

Deferment

Advice NI has previously commented on this issue as follows:

“Advice NI is also concerned about the deferment provisions contained within the proposals, albeit that the deferment proposals are not ‘live’ at the commencement of the proposed relief scheme. Firstly we would be concerned about the impact of the deferment proposals on the fabric of local communities, as family homes may have to be sold to recover deferred rates charges. Secondly we would be concerned that deferment may be used to cover the cracks of an inadequate rates relief scheme. The question has to be asked ‘why would there be a need for a deferment scheme if there was an effective relief scheme in place?’. Thirdly, we would be concerned that if this proposal was adopted, decision makers would be over-keen to go for the ‘equity charge’ option, rather than use it as an option of last resort. We would certainly wish to see safeguards built in that the home owner had been given every chance to pay without recourse to deferment.”

- **Advice NI would be opposed to the introduction of deferment provisions without adequate safeguards being put in place.**

Kevin Higgins
Head of Policy & Research
Advice NI
1 Rushfield Avenue
Belfast
BT7 3FP
Telephone: 028 9064 5919
Fax: 028 9049 2313