- I am now a pensioner and already pay 100% council tax, but do not use services such as waste collection & education for much of the calendar year, so feel that a premium on the tax would be unfair and a disincentive to people who have had to live elsewhere for their working lives from choosing Monmouthshire as a second home destination in favour of other areas across the border in England.
- I believe it is only fair to charge double for those with second homes - these could be left largely unoccupied for most of the year.
- I do not agree with this but any premium should be small and sustainable, council tax is already too high relative to service provision and set to rise again this year.
- I don't think 300% is high enough, but it's as high as I can go.
- I have already explained my rational further up in this questionnaire.
- I would hope that having to pay heavily would encourage owners to sell their property and just rent when they go on holiday.
- If a levy in excess of 100% was ever brought in I would sell up and never visit the area again. We have contributed a lot to the economy of the area and feel that Monmouthshire's economy would suffer. Having a second home is not the same as an empty property.
- If people can afford two home they can afford the tax.
- If the owner can afford a second home then they should contribute more to the community. This value seems fair for the actual residents.
- If they can afford a second home in Monmouthshire then I would suggest they are very wealthy indeed. We need to put a stop to this and I would even argue for a cap on the number of people from outside the county buying second homes per year. This should be a small number to maximise our housing stock and reduce council need for emergency housing.
- If they can afford two homes then they should be able to afford the premium set

- If you can afford to own two (or more) homes, you can afford to pay a higher rate of council tax for the privilege
- If you can afford to take a second home you should help fund social housing.
- If you could charge 400% I would be happy with that. Local communities deserve affordable and available housing.
- It may be that premiums should vary in different parts of Monmouthshire
- It needs to be prohibitively expensive but it also needs to be applied with consideration and not with a broad brush.
- It would be useful to have more figures.
- Leave it alone, the council should lead by example . The council have plenty of vacant under maintained and un used buildings. The estate needs managing properly to extract its full potential.
- Local people have to move to remoter areas in order to afford a home
- Many second home owners have little understanding, and even less concern for, the social and cultural changes they cause to a rural area. The impacts on house prices for our local young people trying to buy a home has been heart breaking. Hopefully many of these owners, and future prospectors, will go elsewhere for a property 'bargain' if a proper premium is adopted.
- Many second homes will presumably bring in tourist revenue to the area and can be considered to have a net benefit to the county.
- Need to balance housing pressure with the economic benefits of tourism
- No premium
- Obviously N/A is not needed because the statement is only answer this question if....
- Our own children can't afford to get on the ladder locally. It's unfair.
- Owners will turn to the rental market ( e.g. air bnb ) and pay zero council tax (business rates )as they will fulfil the minimum required letting to qualify.  
This will bring in less council tax and cause potential disruption to neighbourhoods.

This area of Monmouthshire ( Pwllmeyric)is not a holiday destination and the second homes are a relatively low proportion of the total.

Premiums could be charged on second homes in holiday hot spots to try and level out and sustain the communities.

- Perhaps hike the premium gradually?
- Second home owners are less likely to place high demands on council services but should contribute more than residential owners. They generally bring friends and family to the area and to some extent support the local economy.
- Second homes as holiday lets, provide a good profit for their owners.
- Second homes should contribute to the local economy.
- Should just pay the same as others in area.
- Should not apply to areas of Monmouthshire which are not popular for second homes
- Some categories of second homes should attract a charge - but job related homes never should. The definition for class 7 is not broad enough.
- Somewhere between 50% and 100% would seem right. More than 100% seems punitive, sends a signal that tourism and non residents are unwelcome and will disincentivise investment and tourism. Up to 100% can be justified as a POSITIVE thing that second home owners can do to help the local communities by making a significant extra contribution.
- Start at 2000% and review it later.
- stop holiday homes help the people of Monmouthshire

- The premium should be high.
- There needs to be a significant impact/premium for owning a second home.
- These people who own second homes must be so well off, I can hardly manage bills for one property with out getting into debt.
- They can afford it
- This would assist with paying for amenities and services, without which would people come here for holidays.
- This would ensure that the owners really wanted the property or hasten its return to the market.
- Those buying second homes obviously have excess monies and it will take the maximum premium to discourage them.
- Unknown - to be assessed - determined by each case/ area
- Will act as a disincentive to second home buyers.
- With high levels of homelessness and low levels of house-building re lack of infrastructure to cope with more housing, it's important that all available housing is used to alleviate the social ills for local people as a priority
- Yes, but Covid has left some of us unable to finish a renovation as we were banned from entering Wales for nearly 18 months. So we cannot inhabit the property with no bathroom or kitchen which we want to do and full time. We would like the council to provide more council tax relief until a property is habitable.
- Yes, providing that the money raised is used for suitable purposes.
- CLA believe that people who own a second home in Wales should contribute to the local area that they have purchased a property in. However, this should not impact true holiday accommodation businesses, which rural communities rely on so heavily. Furthermore, the percentage charged should be reviewed on a 3 year basis to allow the rate to be altered to accommodate trend changes to advantage the area and its permanent residents.
- I believe a premium should be added but I am not clear what this might mean in practice and so do not feel able to give an opinion on how much it should be.
- I do have a vested interest. For many years I have owned a small flat in Abergavenny, which I visit frequently. My reasons for doing so are (1) eventually to move to it, and (2) not to be a burden on my family, all of whom live in the vicinity, when I do move. I grew up in the area and am now in my seventies. I also always patronise the local shops for whatever I need, which must contribute to the local economy .
- I think it would be reasonable to develop categories depending on the type of occupation and contribution to the local community.
- Initially I would double the CT on SH but 300% may be needed ultimately.
- Rates are supposed to cover the costs of facilities used/available to householders - not as an easy way to gain more money.
- The people staying in the homes will be spending money and enjoying activities locally so having a positive effect. The homes might not be suitable for permanent residence if they are isolated etc. If the premium is too high , they could become unaffordable to maintain.
- Why penalise a person contributing to the local economy.

- You already charge a full council tax on empty properties that exert little or no cost to the council (road use, refuse collections and other services); it seems this additional charge is largely to punish.
- It doesn't seem unreasonable to pay a premium but not an onerous one.  
The list of exemptions should be reviewed as there are a number of reasons why properties might be classed as second homes..  
The second home properties are already contributing via council tax to services that are not used e.g. waste. If they were occupied properties the costs to the council would rise.
- premium should relate to the value of the second home - similar to the current rateable bandings
- ZERO, why should you rip-off hard working, hard saving individuals. We are OAP's and can't afford additional premiums, especially when we took on the property to allow us to give periodic childcare to our grandchildren

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