

RATES DEFERMENT SCHEME SUBMISSION.

The consensus was that the issue had a strong personal aspect. The choice offered could have different outcomes for individuals depending on circumstances

Thus it would be incumbent on the facilitating authority to ensure that all the consequences of availing of the scheme is made clear together with the advantages. In addition we would suggest that would be participants should be advised to consult an independent advisor prior to deciding.

One very serious problem for some could be the adverse effect on certain benefits to which they could have been entitled to previously. Another, would if there would be a problem at probate if, for example, there was any prior charge on the property, say with an equity release scheme and the possible legal difficulty. It may even be the case that such an arrangement could entirely preclude even entering into a referral scheme

Submission from the N.Ireland Retired Members Advisory Committee
Communication Workers Union.

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John Martin
Regional Secretary