



# COLERAINE BOROUGH COUNCIL

06 May 2008

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Mr B McClure  
Department of Finance and Personnel  
Rating Policy Division  
Room D12 Rathgael House  
Balloo Road  
BANGOR  
BT19 7NA

Dear Brian

### Reduction in Maximum Capital Value

I refer to the consultation paper on the above subject, and would make the undernoted points on behalf of Coleraine Borough Council.

Council is not in favour of the proposed reduction from £500,000 to £400,000 for the following reasons:

- a) Council believes that the overwhelming majority of residents in houses covered by the proposed cap would be capable of paying the full rates due on their property.
- b) Council feels that any ratepayer who is "asset rich, cash poor" in a property covered by the proposed cap should be able to avail of assistance via rate relief.
- c) Council feels that it is unfair to ask other ratepayers, who are likely to be considerably less well off, to fund the revenue foregone as a result of reduction in the cap.
- d) Council notes that in relation to equality impact assessments, the existing cap and the proposed reduced cap have much greater benefit to urban households than rural, and that houses in the professional/managerial" category benefit disproportionately. Council therefore does not feel that a relief which already discriminates in this way should be extended.

I trust that you will take the above comments fully into account.

Yours sincerely

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