

From: Member of the public

I am very concerned about the proposal made that should we move to a pay as you earn basis the 2019 tax liability will still need to be paid. To have a years tax liability hanging over people's heads for potentially 10 years is wholly unfair especially when individuals have absolutely no power to do anything about it. When people take in debt like a mortgage or a credit card it is done with careful consideration of their situation and whether they can afford the repayments. If this proposal is approved, people are taking on substantial debt with none of this consideration. Surely this is totally immoral to put people in this position. And what if people want to apply for a mortgage. Currently all mortgage lenders want confirmation that your tax is up to date. This is not going to be possible for the vast majority of people and therefore by insisting that the 2019 tax be paid, there is a real danger that people will not be able to get on the property ladder because I am certain that if anything lenders will get more strict in relation to their lending requirements, not more relaxed which would have to be the case here. We have not made the decision to change the tax system therefore we should not be penalised for something we have no control over.