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Northern Ireland Assembly

Monday 26 September 2016

The Assembly met at 12.00 noon (Mr Speaker in the Chair).

Members observed two minutes' silence.

Assembly Business

Mr Swann: On a point of order, Mr Speaker, we received a letter from you last week on the cessation of private Members' Bills. Will you bring that matter to a speedy resolution because it is frustrating some Members of my party with regard to tabling private Members' Bills? Will you look at some of the Government Members who are tabling private Members' Bills on matters that their own Government Ministers are responsible for? Rather than utilising resources, those matters could be solved in either the party's house or the Department's house.

Mr Speaker: Thank you, Mr Swann. I have noted your comments.

Public Petition: Campaign against the Harsh Introduction of Equal State Pension Requirements

Mr Speaker: Mr Colin McGrath has sought leave to present a public petition. In accordance with Standing Order 22, the Member will have up to three minutes to speak.

Mr McGrath: Thank you very much, Mr Speaker. It may seem strange that I am presenting a petition on this issue, given that I am a 40-year-old man, but I want to petition the Assembly about the plight of the WASPI women, or, to give them their full title, the Women Against State Pension Inequality. For me, the most important element is the term "Inequality", and that is why I am raising this issue.

In 1995 and 2011, the British Government passed pension Acts that moved the retirement age for women to bring it in line with that of men.

On the face of it, that seems fair and equitable, but it masks the number of women affected and the impact that it will have on them. With the introduction of these Acts and the fact that it

was not done in a more gradual, incremental and timely way, some women who were born just three years apart have to retire six years apart, whilst women who were born five years earlier only have to work an extra nine months. To add insult to this injury, whilst some of the women who were born just a few months apart are required to work many years more, they are impacted doubly: once as they are required to work extra years compared to their peers, and again because, during their additional working period, they are required to pay National Insurance. Deprived of pensions on one hand, they are forced to contribute on the other. The majority of those impacted are now in their 60s. It seems to me to be a cruel policy that merely attacks older women.

Mr Speaker, you might ask, "As long as they know and can prepare, what is the big deal?" I would agree with you but, when us men were asked to work an extra year to the age of 66, we were given six years' notice before the policy was implemented. Some WASPI women were given just one year's notice. That means that men were given six years' notice for a one-year addition whilst women were given one year's notice of a six-year extension. It hardly seems equal.

It must be remembered too that some women were often not permitted to enter company pension schemes and other benefits of employment until the 1990s. Such changes to their plans and pensions are having a major detrimental impact. Some women who have not been working in later years and were expecting an income from the state pension are now, aged 60, 61 and 62, having to turn to jobseeker's allowance and zero-hour contracts to make ends meet. Just think how many of us knew our grandmothers when they were that age. Would we have liked them to have had to have a zero-hour contract just to survive?

To conclude, I submit this petition and ask that the House supports the Opposition day motion tabled by our Ulster Unionist friends later and sends a clear message that, if the clearing of the national debt mantra of "We are all in this

together" means anything, we must do what we can to help prevent this inequality and the severe impact of these changes on Women Against State Pension Inequality.

Some Members: Hear, hear.

Mr McGrath moved forward and laid the petition on the Table.

Mr Speaker: The petition will go to the Minister for Communities and the Committee for Communities.

Opposition Business

NAMA Revelations: Public Confidence

Mr Speaker: The Business Committee has agreed to allow up to one hour and 30 minutes for the debate. As two amendments have been selected and published on the Marshalled List, an additional 15 minutes has been added to the total time. The proposer of the motion will have 10 minutes to propose and 10 minutes to wind up. The proposer of each amendment will have 10 minutes to propose and five minutes to wind up. All other Members who wish to speak will have five minutes.

Before we begin, the House should note that the amendments are mutually exclusive so, if amendment No 1 is made, the Question on amendment No 2 will not be put. I also advise Members that it is my understanding that there are currently no active legal proceedings in relation to the subject of this motion, and, therefore, the sub judice rule does not apply. However, there is an ongoing criminal investigation into the sale of Project Eagle, and Members will wish to avoid saying anything that might prejudice the outcome of these investigations.

Mr Smith: I beg to move

That this Assembly notes with deep concern the allegations made during the recent BBC Northern Ireland 'Spotlight' broadcast on events surrounding the sale of National Asset Management Agency (NAMA) properties; supports the investigations and inquiries being undertaken by the National Crime Agency (NCA), the Republic of Ireland and other international bodies; further notes the ongoing damage being done to Northern Ireland's international reputation, not least by the continuing failure of institutions here to examine

the issue effectively; and calls on the First Minister and deputy First Minister to make a statement before the Assembly to restore the public confidence in these institutions and the inquiry that should be undertaken by the Committee for Finance.

I am sure that we are all very aware of the live National Crime Agency investigation and the need to not say anything today that would stray into the realms of that investigation. At the same time, I believe that we cannot completely ignore NAMA and say nothing until the various criminal investigations are completed months or even years down the line. The issue has, of course, been debated at length in the Committee for Finance, which recently resolved to:

"inquire into the issues relating to the sale of the Northern Ireland loan portfolio of NAMA once clarity has been provided that, to do so, will not prejudice any investigation by the NCA into the matter."

The Committee has received further updates and guidance from the NCA and now awaits legal advice on how best to proceed.

Other investigations are under way here and in other jurisdictions. Criminal investigations are ongoing with the NCA, the PSNI and the gardaí in the Republic. Financial investigations are under way in the Republic and the USA, including the recent report on the Project Eagle sale by the Republic's Comptroller and Auditor General, which has led to the Irish Government setting up an inquiry into the losses that NAMA incurred for the Irish taxpayer. However, to date, we have seen little action from the Northern Ireland Executive or the Assembly apart from the review undertaken by the Committee for Finance and Personnel. The Ulster Unionist Party believes that the damage that this whole sorry episode has done to Northern Ireland's political and business reputation requires more than just kicking the problem into touch and citing ongoing investigations as a reason for inaction. That is why we have chosen this issue for our first Opposition day motion. We want to provide the First Ministers with an opportunity to address the public confidence issue that is obviously at large as a result of the ongoing investigations of and revelations about NAMA and has been compounded by the actions of some during the Assembly's one attempt to investigate.

I will start with the report produced by the Committee for Finance and Personnel in March 2016. The report concluded by saying:

"the Committee is concerned that different aspects of the Project Eagle controversy could be seen as having caused reputational damage to DFP, the Northern Ireland Executive".

It goes on to say:

"It is therefore imperative that the lessons identified to date are acted on as applicable."

In the six months since that report was published, what actions have been taken to ensure that mistakes relating to NAMA are not repeated? For example, the lessons identified to date in the report from the Committee stated that future ministerial nominations should be made only with the advice of senior departmental officials; that robust systems should be put in place to ascertain any financial or other interests of future similar ministerial appointments; that processes should be put in place to ensure that there are no future gaps in information relating to crucial meetings; and that independent expert advice should be available when Ministers are taking policy positions on matters that are of systematic importance to the economy. That recommendation does not seem to have progressed if Brexit is an example, but I am happy to be corrected.

Can the Chamber and, more importantly, the Northern Ireland public receive reassurance today that the lessons identified in the Committee report have been implemented? Furthermore, what actions have the Government taken to date to fix the reputational damage? I have yet to see much evidence, hence this debate provides an ideal opportunity for the First Ministers to make crystal clear what actions are being taken to rebuild confidence and trust following these scandals.

Of course, there are also many questions about the Committee report. It was a partial investigation at best as many witnesses declined to give evidence or provided only written evidence. The review had to work within the parameters of tight terms of reference that were developed so that it would not stray into areas outside its competence, so focus was primarily on the role of the Department of Finance and Personnel. The review was further hindered by NAMA's refusal to provide oral evidence as, in its opinion, it was accountable only to the Oireachtas and not Stormont. The Committee for Finance and Personnel did, of course, not accept this interpretation and found its refusal to provide evidence as "particularly unhelpful". The report identified 18 key

witnesses — individuals and organisations — that had either been unable to or refused to provide oral evidence. Many of these would be essential witnesses in establishing the full truth.

The Finance and Personnel Committee was unable to come to any real conclusion due to the scope, timing and lack of participation by key witnesses and so could not provide any boost to public confidence. In fact, the subsequent revelations about witness coaching within the Committee have only eroded public confidence even further. What credibility does the Committee's report now have, considering the allegations relating to the then Committee Chair and others? That is another reason why confidence-building measures are needed now from the Government, as the Assembly's only attempt to provide scrutiny on this issue has only added fuel to the fire of public discontent.

12.15 pm

Since the publication of the Committee's report in March 2016, there have been even more revelations. As mentioned, we have seen the alleged involvement of the former Chair of the Committee and others in the coaching of witnesses, Mr McKay's resignation from the Assembly and the investigations into the affair by Stormont and now the PSNI. We have also had yet another 'Spotlight' investigation with even more revelations, and we are still nowhere near the completion of the investigatory process. Who knows what is yet to be revealed? What can be said with confidence is that many of what were initially painted as wild allegations have been shown to be credible. Six months after the publication of the Committee's report, we are no further on. Worse, more allegations and layers of scandal have been revealed to damage even further the reputation of the political institutions and the business culture in Northern Ireland.

As 'The Irish Times' said in its commentary in reference to the recent Comptroller and Auditor General's report:

"the agency's operations in the North were unique — it didn't consult Merrion Street when selling property in Dublin, or Downing Street when selling property in London."

The reason that — as is plain from the report — Project Eagle did not proceed according to Nama's regular procedures is that in the intersection between business and politics, as in so many other things, the North is different. Exactly how different may take several inquiries to establish."

That is why we brought the motion today. It is also why I cannot support the Sinn Féin amendment, which bizarrely excludes the reference to the reputational damage and the failure to effectively examine the issues involved. Does Sinn Féin honestly believe this whole episode has not damaged the reputation of the institutions involved? Does it think the Northern Ireland Government and Assembly have effectively managed the process? Does Sinn Féin believe the process has not had a detrimental impact on public confidence? Maybe it, like some others, would prefer that it would all just go away. Should NAMA, Project Eagle and witness coaching be forgotten until the criminal and other investigations are completed, many months or probably years down the line? Certainly not according to Sinn Féin in the Irish Parliament. Mr Adams has said that Sinn Féin has raised the issue of NAMA 34 times in the Dáil. Mr Adams certainly thinks there is a reputational issue here, if not with other 'Spotlight' investigations.

The question is this: have the Government taken effective and appropriate actions to improve public confidence in the wake of revelation after revelation on NAMA? I think not, and I believe the Northern Ireland public want reassurance that there will be no repeat of those scandals. They want to see confidence-building measures that improve transparency and accountability, and they want to hear that the full truth will be uncovered, however politically inconvenient it may be. Local and international business and investors need to hear that Northern Ireland is a clean place to do business and invest in and that any corruption, either financial or political, will not be tolerated. That is why we need a full and proper statement from the First Ministers on those issues.

I understand that much cannot be said about the details of live criminal investigations. However, First Ministers, the public need to hear from you nonetheless, or do you abdicate leadership on this to the BBC, with the public having to await the next instalment of 'Spotlight' or hope that light will be shed from investigations in other jurisdictions? Surely that would be unacceptable in any democracy worth the name.

Mr O'Dowd: I beg to move amendment No 1:

Leave out all after "properties;" and insert

"supports the criminal investigations being undertaken by law enforcement agencies; and calls on the First Minister and deputy First Minister to make a statement emphasising their

support, and that of the Executive, for all efforts to uncover the truth around the sale of the Project Eagle portfolio and committing to full cooperation with all ongoing investigations."

From the outset, I will not name individuals, not only having taken guidance from the Speaker but because I do not believe in trial by media, even if it suits me politically to involve myself in it. I believe in the rights all citizens have to be heard in a trial before their peers. That is where the investigation needs to be brought. It needs to be followed through the criminal investigatory powers on both sides of the border, and if someone has been found to have acted wrongly, or there is evidence that someone has been found to have acted wrongly, they should be brought before a court.

That is where the trial should take place.

During Mr Smith's contribution, I was not sure whom he wants to hold to account or why he wants to hold individuals or bodies to account. He seems more fixated on the Executive than on NAMA and the alleged wrongdoings. I think that he has missed the direction. If we are to ensure that wrongdoings around NAMA are held to account and there is a full and proper investigation into what happened in and around Project Eagle, regardless of who you are, what you are or who you think you are, you will be held to account.

As Mr Smith said, we have argued the point strongly since 2009 in the Oireachtas. The then senator Pearse Doherty said, when NAMA was proposed, that it was unworkable and would not achieve its stated objectives. Later, we went much further than many by calling for the suspension of NAMA transactions until after a full commission of inquiry into its activities on both sides of the border. We should not believe that Project Eagle is the only project or portfolio about which there are questions. Much of the work of NAMA has been called into question by different people, including us, since 2009.

The introductory ramble on the NAMA website reads as follows:

"The National Asset Management Agency (NAMA) was established in 2009 as one of a number of initiatives taken by the Government to address the serious crisis in Irish banking which had become increasingly evident over the course of 2008 and early 2009.

NAMA is an unusual corporate entity — "

— that is true —

" — in that it began its life with a very large balance sheet and has been given the task of managing that balance sheet down to zero as soon as it commercially practicable."

One would imagine that "commercially practicable" means that it makes a return for its investors, and, in this case, the investors are the taxpayers: the man and woman burdened with a €64 billion debt as a result of the banking crisis in the South and the collapse of the property market. Although the role of NAMA changed slightly in the year following its formation in 2009, when the IMF came in, its project was and should have been to protect the interests of the ordinary man and woman on the street. That it has failed to do miserably.

There is much speculation about who made money out of Project Eagle. Individuals, organisations and companies have been named, but we can be sure of one thing, and that is who did not make money out of Project Eagle: the ordinary man and woman on the street most certainly did not make money and, in fact, lost money.

One of the areas that requires to be examined in relation to Project Eagle is this: why did NAMA decide to sell the Northern loan book off as one? Why, according to the C&AG's report, did it not even consider breaking the portfolio up into different lots in an attempt to enhance the profit margins? It appears from the C&AG's report that there was no recorded discussion of that possibility at NAMA board meetings. That is an important question: why did NAMA not look after the interests of the ordinary man and woman by ensuring that maximum value was obtained on the Northern loan book? However, it went much further than that. It gave a 10% discount to the bidder on the Northern loan book, as revealed, again, in the C&AG's report, which also revealed that there is no recorded discussion on why that 10% discount was given.

Estimates are that, on the Northern loan book alone, £220 million was lost — £220 million of citizens' money. That in itself deserves a commission of inquiry.

When you bring in all the other elements to it — the media investigations and speculation, the Finance Committee's report and other issues that have come to light — it is clear that something stinks at the heart of NAMA. The question today is this: how do we get to the heart of NAMA and what went on in Project Eagle? If someone, individuals or a group of

individuals came together and conspired to defraud the taxpayer, how do we hold them to account?

Mr Smith outlined the history of the previous Committee report. He admitted that that report was shackled because of the tight confines in which it was working. Is there any suggestion that it will not work within the same tight confines in the future? We have an ongoing NCA investigation. The NCA recently briefed the Committee in person and in writing. It is clear that it has a high-level serious investigation going on into that matter. The Finance Committee is shackled in that regard. NAMA refused to attend the last hearings of the Finance Committee. Is there anything to suggest that NAMA will attend a future hearing? I think that it should, but I do not believe that it will. What do we want to do? Do we want to set up a Finance Committee inquiry for the sake of doing so? I have no doubt that there will be great effort from the Committee members and staff, but will it result in those responsible for wrongdoing around Project Eagle being brought to account? I do not believe so.

Our amendment sets out a way forward. The proposer of the motion is reading too much into our leaving out "reputational damage" etc. A motion before the Assembly is about what actions you are going to take. It is not a history tale or —

Mr Agnew: Will the Member give way?

Mr O'Dowd: One moment.

It is not about setting out what happened in the past or what the impact of what happened in the past will be; it is about what actions the Assembly wants to take in the future. Our amendment sets out quite succinctly the actions that should be taken in the future. It is about ensuring that there is an inquiry on both sides of the border, in cooperation with the institutions on either side of the border, ensuring that those who have information bring it to the ongoing criminal investigations on either side of the border, and ensuring that those responsible are held to account.

I give way to the Member quickly.

Mr Agnew: I thank the Member for giving way. The Comptroller and Auditor General's report is clear that one of the issues with Project Eagle was political considerations. As I understand it, the Member's amendment is effectively just leaving it to the criminal investigations. Does he not accept that we need political

investigation into the issue, with North/South cooperation and full buy-in from all parties?

Mr O'Dowd: Let me clarify that point for the Member: of course political goings-on around NAMA and Project Eagle need to be investigated. The last line of our amendment states:

"for all efforts to uncover the truth around the sale of the Project Eagle portfolio and committing to full cooperation with all ongoing investigations."

The commission of inquiry in the South will investigate all ongoing investigations. What was the role of the politicians in all parts of this island in relation to Project Eagle? There is no hiding place for investors, bankers, politicians or anyone in regard to Project Eagle.

Mr Speaker: I ask the Member to conclude his remarks.

Mr O'Dowd: I come back to my opening comments: this crime has been committed against the ordinary man and woman on the street. For that reason alone, everyone in the House should support inquiries across the island of Ireland to ensure that those responsible are brought to account and to ensure —

Mr Speaker: Time is up.

Mr O'Dowd: — that the NAMA loan portfolio returns profit for citizens who have been paying for it.

Ms Hanna: I beg to move amendment No 2:

Leave out all after "effectively; " and insert

"recommends consideration of the creation of a joint investigation team of the National Crime Agency and An Garda Síochána into allegations of criminal conduct in relation to the National Assets Management Agency; calls for full cooperation in the production of papers and attendance of persons at parliamentary inquiries or commissions of investigation in Northern Ireland and the Republic of Ireland around the work of the National Assets Management Agency; and further calls on the First Minister and deputy First Minister to make a statement before the Assembly to restore the public confidence in these institutions and the inquiry that should be undertaken by the Committee for Finance."

I commend the Ulster Unionist Party for proposing this motion on the first Opposition day of the session and Mr Smith for a very comprehensive outline of the issue. Our amendment is intended to strengthen it, particularly by reflecting new information that has come into the public domain since the motion was tabled. It addresses specifically the North/South dimension and the report of the Irish Comptroller and Auditor General.

12.30 pm

We will not support the Sinn Féin amendment because we do not feel that it goes far enough. We hope that our amendment includes all the key elements of what it proposes but enhances the detail. At this stage, we feel that we have to start to flesh out the "how" and not just the "why" of the issue. I am not speaking for the Ulster Unionist Party, but, to pick up on your question on whom we seek to hold to account, it is the agency that you mentioned and the Executive as well because there are serious concerns around due diligence in the appointment of people to relevant boards and the fact that there is the impression that people may have used this ministerial approval as licence to tout themselves as fixers.

Project Eagle, the sale of NAMA's Northern loan portfolio, is the biggest property deal in the history of Northern Ireland and has been a cause of concern for considerably over a year, yet there has been very little movement. It has now become clear that the Irish taxpayer has had to bear an enormous loss of about €220 million, which is £180 million. That is by far the biggest loss on any of the NAMA portfolios. There are many questions to be asked about why this portfolio had to be sold as a single lot when others were not and who exactly was driving that sale. Some of those issues are teased out in the C&AG report.

I want to turn briefly to the revelations in the BBC 'Spotlight' programme. It is a matter of regret that there is an impression that the Assembly is leaving its scrutiny role and efforts that it should be able to undertake to the media. It is also a matter of regret that we are discussing the issue only now and not last week or just after the programme was aired as a Matter of the Day or Question for Urgent Oral Answer.

It is further regrettable that the then Minister of Finance, Mr Sammy Wilson, when asked about the issue, chose to shoot the messenger and go with a reflex attack on BBC 'Spotlight'. I do not think that it does him any credit to have referred to the makers of this programme as a

bunch of biased bigots and amateurs. That is shooting the messenger and ignoring serious public concerns. I hope that Members opposite can confirm whether that is a corporate view.

The deputy First Minister could give us some clarification, too. It is reported in the 'Irish Times' of 17 September that a record exists of a conference call in early January 2014, including the DUP and Sinn Féin, where they were as one in telling Dublin that they jointly supported the PIMCO deal and that Mr McGuinness quipped to the Finance Minister, Minister Noonan;

"Now, Minister, it's time you stood up for the Ulstermen."

That is all very heart-warming, but I would be grateful to hear the deputy First Minister's response and recollection of that conference call and precisely which Ulstermen he wanted stood up for, especially in the light of the fact that, not very long after that reported conversation, PIMCO, probably acutely aware of the consequences of the racketeering provisions of the Foreign Corrupt Practices Act in the US, itself scotched the deal, possibly on the basis of the fixer fee to be paid to London lawyers and a few select Ulstermen.

For over a year, the Administrations in Belfast and Dublin have effectively adopted a "nothing to see" approach, which has eroded public confidence in the will and ability to cast light on the murky corners of this issue. Some useful work was done by the predecessor Committee for Finance and Personnel in the last mandate, but, of course, that has been undermined by allegations of coaching in the inquiry.

We in the SDLP welcome the change in approach from the Dublin Government, which previously appeared ambivalent about the legitimate interest of the Assembly in Project Eagle. I hope that they will now give the Assembly its proper place, as I do not think that they did in parts of the last year. The reporting of relevant persons to the standards in public office authorities, as well as the acknowledgement of the content of the C&AG report, are a welcome change in approach.

It is the form and remit of the inquiry that we wish to explore in more detail in the debate and through our amendment. There is real public concern about political interference from whatever direction and foot-dragging in the running of investigations to date. Of course criminal investigations must be allowed to proceed completely unhindered, but we cannot be expected simply to mark time until that

happens without taking steps to repair the reputational damage to this region as an open and transparent place in which to do business. There are numerous precedents — Lawrence, Hillsborough, Hart to name just three — for public and criminal inquiries to run in parallel. Suggesting otherwise could be perceived as another foot-dragging exercise.

Our specific proposals are outlined in brief in the text of the amendment, and I will explore them further now. They address the explicit cross-border nature of the matter, and if ever there was a North/South issue, it is this. We are trying to bridge the jurisdictional issues for the law enforcement agencies and anybody else with an interest. The situation is that very many of the questions are here in the North but the answers are in the South. The massive loss to the taxpayer has been borne in the South, but we have suffered the reputational damage and the public confidence damage.

I will take each of our proposals in turn. We are recommending that there be a joint investigation team between the NCA and an Garda Síochána. Provision exists for joint law enforcement teams under the Criminal Justice (Joint Investigation Teams) Act 2004 in the Republic and should be used. There are investigations open in the UK, the Republic and the US. We have to ensure maximum communication between them. If they are sought, we have to ensure that prosecutions are able to take place in the most suitable jurisdiction and that nobody is able to use the existence of a border to evade justice.

A second requirement is for legislation for joint North/South inquiries. We have a draft Bill to amend the flawed Westminster Inquiries Act 2005 to make exactly that provision. We have worked closely with colleagues in Irish Labour, who have drafted complementary legislation amending the Irish Commissions of Investigation Act 2004. That will not entirely fix the framework for this scenario, but it will allow us to future-proof other public confidence issues.

A memorandum of understanding will be required to ensure full cooperation in the production of papers and the attendance of persons at parliamentary inquiries or commissions of investigation. That is designed to address the specific concerns that Mr O'Dowd correctly raised about people who have potentially dodged or may dodge an investigation. It is a requirement on both Governments, their Departments, their agencies and relevant financial regulatory bodies to cooperate as required.

It is not enough just to nod this through, to do the hand-wringing or to call for a weak statement. A statement on the issue should have been made a long time ago. Rightly or wrongly, there is a public perception that the Assembly is at best inert and, at worst, complicit when it comes to getting to the truth of the issue. The motion, with our amendment, charts a course on how we can finally have action and not just talk on this.

Mrs Little Pengelly: I speak on behalf of the Democratic Unionist Party but alongside that in my role as Chairperson of the Finance Committee, which is referenced in the motion.

I believe that everyone in the House wants to get to the truth around the allegations. Furthermore, I want to see justice done if or when wrongdoing is identified. There is no condition or reservation in that aim. I have said that repeatedly to the Committee, and, from our discussions thus far, it is clear that there is eagerness across all parties on the Committee to do what we can to support and help in the process of getting to the truth and getting justice.

(Mr Deputy Speaker [Mr McGlone] in the Chair)

The Committee received a confidential briefing from the National Crime Agency at a special meeting on 11 July 2016. On the back of that briefing, we had written and oral legal advice over the summer. In addition, we wrote with urgency to the National Crime Agency following the 'Spotlight' programme. We received a detailed response and, on the back of that, are awaiting further legal advice.

The United Kingdom's National Crime Agency advised us in the strongest possible terms that the Committee should not conduct further investigations into the matter, given the stage of its investigations. Not only did it issue that advice but the agency requested strongly that we did not, indicating that, in its view, there could be a serious risk to the investigation. That is why it is disappointing and surprising that, despite the clear advice and request from the United Kingdom's key criminal investigative body, the National Crime Agency, the Ulster Unionist Party has continued to make public comment, calling for the Committee and the Assembly to examine the issues immediately, and brought forward this motion, seemingly seeking to disregard that advice and request.

Based on the advice that we received, I believe that similar advice will have been received by the Ulster Unionist Party on bringing a motion

on NAMA to the House. Mr Smith, one of its signatories, sits on the Finance Committee.

He has received those confidential briefings and legal advice. He has received the request in the strongest terms. Yet, despite this, he has made public comment showing that he does not seem to care about that request, indicating that the Ulster Unionist Party wishes to ignore the advice of the National Crime Agency and blunder forward. I find this approach bizarre and perverse.

We have heard much about public expectation and building confidence; we need to step back and fully consider the current situation. There is a serious criminal investigation ongoing. As public and elected representatives, we have a duty to do what we can to scrutinise. Furthermore, one of our key roles is to help and support people as much as we can. However, there is a critical question to be asked.

Mr Nesbitt: Will the Member give way?

Mrs Little Pengelly: I am sorry, no, I am going to continue. Can our inquiries or debates help the quest for truth or justice? Only if the answer to that is yes should we continue. To debate, work, and inquire and add no value is pointless. Worse than that, to debate, inquire and cause the investigation harm would be disgraceful and the exact opposite of what we are elected to do. We have strong advice that further inquiries by the Committee or the Assembly would, in fact, potentially damage or harm the investigation by the National Crime Agency. In that context, why would the Ulster Unionist Party or, for that matter, anyone else want to create a new Assembly or Committee inquiry at this time?

Mr Nesbitt: Will the Member give way?

Mrs Little Pengelly: Sorry, I am going to continue. Why would they want to take any action? What value do they believe that Philip Smith or Claire Hanna would add that the National Crime Agency cannot add? Perhaps they would provide news headlines or a bit of self-publicity or party publicity.

There are very good reasons why the NCA and any police force are set up the way they are. They are independent because it is deemed that, for these type of matters, public confidence is best served by independence from political interference or influence. The Assembly and Committees are not independent; they represent a range of political interests. The National Crime Agency has full investigatory powers and we, in the Assembly

and Committees, do not. Our powers are limited for a reason. The Assembly and Committees do not investigate crimes and it was never intended that they would do so. The NCA has skills and training on objectivity and on the value and weight of evidence. It represents an independent and robust body with full investigatory powers. The Committee has agreed that an appropriate and prudent way forward is to listen to the National Crime Agency. Mr Smith and the Ulster Unionist Party want to disregard that request and advice.

Mr Deputy Speaker (Mr McGlone): The Member's time is coming to a close.

Mrs Little Pengelly: As Chairperson of the Committee, I, and the DUP, will not disregard that advice. We will listen to it. This should not be about grabbing the headlines but supporting the pursuit of truth and justice.

Mr Deputy Speaker (Mr McGlone): The Member's time is up.

Mr Allister: On a point of order, I understood that there are obligations on us all, when we rise to speak on an issue, that we declare any relevant interests. We have just heard a speech from Mrs Pengelly, who is the wife of Richard Pengelly who was at the heart of the Department which made some dodgy recommendations in respect of NAMA and who also served as a special adviser to the First Minister, who has also been implicated in these matters. Should there not have been a declaration of interest by Mrs Pengelly before she embarked on her excursion of deflection?

Mr Deputy Speaker (Mr McGlone): Now that you have raised these matters, I will refer them to the Speaker for determination.

Dr Farry: Following on from the previous Member, it is worthwhile picking up on the point and, indeed, the frustration that was being felt on other Benches. While this is a criminal matter and primacy needs to be given to criminal investigations, not all aspects of public disquiet in relation to the NAMA affair pertain to purely criminal matters. There are issues regarding good governance, how decision-making recommendations were formulated and how public appointments were taken forward that need to be thoroughly investigated, not least to ensure that proper lessons are learnt for the future.

While we need to take huge care to ensure that this debate and any other discussion in this Building or outside does not compromise any

criminal investigations, it is quite legitimate that we are here today discussing this, indeed it is a debate that should have happened much sooner. If it were not for the election, there would have been a debate around the report, albeit it is a flawed report now, from the outgoing Finance Committee.

There are elements of the motion and the amendments that we can identify with. While Members have alluded to other issues that are not, strictly speaking, recommendations in the motions, we express disappointment that there is not a specific call in any of them for a proper public inquiry to take place in Northern Ireland or in the Republic of Ireland or that there is consideration for something to happen on an all-island basis.

12.45 pm

I appreciate that it has been mentioned as part of a range of options, but we would have gone some way to restoring public confidence today if there had been a clear, unambiguous acknowledgement by the Assembly of the need for a public inquiry to fully address the issues and, in doing so, respect the primacy of the format of the ongoing criminal investigations, whether by the NCA, an Garda Síochána, the US Securities and Exchange Commission or the FBI. If an inquiry is established, it could make a judgement call on whether it could proceed in looking additionally at non-criminal matters or whether it should wait until the conclusion of the criminal investigation.

The important message to get out is that, aside from the criminal investigation, there is a much wider issue that needs to be properly investigated. Those who think that it can simply be channelled into the criminal sphere and left to run its course are missing the bigger picture that goes to the heart of public accountability, value for money, good governance and how we conduct our business. This is only one example of an emerging and consolidating trend from government where there are genuine issues around problems with openness, transparency and accountability. Indeed, we will return to it with an Alliance Party motion, hopefully next week.

It is also important that we recognise that if the Assembly does wish to investigate the matter, there will be limitations to that investigation. We have already had difficulties with the Finance Committee, and there are serious question marks over its report and the attempted coaching of at least one witness that we are aware of so far. There were, already, wider issues around its ability to ensure that the

full range of people appeared before it to give evidence and to ensure that it had that fully rounded process.

There is also a point about the willingness of the members of political parties who sit on Committees to challenge what is said by Ministers from their own party or, indeed, by civil servants from Departments that are led by their party. Until we have scrutiny Committees where people are prepared to move beyond the purely party political, Back Bench scrutiny is always going to be limited in that regard. There are many, many other examples of that in the Assembly.

I also want to put on record my defence of my colleague Judith Cochrane, who came under considerable criticism last year, when she urged caution on hearing evidence from Jamie Bryson; I believe that what she said at the time and her position, as well as that of others who voiced similar concerns, has now been well vindicated.

Finally, we recently saw an attempt, somewhat belatedly, by the Government in the Republic of Ireland to reach out to opposition parties to try and formulate a consensus on the best way forward. It strikes me that we are looking at a whole range of different ways forward here, but nothing is coming together. We need to see political parties sitting down together —

Mr Deputy Speaker (Mr McGlone): Will the Member draw his remarks to a close, please?

Dr Farry: — to work out the best way of establishing trust and confidence. My party leader has written to the other party leaders to ask for a meeting; however, nobody has yet taken that initiative forward. It is important that all the parties sit down —

Mr Deputy Speaker (Mr McGlone): The Member's time is up.

Dr Farry: — and find out what the best way forward is.

Mr Maskey: I follow on from my colleague John O'Dowd in making a number of points about the motion tabled by the Ulster Unionist Party. First, the motion is simply too narrow because it only calls for a joint statement by the First Minister and deputy First Minister, which is supposed to inspire confidence, but I do not really know what that statement is about, or what it is supposed to do, or how it is going to allay fears and concerns, and inspire confidence. It also implies —

Mr Nesbitt: Will the Member give way?

Mr Maskey: I have only just started, so I will continue, thanks very much, Mike. As I said, it only really calls for a statement by the joint First Ministers and implies a Finance Committee inquiry. We believe that is far too narrow. For the sake of the debate, I would suggest to Philip Smith that he considers that. While he made quite a number of valid points, which we broadly support, he threw in a number of clumsy, politically inspired jibes, which undermine his own work.

For the record, we in Sinn Féin broadly support the thrust of the motion, even if we think that it is too narrow and clumsy in that it not only throws in some silly jibes but misses the point in some cases if the Member wants to seek all-party support.

Again, for the record, we in Sinn Féin have long been on the record as challenging the establishment of NAMA, the behaviour and activities of NAMA and some of the individuals associated with its business. John O'Dowd made the point well that the entire process around NAMA meant that a huge financial debt was imposed on the vast majority of ordinary Irish citizens. The twenty-six-county state was almost brought to its knees, and I have to say that that has been a recurring theme of annoyance for a lot of people. A lot of the people who seem to be associated with all that collapse — big bankers, developers, senior politicians, including Ministers — all seem to have come out of it smelling of roses, whilst the vast majority of citizens are left with negative equity and many have lost their home. People across the Twenty-six Counties have to pay for a GP appointment, and, sometimes, they cannot even get one for some considerable time. The litany of iniquity levelled against ordinary citizens is disgraceful when we look at the scandalous story of NAMA and how all that has unfolded, and it continues to scandalise the vast majority of us.

The SDLP amendment is also a bit narrow, in so far as all that it does is to recommend consideration of the creation of a joint investigating team. We have called for that and called for an all-Ireland inquiry. Again, it refers to the Assembly Finance Committee.

I want to promote the Sinn Féin amendment because it is very inclusive. We have tried to match the very genuine sentiment and intention of the motion and the SDLP's amendment. We support very much the thrust of the amendment and the motion, and we support very much the annoyance and anger felt and expressed by the

Members who moved the motion and the amendment.

Mr Agnew: Will the Member give way?

Mr Maskey: No, I want to finish. Thank you.

By the same token, in trying to get all-party support in the Chamber for the key principles around all this, we have tabled an amendment that, we believe, is much more inclusive because it not only calls on the First Minister and deputy First Minister to make a statement; it calls on them to make a statement and make clear their support for all the criminal investigations under way — not only their support but the support of the Executive. As far as we are concerned, that is very important. If the First Minister and deputy First Minister make such a statement, they make it very clear on behalf of themselves and the Executive that they support all the relevant investigations that are under way, most of which at this time are criminal investigations, whether that is the PSNI and an Garda Síochána on both sides of the border on an all-Ireland basis, the NCA, the American organisations or whatever.

I want to say again for the record that we have no difficulty with the Assembly Finance Committee undertaking such an inquiry, but we already know that it will be seriously restricted in how it can conduct its business. We all know that Assembly Committees are limited in what they can do. They do not have the authority to have the type of forensic investigations —

Mr Deputy Speaker (Mr McGlone): I ask the Member to draw his remarks to a close.

Mr Maskey: — that the law enforcement agencies have. I make the point that our amendment is open-ended in that it does not rule out an Assembly Finance Committee because that is entirely in the gift of the Finance Committee. We would argue that it —

Mr Deputy Speaker (Mr McGlone): The Member's time is up.

Mr Maskey: — will be limited in its remit, but we call for —

Mr Deputy Speaker (Mr McGlone): The Member's time is up.

Mr Maskey: — all-party support for our amendment to have a full investigation.

Mr Chambers: We need to understand that the purpose of the debate is not about the reputation or limiting the reputational damage of anyone who may have served under the roof of this Building or may indeed still serve under it; it is about the public and international perception of this political institution to which we all belong. We know that there are many negative issues in that regard in the mindset of the public. The recent announcement of the appointment of Mr David Gordon is perhaps an acknowledgement by the Executive of that fact. Public confidence in how business has been conducted by a few people in the business sector in Northern Ireland, especially when senior politicians become involved in the process, is also currently under pressure and is subject to intense scrutiny by a concerned public.

NAMA and its alleged irregularities taint us all. It is not a time for any party in the Chamber to continue to circle the wagons and hope that the NAMA scandal will simply disappear. It will not, and it should not. The public expects every transparent process to be deployed not just by the police but by the House using every mechanism available to us to uncover and reveal the truth. No one involved in wrongdoing should be protected from all avenues of scrutiny or be able to sleep easy in their bed. Like a poisoned boil, this has to be lanced and cleaned out, and the sooner the better.

All the information we know about this sordid affair must be having a detrimental effect on our international reputation and standing in the worldwide business community. We may never know just how much or how badly. An example of this is how quickly PIMCO disappeared over the horizon, when it blew the whistle on a £7 million success fee arrangement that it wanted nothing to do with. That particular piece of doubtful business practice, along with other more recent revelations of alleged brown bags stuffed with cash being handed over and accepted, would sit comfortably in some corrupt, gangster-controlled country in some uncivilised part of the world.

Mr Beggs: Will the Member give way?

Mr Chambers: Northern Ireland is better than that. I will give way.

Mr Beggs: In May 2013, the then First Minister, Peter Robinson, and then Finance Minister, Sammy Wilson, held a meeting at Stormont — I believe it was in this Building — along with Frank Cushnahan, who was appointed by Sammy Wilson as the NAMA advisory group insider, and representatives of PIMCO, the

American property investment company who were to be potential bidders. Does the Member agree with me that it was entirely inappropriate for Ministers to bring together potential bidders and NAMA insiders and that there should be full transparency on everything that happened in order to assure the public that in the future there will be proper governance arrangements, that we will not be held in such disrepute and that there will be confidence for future long-term investment in Northern Ireland?

Mr Deputy Speaker (Mr McGlone): I remind Members that interventions should be brief. You have an extra minute added to your time, Mr Chambers.

Mr Chambers: I agree that that episode is worthy of further scrutiny.

One of our main target areas for inward investment is the United States of America. It is a big country, but multinational companies there do not operate in silos. We will never be able to quantify how many boardrooms have echoed the conversations about the allegations around NAMA. Given the involvement of the US Department of Justice and the FBI, it cannot all have gone unnoticed or been ignored in America by either the US Administration, the business sector or the media.

Unfortunately, from time to time bad things can and do happen, both in the private sector and in the public sector. They can be outside the control of management or, indeed, government. However, in the court of public opinion and, perhaps, in the case of NAMA, the international business community, judgement is not merely passed on the fact that something bad has happened but more on how the situation is dealt with. Robust action breeds confidence, but prevarication creates suspicion.

The House cannot afford to tiptoe around the NAMA allegations. Nor should it peddle the line that we should leave the truth-finding to others. Every day the truth stays suppressed is another day of public and international scepticism of the genuine desire of the House to get to the bottom of this cesspit. No matter how uncomfortable the journey or the process of digging for the truth may prove to be, we owe it to the House. We owe it to our people, especially to our hard-working and honest business community, who do not operate in circles where cash-filled bags are handed over in hospital car parks. We should also divert the spotlight off the BBC programme of that name and the other arms of the media who have pursued and highlighted the scandal. We should be grateful to them for casting a light in

the dark corners that many would prefer to stay dark. Forget about criticising the messenger, and let us just spend all our energy and resource on this story, with all its serious allegations. Lord Morrow, in a debate in this Chamber last week, shared these words of wisdom:

"a common fault in Northern Ireland: we seem to look at who is saying the thing rather than at what is being said." — [Official Report (Hansard), 20 September 2016, p19, col 2].

Perhaps today is an important occasion not to lose sight of what is being said and to act accordingly in the best interests of the public we all claim to represent.

I turn briefly to the amendment from Sinn Féin. Given that they are so precious about their image overseas, I find it disappointing that they do not share my party's concerns.

Mr Deputy Speaker (Mr McGlone): I ask the Member to draw his remarks to a close, please.

1.00 pm

Mr Chambers: Also, so much of the DUP's outrage was directed towards the Ulster Unionist Party, yet there did not seem to be a word directed at those involved in this nasty affair.

Mr Deputy Speaker (Mr McGlone): The Member's time is up.

Mr Mullan: It has been a very interesting and insightful debate thus far. As a Member for East Derry and a member of the Committee for Finance, I welcome the opportunity to engage in the debate as well. As we enter our first Opposition day, I welcome a debate on what has been the biggest financial scandal of a generation.

As other Members and my colleague Claire Hanna have outlined, in recent weeks, developments have been picking up pace on NAMA's sale of Project Eagle, the biggest ever property deal in the North of this island. Some of the revelations in the media and other places have been deeply worrying, and the report of the Irish Comptroller and Auditor General, which catalogues the irregularities in the Project Eagle sale, should be compulsory reading for everyone in the Chamber. Clearly, as the revelations unfold, it has become increasingly clear that the Project Eagle scandal is multifaceted and multilayered. Complex as it is,

one thing is quite simple and crystal clear: the manner in which further details and accounts of the transaction are emerging from private sources is doing great reputational damage to this institution and to the trust and confidence the public have bestowed on us as their public elected representatives.

The Irish Government's plan to establish their own inquiry into Project Eagle is a welcome development. The issue demands political consensus on the way forward because it is bigger than any one party and any one jurisdiction. In that context, I turn to today's amendments. The only way to uncover the whole truth about Project Eagle is to have a cross-border investigation, and we cannot be found wanting. Sinn Féin's amendment is merely stating the obvious, which is that the Executive should be fully committed to any investigation: that should be the standard of any Government. Sinn Féin's amendment fails to recognise the importance of cross-border collaboration. The SDLP believes the only way to achieve the truth and accountability is to have a joint PSNI, NCA and Garda Síochána team to investigate the criminal allegations. Provision exists for that approach, and it should be deployed now and without any further delay. That would help to build confidence that all the evidence will be pursued, obtained and properly scrutinised.

Any inquiry established must, at its core, reflect that the alleged corruption at the heart of the deal is an all-island scourge and a resolution can be achieved only through a comprehensive, all-island investigation. There are jurisdictional issues involved in parallel criminal investigations, but we cannot allow the border to become a barrier to justice or accountability for the Irish people. Any cross-border investigation will require changes to legislation. The SDLP has a draft Bill to amend the flawed Westminster Inquiries Act 2005 that makes precisely that provision in public inquiries. That will now be circulated at Westminster and elsewhere as further legislation is developed to make fresh provision for North/South models of investigation.

It is important that, as we debate the motion, we do not let deep divisions in our Executive act as a veto to a thorough examination of all the issues arising from NAMA's Project Eagle sale. The Executive parties cannot continue to stifle progress here, and they cannot impede the course of any investigation. The public want the truth, and they want accountability — they deserve just those. Any attempt to stop that should be seen as an affront to democracy and

to the democratic institutions of the Assembly. I urge support for the SDLP amendment.

Mr Agnew: There are two aspects to the NAMA scandal: the criminal is whether there has been corruption; the political is what role politicians played in what appears to be a poor return, particularly for the Irish taxpayer. The distinction is simple, and anyone who purports not to understand the distinction is clearly deflecting from their party's involvement in the political aspect. The criminal aspect will, to a large extent, take care of itself. I have full confidence in the National Crime Agency and an Garda Síochána working together to establish why there was an offshore bank account containing £7 million, which seems to be fairly well established, whether bin bags full of cash were passed over by so-called handlers and, if so, who those people were, what their role was and what criminality was conducted. That will take care of itself. It is relatively simple in its context. Separate to that, though, is the political side, and that is where we need to ensure that our Executive, the Government in the South and the NAMA board are held to account. That is our role, that is why we are here and it must be done. Otherwise, we fail in our duty.

Today we have a call for a statement from the First Minister and deputy First Minister, and it is disappointing that we cannot even get them to the Chamber to address the debate. I welcome the Finance Minister's attendance and his responding to the debate, but I would like to have seen the First Minister and deputy First Minister. We are seeing a further example, as we saw with the use of the royal prerogative and the major spending decisions taken over the summer recess, of a First Minister and deputy First Minister who wish to act without accountability to or challenge from the House.

The Comptroller and Auditor General's report was clear about the difference with Project Eagle. Why was it different from sales in Dublin and London? The answer is plain and simple: the political considerations specific to the Northern Ireland aspects. That is what we have a duty to investigate — this House, the Dáil and collectively North/South. What were those political considerations? I will throw out one as a possibility. Sammy Wilson described Frank Cushnahan as a "friend" who did "great work", which is the crux of the problem with the NAMA process: cronyism in Northern Ireland politics. This is not the first time that we have seen it. We have seen issues before with property deals. I remember the Seymour Sweeney case, when someone who said that he was "aware" of the individual turned out to be his

good friend. Now we hear of another good friend doing "great work", potentially on behalf of the DUP. We have to move away from that cronyism. We need transparency and accountability. Being a good friend is not enough to deliver effectively for the people of Northern Ireland, and we need to challenge that. We need to ensure that political appointments are the right appointments, that the job is done correctly and that there is no political interference where none is required.

I was told that the reason that Project Eagle was so different — why Northern Ireland was so different from London, Dublin or anywhere else in NAMA's portfolio — is plain and simple: whether it was east Belfast or west Belfast, you could not sell a house without a politician at the table. That is the crux of the matter: political interference in every deal. This should have been simply about getting good value for money for the Irish taxpayer through sales in Northern Ireland that met the market value. As it was, friends were at the table.

Mr Deputy Speaker (Mr McGlone): Will the Member draw his remarks to a close, please?

Mr Agnew: Politicians were at the table during sales. We need to get to that cronyism and weed it out.

Mr Carroll: I am glad that the NAMA scandal has finally been brought to the Floor of the Chamber for debate. In all honesty, however, we should have had the opportunity to discuss this serious issue much earlier. The motion questions the degree to which the international reputation of the North has been damaged by the NAMA scandal. I do not doubt that the supporters of the motion are correct on that point, but I should point out that our international reputation often seemed to be exaggerated in the Chamber way before the NAMA scandal erupted.

Be that as it may, surely our starting point today should be what ordinary people think about this. What do the hundreds of thousands of people — the taxpayers who pay our wages, no less — think about the recent shenanigans? It is not an exaggeration to say that there is widespread revulsion in society about the recent revelations. Serious questions need to be asked, not just about the role of individuals in this affair but about the endemic culture that exists in the establishment here that bends over backwards for property developers and big corporations and the cosy relationship that exists between big companies, big business and politicians. There is a rotten culture of

reverence for people in suits with big bank accounts.

When it comes to public-sector workers and people who receive benefits, we are told that belts need to be tightened and tough decisions have to be made. They do not benefit from secret deals or backhanders, nor do they get the ear of the First Minister. Yet, the NAMA scandal shows that, when it comes to the interests of property developers, parties will go the extra mile for them, including operating on a cross-border basis to ensure that deals are made for individuals — this from parties that are normally ardent opponents of any kind of all-Ireland activity.

How can that be? How can it be that a giant US company can secure assets worth £6.5 billion for just £1.34 billion? The NAMA deal was a squandering of public money and a scam to bail out banks that were addicted to profit. It is clear, however, that NAMA is not just a scandal; it is a state-run agency bordering on a criminal enterprise. In the opinion of People Before Profit, nothing less than an independent, cross-border investigation will do to get to the bottom of it. Who knew what? Who benefited financially from Project Eagle? Who was to receive money from the Isle of Man bank account? Which other Members in the Chamber had relationships or clear conflicts of interest with those involved in the NAMA affair that they did not declare? Those questions need to be asked, and they need to be answered soon. It is time that we brought the crooks in suits to heel.

Mr Allister: Just this time last year, the then First Minister, Mr Peter Robinson, described Mr Frank Cushnahan as a pillar of the establishment. Anyone who watched the jaw-dropping 'Spotlight' programme of a couple of weeks ago might well have thought that that statement said more about the establishment than anything else. Of course, the establishment, then as now, is the DUP and Sinn Féin.

As Steven Agnew rightly said, there are two distinct aspects to this. There is the potential criminality, whether it was rucksacks of cash or hoards of money in secret accounts in the Isle of Man. Who were they for, and was there any corruption involved? All of that is for rigorous, relentless and uncompromising criminal investigation, and I am happy that that takes its course. However, as the Republic of Ireland's Audit Committee said, there is also the question of whether there was political influence. That is where this House should come into the equation, in seeking to hunt down whether

there was political influence that laid the basis that facilitated and was part of that which was rotten in all of the NAMA escapade.

1.15 pm

Of course, there are many issues to investigate that do not impinge on the criminal investigation. There is the issue of how and why Mr Sammy Wilson as Finance Minister made the three recommendations that he did for suitable persons to serve on the committee: Frank Cushnahan, Mr Pengelly and, as we now discover, a third individual, Mr Adair, who never even knew that he had been nominated. He did not discover that until years later, and he himself had the wit to say that, because he was a debtor to NAMA, he would be wholly unsuitable to be appointed. What does that tell us about the due diligence that was conducted by Sammy Wilson in making those recommendations? Was there the same lack of due diligence in recommending Frank Cushnahan, whom the PAC of this House said had behaved totally unethically over Red Sky and the Housing Executive?

The second issue of political investigation is one of the things in the programme that intrigued me most. Frank Cushnahan explained to Mr Miskelly years before this became DUP executive policy that the way forward in NAMA was to extricate the NAMA debt and transfer it outside of NAMA to a third party so that deals could then be done. Lo and behold, that exactly became the policy of the First Minister and the Finance Minister, and, it seems, the deputy First Minister. It was to back foreign vulture companies coming in and buying the debt, and, of course, we know that the very reason that the PIMCO deal fell apart is that one of the beneficiaries of that apparently was to be the man whose original idea it was and whose friends — they professed themselves his friends — then took it up and ran with it and delivered. Is that not something of political influence that this House should be investigating? It patently is.

Then from that programme, there is the suggestion from Mr Cushnahan that Peter and Sammy could lobby for a bit of a discount on the NAMA price. Did that happen? Is the House not interested to know whether that happened? Does the House want to hide its head in the sand? I understand that some to whom this comes too close do want to hide their head in the sand. They want to build a barrier and say, "Oh, the National Crime Agency is interested". As we heard at the start of the debate, there is no sub judice issue here.

Mr Deputy Speaker (Mr McGlone): Will the Member draw his remarks to a close, please?

Mr Allister: We know that we are entitled to talk about and investigate these matters. Some would rather hide from them. It will be a test of this House whether or not it hides from them.

Mr Ó Muilleoir (The Minister of Finance): Is deas bheith anseo leat inniu, agus ba mhaith liom buíochas a thabhairt do gach Comhalta a ghlac páirt sa díospóireacht inniu. I thank all the Members who contributed to the debate, and I have no doubt that this discussion will run in the House and outside it, despite the fears of the previous Member to speak, who spoke about discussion or debate being closed down.

In essence, as was touched on by many Members, this is a discussion around who benefited from the NAMA/Cerberus deal and also around who benefited from the recession that blighted this island and who suffered. It is really a tale of hair shirts and silk shirts. We know today that we were told at the time of the property crash by the bankers, by Mr Noonan and the Irish Government and by others in positions of power that we would all be in this together and that, if there were hair shirts to be worn, they would be worn by everyone. However, in the years since, the reality has been that the suffering and hardship has been the monopoly of working-class people and middle-class people. In fact, those who wreaked havoc on this country through their speculative deals and their reckless behaviour, whether bankers or large property developers, have in fact done well.

I will illustrate that with a tale of two cities. One of the developers — one of the speculators — who alone racked up around €0.5 billion in debt and owned property across this jurisdiction and further afield, received a loan from the Anglo Irish Bank that was guaranteed against his shares in the bank, so that, when the loan went bad, he lost nothing, which was another example of the golden circle at work. Whilst living in exile — as a tax exile — he received a call from a gentleman who, we know from 'Spotlight' and other sources, was at the heart of the controversy and was told to come back to Belfast. He was told, "We will sort out your debt", and he came back. We know that Our Lord healed the lame, but the miraculous work done with that debt was truly breathtaking. The debt disappeared, and the individual was made whole in terms of his debt. He then got a bonus payment by receiving all the land and property of John Miskelly. While ordinary people have gone through hardship, damage, lengthening

unemployment queues and emigration, what has happened? He is back this week, in the Market area of south Belfast, with an office development — a monstrous office development — in a working-class street. I do not think that there is a precedent anywhere in Europe for a development like that going right in the middle of somewhere like the Market estate. The person responsible is living the life that he lived before the crash.

We see that tale of one city, where the golden circle has done well and is doing well. For the record, I will oppose the right of that individual to inflict that development on the Market. My colleagues in South Belfast who have supported that development should, perhaps, when they talk about who was involved in NAMA and what happened, think about whether they are doing the right thing in supporting the golden circle rather than the people of the Market.

Let us talk about the other side of that coin. One of my constituents wrote to me about being caught in negative equity. We know that in one case the banks lent recklessly to speculators, but they did not suffer; they were made whole again. At the same time, banks encouraged ordinary working families to take out loans and more money, telling them, "It'll be OK. You can pay it back". What actually happened to those ordinary families across this jurisdiction and across the country? This lady writes:

"Myself and my husband bought a two-bedroom bungalow in south Belfast in May 2008 for £250,000. The value of this property is now £104,000. This was our family home. My mortgage was £220,000 from Halifax on an interest-only mortgage, and the payments were £750 per month. In May 2014, the Halifax demanded a capital and interest payment, which totalled over £1,400. I couldn't afford to pay that and thus defaulted on the mortgage. In September 2014, I asked the Halifax if we could sell the property, and they said as long as a negative equity application pack was completed they didn't see a problem. The property went on the market for sale; it was agreed at £112,000. I left the property at the end of October 2014 thinking it was sold and moved into rented accommodation in Lisburn, even though my son went to school in Belfast. I couldn't afford the rental prices asked in Belfast."

That lady had no one to call. She was not connected to the golden circle to have her debt forgiven. She continued:

"In January 2015, I appeared at Belfast court for repossession. At that point, I was advised that the Halifax were being investigated and thus the repossession could not take place. The property is still in my name, and I am still incurring default charges against a mortgage. I haven't heard anything else in relation to the repossession."

In July 2015, I appeared in Newtownards Crown Court for non-payment of rates. I stood in front of the judge who did not know what to do with me and finally asked me to leave. I cannot begin to tell you the amount of pressure and stress that I have been under in relation to this matter."

She then speaks about her personal health difficulties:

"Notwithstanding the above, I can now not move forward with my life. My credit rating is on the floor, and I can't get credit for anything, not to mention another mortgage. I have no idea what the outcome of this will be. I have received no support from anyone in dealing with the bank, court, rates etc."

Mr Deputy Speaker (Mr McGlone): Could I ask the Member to put this in the context of the motion, please?

Mr Ó Muilleoir: Absolutely. Here is the context, a LeasCheann Comhairle. The bankers and speculators who were responsible for wrecking the country and were at the heart of the NAMA deal had their debt forgiven and are now back living high on the hog. This lady and people like her right across the country are suffering and having their lives destroyed by the same banking practices, but no one has managed to make them whole. Someone mentioned the £7 million in the Isle of Man at the heart of this: would it not be wonderful if we could do something with that to help ordinary people?

Mr Beggs: Will the Member give way?

Mr Ó Muilleoir: Mr Beggs, I think that some of the Members would like me to refer to their comments, so let us do a little bit of that.

Philip Smith opened. I do not think that anyone would disagree with him that there is a need to build confidence in these institutions; in fact, I think that accountancy practitioners, solicitors and those in high business in this country would agree with you that this affair — the NAMA/Cerberus scandal — has been

damaging to all sectors of our community. Those of us who are involved in public life have been trying to do that. From my communications and dialogue with business in particular, I am confident that I enjoy the support of the business community. They know that we are determined to get to what some people call the truth or core of the NAMA/Cerberus deal.

John O'Dowd said that the place for putting those responsible for wrongdoing was the courts. We would agree with that, but, at the same time, none of us will hold back any arm of the Assembly or Executive if they wish to engage in further investigation. The point is made by all sides that, if justice is to be done — truth is one thing, and I hope that we get to that; we will try to do so — it will most likely be done by the agencies of the state, the NCA, an Garda Síochána, and the FBI or the SEC in the States.

Claire Hanna spoke, and I welcome the fact that the SDLP's sister party in the South of Ireland, the Labour Party, has now agreed to support a commission of investigation into the NAMA/Cerberus deal and Project Eagle. When I raised the question over many years, the Labour Party, when in government, supported Mr Noonan in not having an investigation of NAMA. Worse than that — it was an insult to the Committee — NAMA refused repeatedly, as mentioned by others, to appear in front of us. Of course, the allegations that were made at the Finance Committee by politicians from all sides have been proven to have merit, and NAMA now has to answer them.

Ms Pengelly, the Chair of the Committee, has asked that we stand aside, I think she said, and allow the NCA to investigate the matter. I think that we are all agreed that the NCA will do its job and will have the full support of me as Minister of Finance and, I think, of every Member of the Assembly. I should add that I met the NCA in Lisburn last Thursday. I know that there has been some suggestion here that political interference — "political influence", I think was the term used — might stop the NCA in its tracks; I do not believe that that is the case. I believe that the NCA is pursuing this in a dogged, diligent and meticulous manner. The NCA is resolved to try to bring a case against those who were responsible for the fraud that, I believe, was at the heart of the deal. Of course, the evidence of that is the £7 million in the Isle of Man.

It is worth putting it on record that Stephen Farry defended Judith Cochrane's record on the Committee. While she and I did not agree on

every decision that was made, she made a really positive contribution to the Finance Committee and to the investigation.

Mr Farry said that, in Dublin, the Taoiseach reached out to other parties and asked for a united front and a coming together in relation to the investigation. That decision by the Taoiseach came late in the day, but the point is well made, and I hope that there is some common ground here. While I have no doubt that there may be some party politicking going on — I would never do that — there is some common ground in that we all want to get to the truth of this situation.

1.30 pm

Mr Maskey said that the Sinn Féin amendment is superior because it is not as narrow as the motion or the amendment from the SDLP. He talked, as Mr Carroll did, about the disgraceful burden on ordinary people.

Mr Chambers referred to public confidence. What we are doing today, Mr Chambers, in part will send out a message to our supporters from all parties that we want to, as you say, lance this poisonous boil.

Mr Mullan rightly pointed out that we are talking about the greatest financial scandal in a generation and the biggest property deal in the history of this state. For those reasons, it is absolutely essential that, as he says, we get to the truth. He suggested that the Executive should not be allowed a veto on the investigation. Perhaps he is on the Finance Committee and has met the NCA; I do not know. If he does meet the NCA, the FBI or the gardaí, he will be sure that there will not be any veto by anyone over the criminal investigations. That is why Sinn Féin has supported a commission of investigation from the Irish Government and why we are arguing that it has to be cross-border.

Steven Agnew referred to the criminal and the political and pointed out the dichotomy. He insisted that we can do more to reveal political shenanigans in relation to this deal. Mr Agnew, we all agree with doing that in the pursuit of truth. It is about finding the correct mechanism to do it. I am sure that the Green Party would support the idea of the commission of investigation in Dublin being truly all-Ireland.

My colleague Mr Allister finished off by railing against political influence and the hint or smell of political influence over this deal. I can assure him that I have no fear about all the

investigations. I suspect that the investigations by the Assembly may not be as thorough as we would want because we do not have the powers. I think that we would all agree with him on that. I hope that he supports the all-island approach to the matter, as we do.

A LeasCheann Comhairle, an bhfuil mo chuid ama istigh? Ba mhaith liom buíochas a thabhairt do gach duine arís as a gcuid pointí.

Mr Attwood: Can we be very clear on what this debate is about? It is about whether we have higher levels of accountability or lesser levels of accountability. If there is a conflict and tension in the Chamber, it is between both of those. We know that the DUP wants to resist higher levels of accountability on this matter. The issue is this: does Sinn Féin also support resistance to higher levels of accountability on this issue?

The one DUP speaker, Mrs Pengelly, said that it is "bizarre and perverse" — her words — for anybody to ignore the advice of the NCA. Is Mrs Pengelly saying to the British Government that, when they called for a commission of inquiry into the events and issues around the murder of Stephen Lawrence at the very time when there was an ongoing criminal investigation and, if my memory is right, criminal prosecution, that was bizarre and perverse? Are Mrs Pengelly and the DUP saying to the Public Accounts Committee in Dublin, before which certain senior people in NAMA will appear this week, that it is bizarre and perverse for that investigation to be going on? Is she saying to the Irish Government, which will perhaps announce a commission of investigation by the end of this week, that it is perverse and bizarre for them to ignore the advice of the NCA?

The words "bizarre and perverse" are a smokescreen to deny accountability; let us be very clear about that. Otherwise, how can you explain what the Irish Government will do or what the Lawrence inquiry did? They were able to navigate between the criminal investigation on one hand and the requirements for accountability on the other. Let not this Chamber allow a smokescreen to be sent out in relation to this matter through the voices of the DUP. As other people have said, the issues of appointment, the MOU, the meetings, the phone calls that involved more than one party in the North, and the discounts are all matters that are outwith the criminal investigation and must be interrogated by the appropriate authorities on the island of Ireland.

My question, however, is to Sinn Féin, who Mr Maskey says have produced an amendment

that is more comprehensive and inclusive than the amended Ulster Unionist motion under the SDLP proposal. Let me ask Sinn Féin this question: as a party that purports to be all-Ireland, why are you resisting a call for the appropriate authorities — the NCA and the Garda — to consider an all-Ireland joint investigation team in respect of the criminal matters?

Ms Hanna: Will the Member give way?

Mr Attwood: I will give way to the Member.

Ms Hanna: Does the Member not find it surprising that the Sinn Féin amendment also deletes the requirement for the First Ministers to give a statement to the Assembly?

Mr Attwood: I will deal with that matter in a second. How can Sinn Féin, who support all-Ireland in everything else, vote down a proposal for an all-Ireland criminal investigation if that is what the NCA and the Garda Síochána wish?

Mr O'Dowd: Will the Member give way?

Mr Attwood: I will give way in a second, because my next point arises from what Mr O'Dowd said earlier. He said that Mr Smith had over-read the Sinn Féin amendment because it deleted the reference to reputational damage — that that was meant to be included. If it was meant to be included, Mr O'Dowd, include it by supporting the SDLP amendment to the Ulster Unionist motion, which makes it explicit that reputational damage has arisen. I will give way to the Member.

Mr O'Dowd: In reverse order, first, I did not say that it was meant to be included. I said that they were reading too much into its omission. Regarding the all-Ireland nature of any inquiry, our amendment makes it quite clear:

"committing to full cooperation with all ongoing investigations."

Minister Ó Muilleoir has already made it clear that he will attend those investigations, and the deputy First Minister has made it clear that he will attend those investigations. May I also remind the Member that his party's amendment does not call for any action. It recommends "consideration" of action.

Mr Attwood: It recommends:

"consideration ... of a joint investigation team".

Why? Because it is not the role of the Assembly to tell a policing authority how to conduct its affairs, but it is the role of the Assembly to give best advice. Let us give best advice by recommending what an all-Ireland investigation might be able to achieve.

Mr Deputy Speaker (Mr McGlone): The Member has an extra minute.

Mr Attwood: Secondly, the issue of reputational damage has been deleted, so let us put it in. Thirdly, let us put in the fact that the First Minister and deputy First Minister should make a statement to the Assembly. For some reason or another, Sinn Féin deletes the fact that the First Minister and deputy First Minister should make a statement —

Mr O'Dowd: No.

Mr Attwood: — but has deleted the fact that it is a statement to the Assembly.

Mr O'Dowd: We have not.

Mr Attwood: Read your words, Mr O'Dowd. Your words see the First Minister and deputy First Minister rush to the sound —

Mr Deputy Speaker (Mr McGlone): Order. I ask the Member to take his seat, please. I would request normal debate in the Chamber and not remarks from sedentary positions.

Mr Attwood: Thank you, Mr Deputy Speaker.

Let the First Minister and deputy First Minister make a statement to the Assembly. Otherwise, it is a rush to the sound of clicking cameras, not to the sound of Members' hard questions on accountability.

Finally, why has Sinn Féin deleted —

Mr Deputy Speaker (Mr McGlone): Will the Member draw his remarks to a close, please?

Mr Attwood: — any reference to the NCA? It is coy about the NCA, so let us put the NCA back in. Let Sinn Féin accept higher levels of accountability —

Mr Deputy Speaker (Mr McGlone): The Member's time is up.

Mr Attwood: — by accepting the SDLP amendment.

Mr Deputy Speaker (Mr McGlone): The Member's time is up.

Ms Ruane: First of all, I apologise to the Assembly for not being here for the start of the debate: I was chairing an official event — the Positive Futures event — in the Senate Chamber. I meant no disrespect to the Assembly, and I view the subject of the debate as a very important issue affecting people right across the island of Ireland.

I heard many of the Members who spoke. Like the Minister, I find it incredible that, as people struggle every day to pay their bills, rent or mortgage, they are listening to the media talk about insider dealings and millions lost to the taxpayer and are shaking their heads in disbelief. I echo the question posed by our Minister of Finance: who benefited and who suffered? It is essential —

Mr E McCann: Will the Member give way?

Ms Ruane: If I could just develop this, and then I will give way.

It is essential that we get to the truth of what happened, that the people who acted wrongly pay the price and that the taxpayer should not bear the brunt of the money lost. We need to ensure that there is a way of recouping the money so that it can be invested in our health and education sectors, in building our badly needed infrastructure or in supporting the people I just heard talking about their children with learning disabilities.

Sinn Féin has consistently — I will say it again — consistently raised concerns about the operation of and the culture of secrecy in NAMA. To listen to Mr Attwood, you would think it is Sinn Féin that is the problem here, rather than the people who have done the insider dealing and the people who have gained millions. I think people really need to wake up and smell the coffee and look at the work that Sinn Féin — our finance spokespersons, our deputy leader and our leader — has done North and South to expose the whole issue of NAMA.

I have a question for Alex Attwood — I will give him the Floor and will then give it to you, Eamonn McCann. Did the SDLP make a submission to the Taoiseach re the terms of reference for NAMA, the deadline for which was last Friday?

Mr Attwood: I am pleased to respond. Beyond the issue of submission, we have had conversations with the Irish Labour Party about

how to scale up. Our party leader met Micheál Martin, the leader of Fianna Fáil, and I personally have spoken to a representative of the Irish Government on this matter.

Ms Ruane: I welcome that clarification. I will now give way to Eamonn McCann.

Mr E McCann: My question is this: does the Member agree that, in the light of the extremely serious and profoundly disturbing matters we are discussing today, it would be appropriate now to invite Mr Conall McDevitt to return to the House and resume his career?

Ms Ruane: I will leave that matter to the SDLP.

Sinn Féin believes that we need an all-Ireland commission of investigation. I will say it again, because people do not seem to understand or hear what we are saying about that: we believe we need an all-Ireland commission of investigation, and its remit must be wider than Project Eagle. It should examine the full operation of NAMA. The UUP's motion lacks ambition. We believe that the least effective route to take is an inquiry by the Finance Committee. You only need to look at NAMA's refusal to appear before it. What we need is an all-Ireland commission with powers. It is also worrying that, while all these questions remain unanswered, NAMA continues to sell off assets.

There is the recent report from the Comptroller and Auditor General on the disposal of the Northern loan book, yet we do not have a copy of it. I note that our Minister of Finance, Máirtín Ó Muilleoir, has written to the Minister for Finance, Michael Noonan, requesting a copy of the report. Have we got a copy of it yet? Has our Minister of Finance got a copy?

In that letter, Minister Ó Muilleoir reiterated that his Department will cooperate and work fully with the investigation. That is to be welcomed. As my colleague John O'Dowd said, Martin McGuinness will attend the PAC in the interests of transparency and openness. I welcome that as well because Sinn Féin wants to see truth. We want to see our citizens get the resources they need. We do not want to see people who abused power or who are party to insider dealings —

Mr Deputy Speaker (Mr McGlone): I ask the Member to draw her remarks to a close.

Ms Ruane: — getting away with it.

Mr Deputy Speaker (Mr McGlone): I call Mike Nesbitt to conclude and wind up the debate on the substantive motion.

1.45 pm

Mr Nesbitt: I rise on a significant day for the House: the first Opposition day. It is different from the Opposition that we had in the 1960s and 1970s; for the first time, you have parties of official Opposition that are entirely committed to making these institutions work. I welcome the engagement of our colleagues in the SDLP on this matter. We have said that we, as an Opposition, will be positive. What better sign could you have than my colleague Mr Chambers quoting Lord Morrow positively? I welcome it, but I ask you not to repeat it.

The proverbial visitor to Planet Northern Ireland a couple of weeks ago, if looking at the Order Paper for our first day of business, would have been forgiven for not realising that there had been an EU referendum and a vote to quit Brussels or that there was any controversy around NAMA. There was no mention of the cash allegedly exchanged in a hospital car park or of the fact that one of the 108 MLAs who went off on summer recess did not return, forced to resign — whether they jumped or were pushed is an open matter — over allegedly trying to coach a witness appearing in front of a Statutory Committee. There is no room in the House or these institutions for ostrich politics. It is a disrespectful attitude to the House.

Mr O'Dowd accused my colleague Philip Smith of being fixated with the Northern Ireland Executive. We are the Opposition, and it is our job to scrutinise. The Executive represent the House, so it is entirely proper for us to raise questions about the role of the Northern Ireland Executive. Yes, the courts are the right place, and the National Crime Agency is the primary investigatory body, but the fact that the NCA is involved should not be used as a convenient excuse.

While I welcome the contributions of all who took part in the debate, I record my disappointment in the remarks of the Member for South Belfast Mrs Emma Little Pengelly, who appears to be in denial. Her criticism of our motion was unfair and inaccurate. Her remarks were nothing more than a party political diatribe. She stated that the NCA says, "Do not initiate another investigation in your Committee". At no point in our motion do we say that there should be a Committee investigation running in parallel with the work of the NCA. In fact, the only mention of an inquiry

by the Committee for Finance is in the last sentence, which states that it is an:

"inquiry that should be undertaken by the Committee for Finance."

It does not say that it should be undertaken immediately. If Mrs Little Pengelly had listened to Mr Smith, she might have realised her error.

Mrs Little Pengelly: Will the Member give way?

Mr Nesbitt: Oh, Deputy Speaker, Mrs Little Pengelly asked me to give way. Does she not realise that this is a debating Chamber, where we expect give and take? Does she not recall that she would not give way to me? She did not give, so she is not going to take.

Mr Chambers gave a very detailed analysis of the reputational damage that is being done to Northern Ireland and to this Chamber over what has happened with NAMA. The fact is that, internationally, we are a "ba-NAMA republic". He made the point that Lord Morrow made: we should not kick the man; we should kick the ball. On that basis, I welcome the remarks of Claire Hanna, who referred to Sammy Wilson's ridiculous attack on not on the ball but the man with the ball: the BBC journalist whom he accused of having ridiculous bias. The question for Mr Wilson and his successor as Finance Minister is this: what due diligence did the Department undertake before recommending Mr Frank Cushnahan for the role? I will very readily give way to the Minister if he will tell us what due diligence he has undertaken. Minister, have you satisfied yourself that due diligence occurred?

Mr Ó Muilleoir: I am very happy. Leslie Cree could have advised you on this one. He did a great job on the Committee as well. This question was asked many times of the Department. The Department's answer — you will see it in Hansard — is that it has no record of any due diligence being carried out in relation to any of these nominations.

Mr Nesbitt: There is a ministerial code. Let me quote what it says under "Openness":

"Holders of public office should be as open as possible about all the decisions and actions that they take. They should give reasons for their decisions and restrict information only when the wider public interest clearly demands."

You restrict information only when the wider public interest clearly demands, yet we have had the debate about the appointment of the so-called Executive press officer and the fact that, without reference to the scrutiny Committee, the First Minister and the deputy First Minister assumed the powers of a monarch to make Mr Gordon their new press secretary.

There is something else, Mr Deputy Speaker. I ask you to take this away and examine the answers that the First Minister and the deputy First Minister have given since 23 June 2016 to questions from the Floor of the Chamber with regard to what preparation the Executive conducted ahead of the vote on the European referendum. As we now know, there is a document dated as early as May 2015 — 'Preliminary analysis on the impact of a UK referendum on its membership of the European Union' — that gives a very stark analysis of what would happen to Northern Ireland if the UK voted to Brexit. I must say to you, Deputy Speaker, that, as Chair of the legacy Committee for the Office of the First Minister and deputy First Minister, I was totally unaware of that document. I will move on because I know that you want me to refocus on the debate. You showed some latitude to the Minister, and I appreciate your reciprocating on this occasion.

It comes down to this: as Mr Smith said, it is about reputational damage. What do the people of Northern Ireland, who increasingly do not bother voting in Assembly elections, think of us in the Chamber? What do they think of the Executive who represent us? What does the international community think, the people whom we ask Invest Northern Ireland to encourage to come to work with us as foreign direct investors? What do they think when they see millions of pounds in the Isle of Man, tens of thousands of pounds in cars in hospital car parks, information withheld and information allegedly shared most inappropriately with those who perhaps have a conflict of interest?

I find it extraordinary that Sinn Féin removed any reference to the reputational damage that was in the original motion. Do they not realise the damage that is being done? How could they not, with their links to Irish America? Yes, they call on the First Minister and the deputy First Minister to make a statement, but they have taken out the words that we put in our motion: make a statement "before the Assembly". Is the Assembly not the prior and primary body? Is this not the place where they should come first to tell us what they think? Yet Sinn Féin has taken that out. Mr O'Dowd nods

at me in agreement, yet it is not in their amendment. Mr Maskey says that he does not understand why we are calling for the First Minister and the deputy First Minister to make a statement, yet their amendment calls for the First Minister and the deputy First Minister to make a statement.

Mr Maskey: Will the Member give way?

Mr Nesbitt: You would not give way for me. It is give and take: if you do not give, you do not get to take. That is the way of it.

There is no openness. There is no transparency. There is an NCA investigation, which is an investigation, not a convenient excuse to ignore the will of the House. We will not support the Sinn Féin amendment. We have no difficulty with what the SDLP proposes, as it is fine and balanced to say that it recommends consideration of the creation of a joint investigation team of the NCA and an Garda Síochána. We will support the SDLP amendment; we will not support the Sinn Féin amendment. I recommend the motion to the House.

Mr Deputy Speaker (Mr McGlone): As Question Time begins at 2.00 pm, I suggest that the House take its ease until then. After Question Time, we will return to the debate on public confidence after the NAMA revelations, when I will put the Question on amendment No 1.

The debate stood suspended.

(Mr Speaker in the Chair)

2.00 pm

Oral Answers to Questions

Communities

Benefit Take-up

1. **Mr Swann** asked the Minister for Communities to outline the programmes in place to ensure people receive the benefits to which they are entitled. (AQO 294/16-21)

Mr Givan (The Minister for Communities): I am committed to ensuring that those people who have rightful entitlement are receiving all the benefits and other supports and services that they are eligible for. Since 2005, my Department has delivered benefit uptake

programmes and, more recently, I launched the new three-year strategic plan, 'Supporting People - Maximising Income through the Uptake of Benefits' which has a vision to ensure that every individual and household across Northern Ireland is receiving all the social security benefits to which they and their families are entitled.

Over the next three years, we plan to target 100,000 people with the offer of a full benefit entitlement check and secure at least £40 million in additional benefits. We have a number of approaches to meet these targets, including writing out to older people who are not in receipt of certain benefits; the Make the Call advertising campaign; roadshows held in local communities to promote the uptake of benefits; a team of community outreach officers who will visit the vulnerable in their homes to assist in making a claim to benefits; and partnership working across government, the wider public sector and the voluntary and community sector. We will be extending these programmes to ensure that support is available for people who wish to claim personal independence payment (PIP) or who are impacted by other welfare changes. Between 2013 and 2016, under its previous three-year plan, 'Maximising Incomes & Outcomes: A 3 Year Plan for Improving the Uptake of Benefits', this generated over £48 million for over 13,000 people.

Mr Swann: I thank the Minister for the update on those schemes. Equally important to targeting people who need benefits and are in receipt of them is to make sure that those who are not entitled to them do not get them. He may be aware that up to £800,000 was paid to prisoners between 2011 and 2014 and, since the system's upgrade, that data is no longer kept. What steps is he taking to recoup that money or make sure that it is not paid out incorrectly?

Mr Givan: The Member raises an important issue that I have touched on before, which is the amount of investment that we put in for detecting fraud and error — often, there can be error in the system. There is significant investment put into that team who proactively go after benefits that have been paid incorrectly or, indeed, fraudulently. Where that has taken place and whatever examples are drawn to my attention today, such as those prisoners, I expect that, if any benefit is received in error or fraudulently, that money should be recouped.

Ms Mallon: Given that people can avail themselves of the one-year mitigation package only when they go through the appeals process,

why has money not been specifically ring-fenced to advise, assist and support them through the appeals process? What guarantees can the Minister give that much-needed resources and money will not be diverted from front-line advice services?

Mr Givan: I am happy to look at the particular example that the Member is referring to, around the one-year mitigation package and the funding that is available. Over the next four years, £2 million each year of Fresh Start moneys is being provided to organisations that are involved in providing independent support. People get support whenever they go through the system from the Social Security Agency, but, in addition to that, the Executive are putting additional moneys into organisations, such as Advice NI, to provide that extra help for individuals.

Mr Stalford: I welcome the launch of the three-year plan. Will the Minister give us a greater idea of what he hopes to achieve in increasing uptake? Precisely why do we need an uptake plan?

Mr Givan: The evidence has shown the success that we have had. For every £1 that we put into encouraging people to get the benefits to which they are entitled, we get a £12 return. It is something that has a clear track record of delivery, and I want to make sure that people who are entitled to benefit receive it. Often, for some people, and particularly the older generation, there is almost a stigma attached to claiming for such things. We need to make sure that we break down those barriers. I urge Members to encourage their constituents to make that call. If people are entitled to receive benefit, I would much rather that the money flows out of the Treasury and comes to Northern Ireland and ultimately benefits our local economy. Over the next three years, the commitment is to secure at least £40 million in additional benefits by 2019 to directly target a minimum of 100,000 people and ensure a full check on the benefits that they are entitled to.

Mr McGuigan: Will the Minister make an assessment of the Make the Call campaign taken forward in conjunction with the Older People's Commissioner.

Mr Givan: I was able to launch this event at Lagan Valley Island in Lisburn, and we had the Older People's Commissioner with us. He has an important role to play, and he recognises, as I do, the issues around older people having the confidence to make the call. This has been

successful, and, for older people especially, there are benefits that they are entitled to that they do not claim. There should be no shame whatsoever attached to individuals who have worked all their lives and, in their twilight years, need support. It is only right that this campaign receives our support.

Mr Allister: The Fresh Start document boasted that there would be a ring-fenced £25 million to hunt down fraud. I ask the Minister for an update. Is that money being drawn down? How is it being spent, and with what effect?

Mr Givan: I remember there was a question from Mr Agnew about this. There is money being spent on fraud detection, and a specific team was established to deal with the detection of error and fraud. The money is there, it will be invested and it will yield results, because we want to ensure that the people who are entitled to support receive it and those who are not entitled to it are pursued rigorously. It is something that I intend to take forward.

Cavity Wall Insulation

2. **Mr Beggs** asked the Minister for Communities to outline the extent of defective cavity wall insulation in Northern Ireland Housing Executive homes. (AQO 295/16-21)

Mr Givan: There is a UK-wide problem with cavity wall insulation that was installed in the 1980s. The degrading or failure of this insulation affects all housing tenures, not just social housing. The Northern Ireland Housing Executive estimates that around 62,000 of its houses have full cavity wall insulation and a further 9,000 have partial cavity wall insulation. No comprehensive survey of the condition of cavity wall insulation in Housing Executive homes has been undertaken. The Housing Executive will carry out a representative sample of cavity inspections in the future, as part of its cyclical maintenance scheme surveys, to determine whether the cavity has been filled and, if it has, what condition the insulation is in. Dwellings identified, where the cavity wall insulation is deemed to be severely or critically inadequate, will be addressed by the Housing Executive through response maintenance or through the planned maintenance program.

Mr Beggs: I understand that many Housing Executive homes and former Housing Executive homes were insulated using fibre and that there are particular problems with fibre where it settles and creates voids that can result in a cold home. Even worse, there can be damp fibre, which results in it being a

conductor rather than an insulator. Can the Minister assure me that there is adequate training of Housing Executive staff and contractors so that they can quickly identify where damp fibre, which results in the ill health of tenants and in fuel poverty, is a problem?

Mr Givan: I am happy to relay those concerns directly to the Housing Executive. I have been in properties where I have been concerned about condensation and the impact it can have on damp, particularly where you have older people or children. It is important that, when we identify those type of severely inadequate facilities, they are responded to. That is something that the Housing Executive does through its response program. Obviously, there is a much longer-term problem with the investment that is needed in Housing Executive stock. In addition to cavity wall insulation, it impacts on a whole range of areas in Housing Executive properties, meaning that there is a need for investment. The public funding is not there to do what is required, which means that alternative solutions need to be put forward.

Mr Mullan: Can the Minister confirm the number of Northern Ireland Housing Executive homes across Northern Ireland where damp and condensation have been identified as a problem? What action is he taking to remedy this plague that is affecting Northern Ireland Housing Executive homes across every constituency?

Mr Givan: I am happy to try to get the information for the Member in respect of the number of reports that there have been for damp or condensation in Housing Executive properties across Northern Ireland, but, as indicated, it is something that I recognise is a challenge for the Housing Executive with the budget that it has, dealing with stock as it is and the need to continue to supply new stock. These are challenges that the social housing sector is facing. It is one that should not be underestimated and, indeed, as the Office for National Statistics reports, I think that it will become something that requires urgent attention.

Mr McMullan: Most of what I was going to ask has already been asked, but will the Minister outline the steps that he will take immediately to ensure that the Housing Executive stock will be maintained? Will he give an assurance that those houses that have cavity wall insulation that is giving bother will be dealt with immediately?

Mr Givan: I will crystallise again for Members that the Housing Executive has identified that it requires £6.7 billion of investment in its stock over the next 30 years. So, to break it down to the next 10 years, the Housing Executive needs £2.6 billion, which is £700 million more than the Housing Executive expects to have. The quantum of moneys that we are talking about for investment in stock and new build is hundreds of millions of pounds. That presents a very real challenge to the Executive.

Mr Hilditch: I thank the Minister for the detail that he has given us so far. Is addressing the defective cavity wall insulation a priority for the Northern Ireland Housing Executive?

Mr Givan: There is a response to those serious needs that are identified when maintenance officers check facilities as a result of complaints and so on, and I know that, in his constituency, a number of issues were identified when the Housing Executive looked at 35 properties in the Ballymena, Larne and Carrickfergus area after cold, damp or condensation problems were reported. After investigation, including borescope testing, it was found that the properties had no cavity wall insulation at all or that the existing insulation had degraded. The Housing Executive has advised that it plans to appoint a consultant to carry out a feasibility study for those properties that were identified.

Mr Agnew: The Minister will be aware that a number of properties in Bangor were identified as having defective cavity wall insulation. That report was made a number of years ago. What has been happening in the meantime?

Mr Givan: A report was carried out by the South Eastern Regional College (SERC), which the Member may well be referring to. That was in August 2013. The Housing Executive appointed SERC to carry out research to establish whether there were quality and effectiveness issues with cavity wall insulation in its properties. That involved only a small survey of 206 properties across Northern Ireland. That report focused on the single issue in a very limited number of houses and took no account of the investment needs of other housing stock or, indeed, even if replacement cavity wall insulation was the priority investment needed for the houses surveyed. The findings of the report, therefore, whilst not irrelevant, have been superseded by the comprehensive data provided by the stock condition survey and the Housing Executive's adoption of its new asset management strategy to shape its future investment priorities.

Mr Speaker: Before I come to the next question, I should have informed Members that question 14 has been withdrawn.

Jobs and Benefits Offices

3. **Mr McPhillips** asked the Minister for Communities to outline the number of jobs impacted by the decision to downgrade local jobs and benefits offices. (AQO 296/16-21)

Mr Givan: Jobs and benefits offices across Northern Ireland play an important role in supporting unemployed claimants to get into work and to provide them with benefit information and advice. Jobs and benefits offices will continue to play a key customer-facing role as universal credit is rolled out during 2017, and I can confirm that there are no plans to downgrade local jobs and benefits offices.

Mr McPhillips: I thank the Minister for his answer. This is an issue that concerns many people in my constituency due to the downgrading of the Enniskillen office and the negative impact that it will have on service users and staff. This is simply another case of Belfast getting it all and Fermanagh losing out. Is the Minister satisfied, following the Housing Executive's decision to move its grants office out of Enniskillen, that rural proofing legislation been strictly adhered to? Is he satisfied that those service users impacted will be able to avail themselves of local services following the centralisation?

2.15 pm

Mr Givan: The premise for the supplementary from the Member is entirely false — to suggest that it is Belfast first, and the rest of the country second. I represent the Lagan Valley constituency, and am always happy to see what I can get out of Belfast — which is seven miles down the road, never mind 70-plus miles down the road.

In respect of the issue that the Member has raised about the Housing Executive grants office, there has been a consultation process. I am happy to confirm that, as a result of that consultation process, the grants office in Enniskillen will be remaining, and the six members of staff will not be moving to Omagh. There will be some changes in how the service is delivered, but fundamentally the grants office in Enniskillen will be remaining open.

With regard to how universal credit is going to be rolled out, the key centres for the delivery of

universal credit as a result of the welfare reform changes are going to be a location in Newry, which is outside Belfast; Foyle, which again is outside Belfast; and there will be a Belfast element of universal credit being delivered.

Then we take into account the announcement by the Department of Work and Pensions (DWP) in London. Here in Northern Ireland, there are 1,400 jobs being provided to deliver services on welfare right across Great Britain. Only last week I was able to announce a further 280 jobs being established in Northern Ireland, as a result of the work that we are doing on behalf of DWP. The majority are going to be located in Belfast, where existing services operate, but I was able to announce that 55 jobs are going to be located in Armagh. That came on the back of significant lobbying from my colleague William Irwin, who tortured me around it, and also other Members: Cathal Boylan came to see me; Danny Kennedy also came to see me; and SDLP MLA Justin McNulty, if memory serves me, came to see me as well.

Mr Speaker: I remind the Minister of the two-minute rule.

Mrs Overend: The Minister said he was determined to ensure that people in Northern Ireland claiming benefits can do so as easily as possible, and that he would not want to make it difficult for them, but there is a proposal to close the local jobs and benefits office in Cookstown. If the consultation turns out to be a fait accompli, can the Minister assure me that claimants from places like mid-Ulster and the surrounding rural area, who will lose their local jobs and benefits office, will not be out of pocket by having to travel to Magherafelt or somewhere else to sign on?

Mr Givan: My colleague Keith Buchanan has already engaged with me on this issue and expressed his concern. He has raised the very issues that Mrs Overend is now raising here on the Floor of the Assembly. Obviously, there is a consultation process that has commenced in respect of offices in Cookstown, Newcastle and Ballynahinch. That is an eight-week consultation process, which members of the public and Members of this Assembly can engage with. There is detailed information which outlines where claimants are living, where they would have to travel to from areas such as Cookstown, Magherafelt and Dungannon, and the impact that that could have. There is a consultation process currently being completed, and I encourage people to

avail themselves of that opportunity to make the case.

Mr K Buchanan: I thank the Minister for his answer so far. Just to highlight the point that the other Members referred to, I would like the Minister to understand the community concerns in relation to Cookstown's social security office and the jobcentre.

Mr Givan: The Member relayed that to me quite forcefully in a meeting that I have already had with him about the impact that it has on the people in Cookstown. Again, I say to people to engage in the consultation process. Obviously we need to ensure that all of our buildings, right across all of the offices, are fit for purpose and are delivering the service that the individuals availing themselves of those services require. As demand changes, as need changes and as welfare reform is fundamentally changing how a lot of benefits are being delivered, we need to be in a position to respond effectively to that.

At times, that results in change. I accept that that then creates turbulence and can cause a lot of discomfort for some of the individuals who have to go through it. Obviously, I want to make sure that we take into account all the information that people will provide as part of the consultation process.

Mr Lynch: I welcome the Minister's announcement that the jobs will remain in Enniskillen. Will the workers carry out the same tasks or be allocated different roles in the future?

Mr Givan: In respect of the position in Enniskillen, I know the First Minister was not particularly pleased when she caught wind of what was being proposed. I know it was reported in the 'Impartial Reporter' at the time. The Housing Executive, ultimately, takes the decisions; it has its own board. They are not decisions I take, but I know, having engaged with them on this, that they consulted the staff and looked at the properties that they either owned or leased. In Enniskillen, they own their property; therefore, the staff, as I understand it, who carry out the administration will be kept in Enniskillen. I believe there may be a member of staff availing themselves of the voluntary exit scheme. Obviously, it is about delivering those services to the people. What I will say is that, whilst there will be a front office available in Enniskillen, the Housing Executive's motivation for some of the changes it is taking forward is that it can get out to meet people in their own homes because of the accessibility issues for some of the individuals who require this

support. That is a service that will be rolled out not just in Fermanagh and County Tyrone but in other areas.

Sport NI: Rural Communities

4. **Mr McAleer** asked the Minister for Communities how Sport NI works with local councils to ensure a joined-up approach to facilities and provision for sport and physical activity in rural communities. (AQO 297/16-21)

Mr Givan: My Department and Sport NI, an arm's-length body of the Department, are committed to providing facilities and provision for sport and physical activity in rural areas. At a strategic level, that provision is coordinated with the 11 councils through the Sport Matters strategy, which has 26 targets set under the three themes of participation, performance and places. Following a midterm review of the strategy in 2015, an action plan was published identifying actions for key partners, including district councils, the Department of Agriculture, Environment and Rural Affairs and Outdoor Recreation NI, which all have a focus on rural development. The action plan is reviewed twice yearly through the three Sport Matters implementation groups. The meetings are chaired by Sport NI board members and are attended by key partners, including representatives from the district councils. Feedback is provided by partners on their actions across a range of themes, including rural development, and is reported on annually. In addition, I chair the Sport Matters monitoring group, which meets twice yearly and at which I receive updates from each of the implementation groups.

The system of reporting under the Sport Matters strategy helps to ensure there is a joined-up approach between Sport NI and a range of partners, including councils, for the delivery of sports facilities and activities across rural and urban areas of Northern Ireland. At an operational level, Sport NI is a statutory partner in the council community planning process and participates in the strategic and themed working groups organised by councils. Sport NI has also been working in partnership with all district councils to develop a sports facilities framework, individual council area plans and a number of activity programmes, including Every Body Active 2020, to increase participation in sport and physical activity across Northern Ireland.

Mr McAleer: I thank the Minister for his answer. Can he give his estimation of the number of

projects being funded by Sport NI in local areas?

Mr Givan: I am happy to provide the Member with specific details about the number of activities Sport NI provides funding to. Obviously, there are capital programmes through which Sport NI provides assistance to clubs. It also provides funding to support coaches. For example, through the Active Communities programme, there is £13 million providing 116 coaches; in respect of the new participation programme, Every Body Active 2020, in rural areas, there is £6.2 million of lottery funding being invested across all 11 council areas; and there is £2 million of lottery funding for outdoor recreation facilities as well.

Mr McQuillan: I thank the Minister for his answers so far. Minister, can you provide any examples of how Sport NI works with councils to coordinate the delivery of sports facilities?

Mr Givan: Sport NI is working in partnership with councils to develop a sports facilities framework and associated council area plans. As part of that project, councils have identified existing sports facilities in their areas, including rural areas, and are identifying the need for additional facilities or improvements to facilities in their area. It is intended that the regional sports facilities framework and the council area plans will be used by all funding providers to inform the future provision of sports facilities across Northern Ireland. The council area plans have already been used to great effect to identify gaps in the provision of sports facilities that serve rural areas. My Department and Sport NI were able to work collaboratively with the Causeway Coast and Glens Borough Council to deliver new sports facilities in Coleraine and Dungiven and to identify the need for facilities to be improved at the Joey Dunlop leisure centre in Ballymoney.

Mr Lyttle: Will the Minister confirm his support for the agreed Executive investment in the redevelopment of Glentoran Football Club and community sports facilities in East Belfast?

Mr Givan: I thank the Member for the question. Quite early in my time in office, I was able to meet Glentoran, along with the Member of Parliament for the area and, I think, the Speaker and Mr Douglas. A consultation process has been carried out on soccer stadia and their funding. The specific strands of that process have been concluded, and the analysis is, I understand, at the end stage, and recommendations will then come to me for a decision.

Mr Aiken: Will the Minister outline the work being done by Sport NI in conjunction with the great Antrim and Newtownabbey Borough Council to promote a joint approach to sport and physical activity? Will he look specifically at the need for more facilities in the rural areas of Ballyclare, Crumlin and Randalstown?

Mr Givan: I am always happy to do more in Antrim council area, particularly if the proposed boundary changes in South Antrim go through. I will be keen to look at that as things develop. Working with councils is important in addressing sporting need. Often, councils, through engaging at grass-roots level with the community, can identify where the need exists. I believe that, where I can partner with local government, that partnership approach provides a real opportunity for us going forward, and I will want to look at that and take it forward.

Enabling Success: Update

5. **Dr Farry** asked the Minister for Communities for an update on the implementation of the Enabling Success economic inactivity strategy. (AQO 298/16-21)

Mr Givan: As the Member will know, Enabling Success was launched in April 2015 as the last Executive strategy for addressing Northern Ireland's very high rate of economic inactivity. The current draft Programme for Government framework not only carries forward that commitment but prioritises it as a key indicator for a range of economic and social outcomes. Over the summer months, my officials engaged widely but in a directly targeted way with a range of interests to develop a Programme for Government delivery plan outlining the actions that will be undertaken to address indicator 17, which is to "reduce economic inactivity". The delivery plan builds on the Enabling Success strategy and is informed by updated research from, amongst others, NISRA and Ulster University's Economic Policy Centre. The proposals in the delivery plan will be the subject of a full consultation as part of the next stage of the Programme for Government process in the coming weeks. The proposals set out are practical, evidence-based and radical, with a clear focus on prevention and early intervention, and they are set in an economic, health and well-being context. Subsequently, we will tackle economic inactivity through a collaborative effort from my Department, the Department of Health, the Department for the Economy and the Department of Education, as well as the Public Health Agency, the Health

and Safety Executive, employers, employer organisations and other important stakeholders.

Dr Farry: I thank the Minister for that answer. He will recognise that Northern Ireland now has the highest employment rate since records began in the modern era, but we still have a long way to go in tackling economic inactivity. Will the Minister confirm that he will seek to avoid a long process of setting this up, which, unfortunately, his answer seemed to imply? Will he confirm that, in the forthcoming Budget process, he will bid for resources to make the strategy real? In that regard, what consideration is being given to the moneys mentioned in the Stormont House Agreement that come from tackling error and fraud being directed to tackling economic inactivity?

Mr Speaker: I ask the Minister to give a short answer.

2.30 pm

Mr Givan: The Member rightly highlights the success that we are having in achieving employment, but tackling the problem of those who are economically inactive is something that should cause us alarm, as our figures are above the UK average. However, let me assure the Member that that is something that I intend to take forward. Nevertheless, I am not convinced that tackling this issue is all about securing new money. We need to look at how we use existing funds better, how we better join up our health and work policy responses across the Executive in the context of the new Programme for Government, the new economic strategy, and Making Life Better, the Department of Health's public health framework, to ensure that we address this issue collaboratively.

Mr Speaker: That ends the period for listed questions. We now move to 15 minutes of topical questions.

HMRC/Concentrix

T1. **Ms S Bradley** asked the Minister for Communities what action he is taking to reassure those people who are in real distress, with some described today in the media as suicidal, given the disastrous breakdown of relations between HMRC and Concentrix. (AQT 216/16-21)

Mr Givan: As the Member highlighted, this is an issue between HMRC and Concentrix; my Department does not have direct responsibility

for the matter. Obviously, as issues emerge, we are always keen to help. In terms of people employed, I mentioned earlier the contract that we have from DWP to help to create 280 new jobs, 55 of which will go to Armagh and the others to Belfast. I want to ensure that my remit of trying to create opportunities for people to have employment is provided for in future. Ultimately, the Concentrix contract is a matter for HMRC, not my Department.

Mr Speaker: Does the Member have a supplementary question?

Ms S Bradley: Yes, please. Given the issue of child poverty, particularly reaching out to marginalised families who are no doubt the people affected in this, does the Minister not feel a sense of responsibility to put up an immediate fast-track system that will offer reassurance to those who are waiting to hear it today?

Mr Givan: Of course, I have every sympathy for the impact that it is having on staff employed by Concentrix, which is as a result of HMRC's actions, not those of my Department. Like any other individual, I would like to expect that they would get support from my Department when they face difficulties and challenges. Ultimately, however, this is a matter for HMRC; it employs Concentrix, not me.

Councils: Planning Committees

T2. **Mrs Overend** asked the Minister for Communities whether he is satisfied that members of the planning committees in councils across Northern Ireland have received sufficient training to understand that they must make decisions as individuals. (AQT 217/16-21)

Mr Givan: Elected representatives in local government should be familiar with the code of conduct that they must adhere to. The planning committee is a quasi-judicial function of the council, and that is something that needs to be taken seriously. In respect of that, councillors need to assure themselves that they are acting within the remit of the code. It is for councils to provide councillors with the support that they need. Where people feel that decisions are taken incorrectly, whether or not that is by the planning committee, they can avail themselves of the relevant challenge functions in respect of those decisions.

Mrs Overend: Does the Minister agree that it is vital for public confidence in the planning system that councillors do not act on party-

political grounds? In that regard, will he investigate the actions of Sinn Féin councillors in Belfast, who last week voted en bloc against a planning application for a 30,000 square foot grade-A office space near Central Station?

Mr Givan: Again, that is a matter for those individual councillors. They have to satisfy themselves that they are taking a decision based on the evidence that they have before them. In respect of the planning committee, I should say that planning powers are not my responsibility. Decisions taken by councils on planning issues are a matter for councils. The Department for Infrastructure has responsibility for broader planning functions. My Department has responsibility for local government, but the planning functions exercised by local government fall more accurately under the remit of the Department for Infrastructure.

Homelessness: DFC Action

T3. **Mr Logan** asked the Minister for Communities what support his Department has given to help those who have found themselves in the dreadful situation of being homeless and what action it has taken to reduce homelessness levels in towns such as Ballymena and across Northern Ireland, given that he will be aware that, in 2016, homelessness has caused lives to have been lost on our streets. (AQT 218/16-21)

Mr Givan: I have engaged on the issue. I have met a number of organisations that are involved in trying to assist those very vulnerable people who are in the position of having found themselves homeless. The Housing Executive has statutory responsibility for responding to the issue. Its strategic approach to dealing with homelessness is the current homelessness strategy, which takes us up to 2017. It has an overall vision of eliminating long-term homelessness and rough sleeping by 2020 and focuses on prevention and early intervention. The Housing Executive is currently developing a new homelessness strategy in partnership with the Department, relevant statutory agencies and voluntary and community sector organisations.

The budget for homelessness, funded by my Department and administered through the Housing Executive, is over £35.5 million. The funding for the provision of homelessness services is £8.25 million, and £27.3 million provides homeless-related support services through the Supporting People programme. The most recently published information on homelessness refers to the three-month period

from January to March of this year. During that period, 4,350 households presented to the Northern Ireland Housing Executive as homeless, which was a decrease of almost 300 from the previous quarter. Let me assure the Member that it is a serious issue. There is resource put into tackling it, and it is one that requires our continual attention.

Mr Logan: I thank the Minister for that answer. Does he have any plans to introduce any new programmes for organisations that help homeless people, particularly homeless people with addictions?

Mr Givan: There are organisations to which support is provided to try to give them that assistance. I was recently in the Stella Maris facility. St Vincent de Paul is involved in that, and it clearly has a passion for trying to reach some of the most vulnerable people, who often have struggled to get the support that they need through the statutory sector. Here is an organisation that is getting support and having very successful results in turning around people's lives. Where there is opportunity to partner with organisations that are involved in that work, I know that the Department and the Housing Executive will look favourably on that.

Subregional Football Stadia: Funding

T4. **Mr Lyons** asked the Minister for Communities for an update on funding for the subregional football stadia, particularly information on when the money will be available for applications. (AQT 219/16-21)

Mr Givan: On the specific details, consultation on the subregional stadia programme for soccer took place from 30 November last year to 22 February this year. There were 1,279 responses, of which 98 came from named organisations, with the rest from individuals. The responses to the consultation, together with all other relevant information, are helping to shape the programme. The proposals contained in the programme consultation document were based on the agreement made by the Executive in March 2011 to invest £36.2 million, and they reflected the five priorities that were then outlined by the IFA's facilities strategy of 2011. The IFA subsequently updated its strategy in 2012. The consultation was based, however, on what was in place at the time that the Executive endorsed the investment proposals. It was therefore the proposals contained in the 2011 IFA facilities strategy that were consulted on.

Statisticians completed their statistical analysis of the responses to the consultation in April. The subregional stadia team is finalising its consideration and analysis of its report, together with all the other relevant information. That will inform the recommendations that it will make to me, on which I will then take a decision on how we proceed.

Mr Lyons: I thank the Minister for his answer. Indeed, I thank him for visiting Larne Football Club last week to see the facilities at Inver Park and the need that is there.

Many clubs across the country need the money to keep their stadia as they should be and to help them to continue to thrive. Will the Minister ensure that the criteria for the funding are made clear so that those who are applying for money know what they should be saying in their application?

Mr Givan: I have had the opportunity to visit quite a number of different sporting clubs across a range of sports to have a look at their facilities. The Member had me in Larne with his colleague Mr Hilditch. They felt it necessary to bring the Member of Parliament for the area to that meeting as well; so, the case for Larne Football Club was made very strongly. Ultimately, as with every other club, Larne Football Club will be assessed against the criteria when they are agreed. I will not be able to pick out my preferences: I am sure Lisburn Distillery would like me to be able to do so but unfortunately that is not how it works, and Members know that. There will be criteria.

I hope to finalise the programme and have a call for applications made public in the next couple of months. So, hopefully, before the end of the year, this will be a programme that people can apply to. Based purely on the small number of visits that I have made, I do not think that the pot of money — £36 million — is going to meet the demand that there is. This presents a challenge for the Executive in the types of capital programmes that we would want to develop to give people an opportunity to make further applications for capital funding to support the plans they have for their clubs.

Supporting People: Update

T5. **Mr Storey** asked the Minister for Communities for an update on the Supporting People programme, which makes a valuable contribution to the lives of many individuals, particularly so that they can live independently, with the £74 million distributed annually by the Housing Executive enabling more than 20,000

people to live independent lives. (AQT 220/16-21)

Mr Givan: The Member will be very familiar, given the role he had, with the impact that that particular funding programme has on very vulnerable people. It provides housing support services that enable vulnerable people to live independently in the community. The programme supports more than 18,500 people and is funded by my Department and administered through the Northern Ireland Housing Executive. I assure the Member that the Supporting People programme remains a priority for the Department. The 2016-17 budget is almost £72.8 million, and that was protected against the 2015-16 levels despite the financial pressures facing the Department when Supporting People budgets in other parts of the United Kingdom were greatly reduced.

Mr Storey: I thank the Minister for his answer. He will be well aware that independent research commissioned some time ago demonstrated that Supporting People produces £1.90 in net financial benefits for the Executive for every £1 spent on it. Will the Minister give an assurance, given the particular challenges in the budgetary process generally and the various demands on the budget, that the priority that has been given to Supporting People will continue so that we are able to see progress in relation to those who are the biggest beneficiaries of the programme?

Mr Givan: Let me reassure the Member that this is a priority for me. When engaging with the Finance Minister, I have been making the case that this budget needs to be protected. There is a very clear correlation with the Department of Health, and the Executive have, in the past, chosen to protect the Department of Health. Associated with that was the Supporting People programme. So, I have been making the case for it being protected.

The Member raised with me the pressures that the programme is facing this year, and I have been able to identify £3 million of additional funding for it. That will come from this year's budget in my Department. I have had to look at the budget and assess where the need exists, and I am waiting for proposals from the Northern Ireland Housing Executive on how it plans to use that money. Ultimately, the Housing Executive will have to stand over the administration of the funding, but I have made £3 million available this year to provide support for what is a very important programme.

2.45 pm

Economy

Belfast Manifesto

1. **Ms Bradshaw** asked the Minister for the Economy how he plans to work with the Belfast Chamber of Trade and Commerce on the implementation of its 'Belfast Manifesto: Our Vision for the Future'. (AQO 309/16-21)

Mr Hamilton (The Minister for the Economy):

I welcome Belfast Chamber of Trade and Commerce's 'Belfast Manifesto' and share its vision to make Belfast a world-class city. The publication of this document is timely, as my Department is taking forward the refocus of the Executive's economic strategy, which will recognise the importance of cities as drivers of economic growth. We will work closely with the Belfast Chamber of Trade and Commerce and other key stakeholders and listen to businesses and their representatives as we seek to develop and implement the strategy. My Department will work closely with all relevant organisations, including the Belfast Chamber of Trade and Commerce, throughout the development and implementation of the Programme for Government and economic strategy to ensure that Belfast develops as a city and Northern Ireland develops as a region.

Ms Bradshaw: Thank you for your answer. What discussions has the Minister had to secure more money as a proportion of the overall Executive budget for skills to continue to address a skills shortage, as referenced in the Belfast Chamber of Trade and Commerce's manifesto?

Mr Hamilton: Skills is an incredibly important issue for the Northern Ireland economy. One thing that I am increasingly aware of in this job, particularly when we are making job announcements, as we did last week for another 94 jobs based in the city, is that Northern Ireland's skill offering is one of the things that differentiates us and sets us apart from other regions that we are competing with. Interestingly, in the conversation that I had with Metaswitch last week, I found that the differentiator for it locating here rather than somewhere else was the Assured Skills programme that we have in place, which has been incredibly successful in promoting over 5,600 jobs since 2011. That is where we work with foreign direct investors, or indeed existing investors and indigenous firms, to ensure that they get the skills pipeline that they require.

The Member has identified an issue around funding. I am sure that every Minister who comes to the House has issues and pressures in respect of elements of their budget. I know that the skills budget has been under pressure in the last number of years. If we are to maintain our primary position and that ability to attract inward investment to grow our economy, we need to focus much of those precious resources on ensuring that the skills of our workforce are in place and that the skills of those coming through our universities, colleges and schools are up to scratch and fit for the workplace.

It is an incredibly important area. My Department faces a lot of challenges in a whole range of different areas, and I see skills as incredibly important. We attract people to Northern Ireland on the basis of our skills. We know that we are not the biggest economy in the world. We do not have the biggest market. We do not have a lot of natural resources. Our best resource is our people. That is what attracts people to these shores, and I want that to remain the case.

Mr Maskey: Will the Minister commit to continuing to work in the time ahead with the Belfast Chamber of Trade and Commerce, which has many laudable objectives and great work behind it, and make sure that the Department's investments are put into the city as a whole, so that communities that heretofore have not really benefited as well as they might will do so and Belfast can become a fairer city as well as a stronger city and economy?

Mr Hamilton: I am happy to confirm to the Member that I am happy to work with the Belfast Chamber of Trade and Commerce. I have not met it formally in this role, although I had a good relationship with it in the past, and I want to keep that good relationship going in my current post. Whether it is refocusing our economic strategy or developing our economy as a whole, it is incredibly important that I and my Department have good relationships with all the relevant organisations, of which the Belfast Chamber of Trade and Commerce is obviously one, particularly in developing the city.

The Member will know that I have spoken, including at the Committee last week, about how, yes, we need to grow our economy — our economy is heading in the right direction, and we see a lot of good data coming through, particularly around unemployment and economic inactivity — but that growth has to be inclusive growth. The new Programme for Government points to the need to have a strong regionally balanced economy. That is

something that I believe in, and I know that the Member is particularly concerned about that in respect of his constituency.

Sometimes the perception is that certain parts of the city or the Province do less well from investment, but, interestingly, in the past five years, there have been 93 start-ups per 10,000 head of the population in the West Belfast constituency. That points to a good entrepreneurial spirit among the people of West Belfast. That compares with an 83 average across the whole of Northern Ireland. It is better than the Northern Ireland average and is the sixth-highest constituency in the UK. That has received support from Invest NI, and helping business start-ups is now in the hands of councils. Getting regionally balanced and inclusive growth is incredibly important to me and to the Executive as a whole, and we will focus on that over the remainder of this term.

Mr Douglas: The previous question was about the Belfast chamber. One of its objectives, in its manifesto, is to turn Belfast into a tech city. Could the Minister outline to the Chamber what progress he thinks Belfast has made in this regard?

Mr Hamilton: I thank the Member for his question. There is a real developing sense that Belfast is a hub for digital and tech jobs. In fact, the whole of Northern Ireland is developing that relationship. Perhaps Belfast is the anchor for that. You see that in lots of different ways. You see it in the fact that we are attracting, in terms of inward investment, a lot of jobs in that digital and tech space. I mentioned Metaswitch, which brought 94 jobs in the telecommunications sector, some of which are in tech support. Interestingly, a significant number of those jobs are in research and development. It is really good that Northern Ireland is able to attract that type of work. Recently, I announced 17 jobs in Belfast for a company called BDNA, which is a California/Silicon Valley-based firm that is coming to Northern Ireland to have a presence here because it sees this as a good place to invest because of the skills of our workforce.

As well as attracting those sorts of jobs, we are developing a reputation. The Member will know that, sometimes, as the reputation develops, it gathers momentum. For example, this week, the BBC tech week highlighted Belfast as one of the UK's digital tech hubs. It highlights specialisms that we have in software development, and, of course, we are Europe's leading destination for software development. It also highlights our ongoing good work in the area of cybersecurity. Yes, it points to our FDI

but also to our excellent local firms like Kainos, which are putting us on the world map. That follows on from a report by Tech City UK, a 'Tech Nation' report for 2016, which, again, highlights Northern Ireland as a growing digital cluster and talks about our tech industries making the highest contribution to GVA in the local economy in the whole of the UK with the exception of London and the south-east.

Our excellent talent, our infrastructure, our low overheads and government support are helping to put Belfast and the whole of Northern Ireland on the international map as a tech hub. I think that something really special is happening, and we need to make the most of that.

Mr Speaker: I remind the Minister of the two-minute rule.

Mr Attwood: Could I press the Minister? As you know, there are many voices in Belfast, in the chamber of commerce and in the council, pressing for the devolution of regeneration powers. That idea was derailed in the last mandate. That is not within your gift, but, as part of the Programme for Government, are you committed to and will you argue with the Minister for Communities and your Executive colleagues for the devolution of regeneration powers to councils?

Mr Hamilton: The Minister for Communities was just in the House. The Member was not in the House for his questions. He might have been in for an earlier part of it. I suggest to the Member that it is a question better directed to that Minister. I think that regeneration powers should be devolved to councils, but it obviously needs to be done in a way that enables them to take those powers on and make the most of them. We want our cities and our council areas to grow, develop and move forward, and regeneration powers are at the heart of being able to do that, but I will leave it to the Minister for Communities to decide the right time to do that. I am sure that he will work very closely with his colleagues in local government to ensure that that can happen in a timely fashion.

Mr Speaker: Before I call Mr Storey for his question, I inform the House that question 3 has been withdrawn.

Dark Hedges

2. **Mr Storey** asked the Minister for the Economy for his assessment of the impact the Dark Hedges have had on tourism. (AQO 310/16-21)

Mr Hamilton: I fully recognise the importance of the Dark Hedges as a tourist destination. They are a tremendous tourism asset, not just for the local area but for Northern Ireland as a whole.

When the Dark Hedges were featured at the start of season 2 of 'Game of Thrones', they immediately captured the imagination of viewers. There was an instant impact at the Dark Hedges, with a huge increase in the volume of visitors from all over the world. Subsequently, they have become an iconic image not just of the series but of Northern Ireland.

'Game of Thrones' has just broken the record for the highest number of Emmy awards won by any fictional series. It is, quite simply, the biggest TV show in the world. It is broadcast in 199 territories, which offers a huge opportunity for Northern Ireland to position itself internationally and promote our destination to a global audience. With at least two more seasons to be filmed, the audience will continue to grow, as will the demand to visit film locations in Northern Ireland.

The show has been a catalyst for business growth, with Northern Ireland Screen estimating the economic value of 'Game of Thrones' production to Northern Ireland as £148 million to date. Tourism NI is building on that success and has been working closely with the industry to develop new and innovative 'Game of Thrones' visitor experiences and marketing campaigns. Most recently, the Dark Hedges featured prominently in Tourism NI's collaborative marketing campaign with Tourism Ireland celebrating season 6 of 'Game of Thrones'. The videos associated with that campaign resulted in over 1.2 million social media engagements.

Mr Storey: I thank the Minister for his answer. I declare an interest as the chair of the Dark Hedges Preservation Trust. Given the strategic place that it has in tourism in the north Antrim area, will the Minister welcome the fact that the Causeway Coast and Glens Borough Council has taken a very proactive role? I thank the Minister for his help in ensuring that Tourism NI was present at a recent meeting with the council. That will allow us to build on the success and deal with the challenges. The Minister will be aware that there are particular issues in relation to preserving the site, ensuring that locals have adequate and appropriate access, and having a system in place that manages the many hundreds, indeed thousands, of people who come to the Dark Hedges on a very regular basis.

Mr Hamilton: I thank the Member for his question. I also want to thank him and the other members of the trust for their ongoing work in seeking to preserve the beauty that is the Dark Hedges. I visited them for the first time this summer, and they are absolutely spectacular. You can see why they are such an attraction and why the show wanted to use them, but they are clearly under pressure. I am aware that, by visiting them, I was also putting them under pressure. There were a huge number of people there that day.

A lot of work has been done to try to preserve the beauty of the Dark Hedges, and the preservation trust has been to the fore in that respect. If we are to use them to attract people to Northern Ireland, we will have to preserve them for future generations. I know that there have been tree preservation orders in place since 2004, although there have still been difficulties in preserving trees. It is interesting that we were able to use the bad news of some of the trees falling for good by creating the doors that have been located around different parts of Northern Ireland and have themselves become a bit of a tourist attraction.

It is not my area of responsibility, but I know that Transport NI is looking at a number of traffic management proposals that I think will be incredibly important. It is my intention for Tourism NI and Tourism Ireland to continue to promote the Dark Hedges through 'Game of Thrones' and use it to our advantage. Continuing to build on what we did with season 6, we now have apps in place that identify the Dark Hedges and other filming locations that are publicly accessible. As the Member knows, NI Screen has been working with the council to put interpretative panels in place, and the Dark Hedges feature in all Tourism Northern Ireland's marketing information about the Causeway coastal route. If we are to continue to do that, we will have to ensure that they are preserved: that they are still accessible, but preserved and there for future generations to enjoy.

Mr Speaker: The Minister is allowed up to two minutes. He does not necessarily have to take the two minutes. *[Laughter.]*

Mr Swann: As the Minister indicated, the Dark Hedges have been put on the world map because of 'Game of Thrones'. I would not necessarily have taken Mr Storey as a fan. *[Laughter.]* Given that there are only two series left, is the Minister confident that the film and creative industries are sustainable enough to outlive the series, so that the production companies will keep coming back to locations in north Antrim, Dalriada or west Antrim?

3.00 pm

Mr Hamilton: That is the local press statement drafted for this week. I think we can focus, as did Mr Storey in his question, on promoting the Dark Hedges in the short term. We are very fortunate to have secured the sixth series. There are at least two more, and who knows what the future holds with 'Game of Thrones'? Northern Ireland has benefited from it through the promotion of certain places, whether it is the Dark Hedges, Castle Ward or wherever it might be. A lot of areas have reaped the benefit. I was in Ballintoy harbour, which is in the Member's constituency, over the summer. Again, that is a hidden gem in Northern Ireland. It was probably not visited that much in advance of the series, but now huge numbers go there. I think there are about 20 'Game of Thrones' tour experiences in Northern Ireland, and they employ people and provide a service for visitors.

Perhaps the best and most important legacy is that for our film, television and creative industries in Northern Ireland. We have studios in the Titanic area that are full, we have new studios developing on the other side of the lough in Giant's Park and there are studios in Banbridge. There are opportunities for Northern Ireland to be used for filming locations for many years to come. Over the weekend, I was looking at statistics from the National Association of Theatre Owners in the States that show the huge increase in the number of films being made and released in the United States alone. Whenever you look at the big studios in London that are full and see that studios are looking for capacity to make films, you see that Northern Ireland is very well positioned for the future thanks to the expertise we have developed through filming 'Game of Thrones' in Northern Ireland.

Mr McGuigan: I thank the Minister for his answers thus far and for his praise of Causeway Coast and Glens Borough Council, of which I was until recently a member. The Minister placed importance on the Dark Hedges as an environmental and tourist attraction. How does he envisage their long-term management, given the cross-cutting nature of his Department, other Departments, the local heritage trust, tree preservation bodies and the council? Who does he envisage taking the lead in their future management?

Mr Hamilton: I will be honest: we have yet to give specific thought to how that might be done. Obviously, there are a lot of actors involved — excuse the pun — including the preservation

trust, the council, Tourism NI and local stakeholders. That is part of the conversation Mr Storey alluded to, which has already started to take place on the ground about the Dark Hedges.

Our first priority has to be preserving the Dark Hedges. There is a temptation, to be completely honest, perhaps, on our side — on the tourism side of things — just to market this and not necessarily to think about the environmental impact. That is incredibly important to me. As I said before, there is nothing to market if they are not there. We have to look after them first and foremost. That is where we would look to the preservation trust to lead on that and show us the best way forward in preserving the asset as an asset. From a tourism perspective we are then very happy to step in.

There is much more we can do at the Dark Hedges. I know that the hotel and the resort beside them are developing further and see huge opportunities; in fact, I think they are rebranding to call themselves the Dark Hedges resort. There are huge opportunities, and we will work very closely with them to do that. I look to colleagues in the Environment Agency and Transport NI to ensure that we can preserve the asset first and foremost. Then it is very much over to us in combination with the council and the preservation trust to ensure that the asset is marketed in a way that not only benefits everybody but is sympathetic.

Mr Allister: As the Minister recognises, the Dark Hedges have been a victim of their own success. Is it not rather neglectful that, in looking after them and exploiting them to the maximum degree compatible with their future, there is no structured management arrangement, given that there are so many cross-cutting departmental and council interests? I was rather surprised by an answer six months ago or so from the Department saying that there were no structures, for example, in place between the preservation trust and Departments such as the Minister's. Is it not imperative that there is more structure brought to this? Many local residents have their own concerns. There are issues about access and Transport NI issues, yet there is the capacity, because of the lack of structure, to pass the buck. Is it not time that there was a more structured input?

Mr Hamilton: I agree with the Member: it has, in many respects, been a victim of its own success. If a range of organisations, including my Department and Tourism NI, were, perhaps, caught out, it was because nobody could have

foreseen how big a success it would be. I am sure that the Member is a huge fan of the show and binges on box sets all the time. *[Laughter.]* I do not want to spoil it for anybody, but, as the Member will know, it appears on the show for only about 10 seconds. I will not give any spoilers about who dies, but most of them do. It appears for only a brief moment, but, out of that, we have the success of the number of people visiting. Part of the pressure comes from a large number of tour buses going up and down a road that was not designed for them.

The council is very much taking a lead in trying to bring people together, and the preservation trust is important to that. Conversations, as Mr Storey intimated, have already started about what we may do in the future, first and foremost, as I said in response to Mr McGuigan, to preserve the Dark Hedges — that is the most important thing that we can do — and, beyond that, what we can do to market and promote the Dark Hedges in a way that does not jeopardise them or ruin what is a fantastic asset to the area. It is wonderfully spectacular and attracts people from far and wide to Northern Ireland.

Renewable Energy

4. **Mr Kearney** asked the Minister for the Economy for an update on his Department's policy on renewable energy. (AQO 312/16-21)

Mr Hamilton: Since their introduction in 2005 and 2012 respectively, the Northern Ireland renewables obligation (NIRO) and the renewable heat incentive (RHI) schemes have successfully supported the development of the renewables industry in Northern Ireland. Around a quarter of our electricity needs are now met through renewable technology such as wind, solar, photovoltaic, combined heat and power, and hydro. With a further 700 MW of committed projects with grid connection offers, I am confident that the Executive's 2020 target of 40% can be achieved over the next few years. Similarly, almost 4,800 renewable heating systems have been installed in homes and businesses. Current estimates suggest that over 6% of our heating needs are provided through technologies such as biomass, heat pumps and solar thermal.

The Northern Ireland renewables obligation is now closed to new onshore wind applications and will be closing to applicants for other technologies from March 2017. Existing renewable generation will continue to be supported by Northern Ireland Electricity consumers for 20 years. Similarly, despite the

closure, the renewable heat incentive scheme will continue to support existing renewable heating generation for up to 20 years.

Looking to the future beyond the Northern Ireland renewables obligation and renewable heat incentive schemes, I will consider the future direction of renewable energy policy in the context of wider energy strategy development and ensuring that energy costs for all consumers in Northern Ireland remain as low as possible. To achieve that, we need an informed debate around wider energy policy in Northern Ireland on what we realistically expect our energy system to deliver, what aspects of it we are prepared to invest in and who pays for it. It is my intention to initiate that wider debate in the coming weeks and months.

Mr Kearney: Go raibh maith agat, a chara, as ucht an fhreagra sin. That was a helpful answer to my first question. The C&AG report on the non-domestic renewable heating incentive scheme has found that the operation of the scheme will result in devastating costs to the Northern block grant for 20 years or more. We will see a loss of hundreds of millions of pounds from our block grant, which will be a cost to the Executive. The Public Accounts Committee will commence its hearing of the issue —

Mr Speaker: I ask the Member to come to a question.

Mr Kearney: — on Wednesday. Have you read the report, Minister? Will you indicate how your Department intends to deal with the huge and serious fallout from and the financial and economic implications of the scheme?

Mr Hamilton: I have read the Audit Office report, and I know that it is subject to a PAC hearing this week. I know that the Member is new to the House, but he will appreciate that it would not be appropriate for me to comment on live PAC investigations.

I am looking forward to that hearing. I have said consistently in response to the issue of the renewable heat incentive that there are a lot of lessons to learn. I would be more than happy to listen to and respond appropriately to all recommendations made by the PAC, the Audit Office or whoever. We are working very hard to mitigate the loss. In fact, I have had conversations with the Member's colleague, the Finance Minister, about the issue. I recently launched an investigation, which is under way, although I do not want to get into the details of what it is finding. Needless to say, however, an

investigation into the very serious allegations of fraud and abuse of the scheme has been undertaken by external consultants. It is producing some interesting findings, which will be fed into the process. I take the issue exceptionally seriously. It is clear from my review of the evidence presented to me that Ministers followed official advice but that that advice was flawed. There is a cost as a consequence. I assure the Member that I will work very hard, listen to the helpful input from the Audit Office and the PAC and take all possible actions to mitigate that.

Mr McGlone: Is the Minister aware of any issue with payments from Ofgem to businesses associated with the renewables sector? I have previously had to write to the Minister and thank him for his Department's intervention on that occasion because clearly that would have an impact on businesses and those who have expended quite a bit of money in formulating projects and putting them on the ground.

Mr Hamilton: I am not aware of any trend in respect of the issue that the Member raises. I am not clear what type of payments he is talking about. I am sure that Ofgem, as he would expect, would be robust in ensuring that all payments are due and should be made. As I am speaking, I think that there were issues with some payments that had been made, which were dealt with on an individual case-by-case basis after some intervention by my Department. If he has further evidence on payments, or if he or indeed any other Members have come across similar issues that they think would benefit from intervention by me and the Department, I encourage them to come forward to me as quickly as possible.

Mr Dunne: I thank the Minister for his answers. Can he give us his assessment of the Executive's renewables policy and how we compare with the rest of the United Kingdom?

Mr Hamilton: I suppose that it depends on how you judge success. I would judge our renewables policy, particularly the renewables obligations, to have been successful in several different ways. I mentioned in my answer that 700 MW of renewables projects have grid-connection offers. I understand that there are 200 MW worth of offers still to be made. That is on top of the 900 MW of renewable energy already online. That will all combine to help the Executive to meet their 2020 target of 40% of electricity being generated through renewable sources.

Our peak demand is midweek in the wintertime, at about 1,800 MW; the average demand is about 1,200 MW. The capacity that we already have online, what we have in offers made, and what we have in offers to be made all adds up to a position where we would have the capacity to meet 100% of demand through renewables. That allows us not only to meet our 40% target but to match the Scottish target, which is a different target, to have 100% renewables capacity. In the next number of years, we will also meet that. We are compared with Scotland, sometimes unfavourably. We are on course to meet not only our own Executive target of 40%, which was in the old Programme for Government, but to similarly meet what the Scottish have had as their target.

As a policy, it has, by and large, been successful, but it has been successful with consequences. Mr Kearney's question referred to some of them. It has been costly. Resources are certainly a factor in considering future renewables policy, which we will do in the context of a renewed energy policy framework. There is also an impact on grid capacity. The Member will be aware of the difficulties that some people have had with getting connections to the grid and that our grid infrastructure is insufficient in many respects. It has been a success, but there have been consequences.

Mr Speaker: I stress the need for a quick question from Kellie Armstrong and a quick response from the Minister.

3.15 pm

Ms Armstrong: Given the current vacuum in energy policy, what discussion has the Minister had with renewable energy providers?

Mr Hamilton: I have had a range of discussions with lots of different people from the energy sector. I have a meeting in the diary — I cannot remember for exactly when — with renewable sector representative organisations in the next number of weeks, at which I will be happy to discuss some of the issues that, I am sure, they will raise.

The Member describes it as a "vacuum". I said that we have 900 MW of renewable energy already on the grid, 700 MW with offers to go on to the grid and a further 200 MW to be put on to the grid. That would allow us to meet our peak daily demand of 1,800 MW.

There are lots of reasons and circumstances as to why the NIRO scheme is coming to an end. It has already ended for some. It is, however,

an opportune moment, in concert with the renewable sector and broad energy sector, and, indeed, with wider society, to have a discussion about what future renewables policy might be.

Mr Speaker: That concludes the period for listed questions. We now move on to 15 minutes of topical questions.

Broadband Contracts: Autumn Review

T1. **Mrs Overend** asked the Minister for the Economy for an update on the autumn review of broadband contracts. (AQT 226/16-21)

Mr Hamilton: I did not quite catch that. Did the Member say "autumn review"?

Mrs Overend: Yes.

Mr Hamilton: We have a good track record with broadband in Northern Ireland. We were the first region in the UK — indeed, the first in Europe — to have 100% broadband connectivity. That came as a result of a £64 million investment by the Executive, which, in large part, was matched by private-sector providers, to ensure that our telecommunications infrastructure improved over the past number of years.

I am keen to see that continue, in concert with the private-sector providers. I am happy to write to the Member on the review, because I do not have an update to hand.

Mrs Overend: I look forward to receiving that information. I am sure that he will appreciate the large number of entrepreneurial people in my Mid Ulster constituency and how important broadband is to them. I really would like the Minister to be able to advise what the autumn review will involve, what contracts will be examined and what timescale is expected for its completion.

Mr Hamilton: I am happy to provide the Member with all that detail. She, and pretty much everybody in the House, will raise the issue of the standard of broadband connectivity in their constituency. The Member represents a constituency in the west of the Province, and there is sometimes a perception that this is a problem only or largely in the west. However, a lot of Members who represent east of the Province constituencies will be able to tell you that they cannot always get the speeds that people would like, particularly in rural parts.

The Member is right that it is increasingly an issue for businesses. Businesses that want to connect globally and do their business internationally need, for lots of reasons, to have good broadband connectivity. I mentioned the £64 million that we have invested since 2008. That has helped us to improve our broadband infrastructure radically.

Superfast broadband is now available to 77% of premises in Northern Ireland, and 38% have taken it up, compared with the UK average of 33%. That has come as a result of a large number of initiatives, including a broadband improvement project in which we invested nearly £24 million. Sometimes, and I said this at Question Time two weeks ago, there is a bit of an obsession with fibre connections. Although everybody wants to get fibre — and I completely understand that — there is a range of alternative technologies available, particularly in rural parts of Northern Ireland that cannot get fibre that easily, that can deliver a decent broadband speed.

I am happy to come back to the Member on the issue that she raised and give her more detail. It is appropriate to look at the contracts from time to time. Yes, it is important that we work with private-sector providers, but it is also important to make sure that they are providing value for money and doing the job that we want them to do.

Mr Speaker: Mr Mark Durkan is not in his place.

Brexit: Financial Shortfall

T3. **Mr McCrossan** asked the Minister for the Economy how, as a pro-Brexit, in his influential position in government, he proposes the financial shortfall be filled or replaced, given that he will be aware that Mr McCrossan's border constituency of West Tyrone has benefited significantly from EU funding, receiving almost £300 million over the past five years. (AQT 228/16-21)

Mr Hamilton: The Member is back to the same well as two weeks ago, asking about Brexit.

Two weeks ago, he was complaining about the benefits of the referendum result in his constituency; where he was seeing booming cross-border trade and exporters were seeing great success over the last number of weeks and months. I apologise to the Member that all his predictions, or the predictions of doom and gloom that he subscribed to, have not come to pass. The number of people who talked about

a deep recession coming into place is interesting.

Mr Logan: Steve Aiken.

Mr Hamilton: Yes, and Steve Aiken as well. Within days of the referendum, he had dispensed with the need for the Office of National Statistics (ONS) to do its job and declare whether we were in a recession. If a recession is seeing two quarters of negative growth, then, within about three days, Mr Aiken had put the UK into recession. The ONS has now said that the referendum appears not to have had a major effect on the economy. So we will listen to what the ONS is saying and not to Mr Aiken who dispensed with the need for the ONS to do its job.

The Member touched on the impact. Is there an impact, will there be challenges and are there issues to deal with? Absolutely, there are. We are absolutely focused on getting the best possible deal for Northern Ireland. We have been working very hard over the summer period, and we will continue to work through the autumn, to inform the Government on their position in the negotiations. We have been informing them of Northern Ireland's particular circumstances. We have done that through direct meetings I have had with Liam Fox, Greg Clark and David Davis and we will continue to do it to ensure that the Westminster Government and the new Prime Minister know the particular circumstances that Northern Ireland faces and the deal that we want to get.

Mr McCrossan: I thank the Minister for his answer. I would not say that it is complaining; it is delivering a message from the ground and I am sure you have heard it loud and clear at this stage. You have talked about what the benefits will be when Brexit comes, and Brexit has not yet come. What are these great benefits that you are telling us about?

Mr Hamilton: The Member wishes to go back over a referendum campaign that was fought and, from his perspective, lost many months ago. I am perfectly content with the outcome of the referendum. In my view, there are a huge number of benefits to be accrued not just for the United Kingdom but for Northern Ireland in particular. The very fact that our country will regain control of its borders, its Budget and its laws is incredibly important and incredibly beneficial to Northern Ireland.

In a small market like ours, with 1.8 million people, we have to look outside Northern Ireland if we want to grow our economy. Let us

not forget that the eurozone has suffered considerably over the last number of years and has been in decline in large parts. There are huge opportunities, beyond Europe, to trade to, for example, the Middle East, the Far East, and to South and North America and other parts of the world that have been encumbered by the fact that we have been a member of the European Union. I look forward to the opportunities that being outside the European Union will present for Northern Ireland and for British companies to export beyond Europe. That is what I have been focusing on, particularly in discussions with Liam Fox, to ensure that Northern Ireland is perfectly placed to take advantage of the opportunities that will accrue after the UK leaves the European Union.

Economic Growth: Infrastructure Projects

T4. **Ms S Bradley** asked the Minister for the Economy, given his objective of growing our economy, whether he acknowledges that any growth will be highly dependent on expenditure on infrastructure, and, given the situation with Brexit looming and the political landscape in trying to fund such projects, what conversations has he had in the Executive about prioritising the projects that he sees as critical to the growth of the economy and the funding of those projects. (AQT 229/16-21)

Mr Hamilton: I accept the basic premise of the Member's question that infrastructure expenditure is good for the economy. I was in charge of the Finance Department for a number of years and was very keen to do everything we could to increase our capital expenditure because I acknowledge that, if you want to improve and grow your economy, having the best economic infrastructure possible in energy and telecoms, which we were talking about earlier, and road infrastructure is incredibly important for any economy, particularly one like ours. Quite evidently, it also provides a short-term boost to the economy, as more people are employed and more aggregates are used and so on. I absolutely accept the basic premise of the Member's question that more infrastructure investment is good for our economy. It is for the Executive as a whole to take it forward. I will be making bids for infrastructure investment around telecoms, tourism and a range of different aspects of infrastructure.

The Member and her party wish to tie everything back to the referendum result, but if she looks at the figures, she will see that our capital expenditure as a nation has been on the rise across the UK recently and does not

appear to be affected by the referendum result. In fact, media reports at the weekend suggested that the Prime Minister is incredibly keen to boost even beyond the initial projections for capital expenditure, recognising that it provides a short- and a long-term boost to the economy.

Ms S Bradley: Thank you, Minister, for your answers so far. As a Member from the South Down constituency, I want to afford the Minister an opportunity to perhaps put on record his support for a critical project in the Narrow Water bridge for the development of the tourism sector across South Down. It was always envisaged that the project would be part-funded by this House, the Southern Government and European funding. Can he give an assurance, one, that he supports the project and, two, that he has started to seek out possible holes in the funding package?

Mr Hamilton: This is a project that the Executive and the Irish Government have been committed to in principle, which previously fell through for a range of different reasons. If a bid comes forward for future funding, it will have to be dealt with in the appropriate way to ensure that it is a beneficial scheme and has a business case in place and all the rest. It is a project that the Executive and I and the Irish Government have supported in principle and will continue to do so.

Year of Food and Drink 2016

T5. **Mr Poots** asked the Minister for the Economy for an update on the Year of Food and Drink 2016. (AQT 230/16-21)

Mr Hamilton: The Year of Food and Drink has been a huge success for Northern Ireland so far; we are not finished with it yet, as we are only nine months through. It is a really exciting initiative that has presented us with a great opportunity to celebrate Northern Ireland's food and drink. The Member, particularly with his farming background, will know that Northern Ireland has always had a fantastic food and drink offering, which has only improved over the last number of years. We have known that we have a great product in food and drink, but we have not, perhaps, let the world know that, and that is something that has been changing in the last number of years and has been highlighted by the Year of Food and Drink.

It was great to see that we are now being acknowledged by others. In the recent UK Great Taste Awards, Northern Ireland's food and drink won 303 gold medals — gold stars,

sorry. Gold medals? That was more the recent Olympics and Paralympics, obviously. We got 303 gold stars, which is a fantastic achievement — the best ever — for the Northern Ireland food and drink sector. It shows that the Year of Food and Drink has helped to highlight and promote a wonderful sector that is absolutely key to our economy and tourism product and that, hopefully, will go from strength to strength in the years ahead.

Mr Poots: How will the success of the Year of Food and Drink be judged? I know that I am not much of a drinker, but I am not a bad eater — *[Laughter.]* — and I know that Northern Ireland has some excellent food.

Mr Hamilton: It has been successful already in lots of different ways. Look at the buy-in that there has been. This is a Food NI and Tourism NI initiative — a government-led initiative — but it has been supported by a large number of others, including some supermarkets and big food producers in Northern Ireland. People have really got on board with the whole Year of Food and Drink agenda and taken it to their hearts. Yes, they have used it to help promote their businesses, but they have also used it to promote the food and drink sector in Northern Ireland.

A number of objectives were set around increasing the level of visitor satisfaction, developing new food experiences and developing the skills in the sector. So, when the year is over, we will go back over those and test them. We do not want it to be just a one-off; we need to build on the success that we have already clearly had and, in some respects, make every year a Year of Food and Drink in Northern Ireland.

3.30 pm

Mr Speaker: Mr Middleton, we may not get to your supplementary question.

Tourism Strategy: Londonderry and the North-west

T6. **Mr Middleton** asked the Minister for the Economy whether he will work to ensure that tourism in Londonderry and the north-west is well represented in the new tourism strategy, given that he will be aware of the highly successful Maiden City Festival in the Foyle constituency. (AQT 231/16-21)

Mr Hamilton: Yes, absolutely. I can give the Member and the people in his constituency that

assurance. The Maiden City Festival, which he cites as a hugely important part of the calendar that has attracted a large number of visitors to Londonderry, is something that we have supported through Tourism NI in recent years, including this year, and we look forward to doing so in the future and building on the success of what has been a tremendous event down through the years.

Mr Speaker: That ends the time for questions to the Minister. I ask Members to take their ease while we change —

Mr Durkan: On a point of order, Mr Speaker. I apologise to the House for not being in my place for a topical question. I have often been tempted to miss Question Time, but that was usually when I had to answer them.

Mr Speaker: I ask Members to take their ease while we change the top —

Mr Attwood: On a point of order, Mr Speaker. This question should be asked in other places as well, but on one or two occasions during the last Question Time you indicated that Ministers in reply had up to two minutes, yet there seems to be a growing pattern of Executive Ministers taking at every opportunity two minutes. *[Laughter.]* I know the irony. It is not said tongue-in-cheek, Mr Speaker. Is it not time for that matter to be looked at?

Mr Speaker: I have noted your remarks, Mr Attwood. I ask Members to take their ease while we change the top Table.

(Mr Deputy Speaker [Mr Kennedy] in the Chair)

Opposition Business

NAMA Revelations: Public Confidence

Debate resumed on amendments to motion:

That this Assembly notes with deep concern the allegations made during the recent BBC Northern Ireland 'Spotlight' broadcast on events surrounding the sale of National Asset Management Agency (NAMA) properties; supports the investigations and inquiries being undertaken by the National Crime Agency (NCA), the Republic of Ireland and other international bodies; further notes the ongoing damage being done to Northern Ireland's international reputation, not least by the continuing failure of institutions here to examine

the issue effectively; and calls on the First Minister and deputy First Minister to make a statement before the Assembly to restore the public confidence in these institutions and the inquiry that should be undertaken by the Committee for Finance. — [Mr Smith.]

Which amendments were:

Leave out all after "properties;" and insert

"supports the criminal investigations being undertaken by law enforcement agencies; and calls on the First Minister and deputy First Minister to make a statement emphasising their support, and that of the Executive, for all efforts to uncover the truth around the sale of the Project Eagle portfolio and committing to full cooperation with all ongoing investigations." — [Mr O'Dowd.]

Leave out all after "effectively;" and insert

"recommends consideration of the creation of a joint investigation team of the National Crime Agency and An Garda Síochána into allegations of criminal conduct in relation to the National Assets Management Agency; calls for full cooperation in the production of papers and attendance of persons at parliamentary inquiries or commissions of investigation in Northern Ireland and the Republic of Ireland around the work of the National Assets Management Agency; and further calls on the First Minister and deputy First Minister to make a statement before the Assembly to restore the public confidence in these institutions and the inquiry that should be undertaken by the Committee for Finance." — [Ms Hanna.]

Mr Deputy Speaker (Mr Kennedy): Before I put the Question on amendment No 1, I remind Members that, if it is made, I will not put the Question on amendment No 2.

Question put, That amendment No 1 be made.

The Assembly divided:

Ayes 59; Noes 35.

AYES

Mr Anderson, Ms Archibald, Mr Boylan, Ms Boyle, Mr M Bradley, Ms P Bradley, Mr K Buchanan, Mr T Buchanan, Ms Bunting, Mrs Cameron, Mr Clarke, Ms Dillon, Mr Douglas, Mr Dunne, Mr Easton, Ms Fearon, Mrs Foster, Mr Frew, Mr Givan, Mrs Hale, Mr Hamilton, Mr Hazzard, Mr Hilditch, Mr Humphrey, Mr Irwin, Mr Kearney, Mrs Little Pengelly, Ms Lockhart,

Mr Logan, Mr Lynch, Mr Lyons, Mr McAleer, Mr F McCann, Ms J McCann, Mr McCartney, Mr McCausland, Mr McElduff, Mr McGuinness, Miss McIlveen, Mr McMullan, Mr McQuillan, Mr Maskey, Mr Middleton, Mr Milne, Lord Morrow, Mr Murphy, Ms Ní Chuilín, Mr Ó Muilleoir, Mr O'Dowd, Mrs O'Neill, Mr Poots, Mr Robinson, Ms Ruane, Ms Seeley, Mr Sheehan, Mr Stalford, Mr Storey, Mr Weir, Mr Wells.

Tellers for the Ayes: Mr Maskey and Mr O'Dowd

NOES

Mr Agnew, Mr Aiken, Mr Allen, Mr Allister, Ms Armstrong, Mr Attwood, Ms Bailey, Mrs Barton, Mr Beattie, Mr Beggs, Ms S Bradley, Mr Butler, Mr Carroll, Mr Chambers, Mrs Dobson, Mr Durkan, Dr Farry, Mr Ford, Ms Hanna, Mrs Long, Mr Lunn, Mr Lyttle, Mr E McCann, Mr McCrossan, Mr McGlone, Mr McGrath, Mr McKee, Mr McPhillips, Ms Mallon, Mr Mullan, Mr Nesbitt, Mrs Overend, Mrs Palmer, Mr Smith, Mr Swann.

Tellers for the Noes: Mr Aiken and Mr Chambers

Question accordingly agreed to.

Main Question, as amended, put and agreed to.

Resolved:

That this Assembly notes with deep concern the allegations made during the recent BBC Northern Ireland 'Spotlight' broadcast on events surrounding the sale of National Asset Management Agency (NAMA) properties; supports the criminal investigations being undertaken by law enforcement agencies; and calls on the First Minister and deputy First Minister to make a statement emphasising their support, and that of the Executive, for all efforts to uncover the truth around the sale of the Project Eagle portfolio and committing to full cooperation with all ongoing investigations.

Rural Bank Closures

Mr Deputy Speaker (Mr Kennedy): Order. The Business Committee has agreed to allow up to one hour and 30 minutes for the debate. The proposer of the motion will have 10 minutes to propose and 10 minutes in which to make a winding-up speech. One amendment has been selected and is published on the Marshalled List. The proposer will have 10 minutes to propose the amendment and five minutes in which to make a winding-up speech.

All other Members who wish to speak will have five minutes.

Order, please. Please show courtesy to Members who wish to participate in the debate. If you wish to leave the Chamber, do so quietly and have your discussions outside.

Mr McPhillips: I beg to move

That this Assembly is extremely concerned at the number of bank branches that are being closed in rural areas; is alarmed that large rural areas are without access to a local bank branch; recognises the limitations of many of the alternatives, such as mobile and Internet banking, and the Post Office; believes that the provision of accessible banking is an integral part of social inclusion, with a particular impact on the elderly; notes the negative economic impact bank closures have on small businesses and on future investment opportunities; and calls on the Minister for the Economy to intervene meaningfully and encourage the banking sector to maintain a strong network of rural bank branches and to safeguard the existing bank branches within these communities from closure.

As a Member for Fermanagh and South Tyrone, I welcome the opportunity to bring today's motion to the Chamber. It concerns a huge number of people and businesses in rural areas that have been, and continue to be, impacted by decisions to close local banking facilities. Despite promises of no more bank closures in 2013, on 20 July this year, the Bank of Ireland announced that it will close eight branches in Castlereagh, Draperstown, Antrim, Belleek, Castlederg, Newtownards, Maghera and Donegall Square South in Belfast.

The decision has hit many individuals and businesses hard, especially those in rural communities.

Before discussing the overall implications of the decision, I will focus on the branch in Belleek, where the decision has been met with anger and frustration and is why 7,000 people signed a petition calling for a halt to the closure plans. Along with my SDLP councillor colleague John Coyle and Ulster Unionist MLA for Fermanagh and South Tyrone, Rosemary Barton, I witnessed that frustration at first hand when we visited the branch, its customers and local businesses to hear their concerns.

By way of background, the Bank of Ireland branch in Belleek serves some 5,000 customers and has done so successfully for

decades. The branch is a lifeline for many people in the local area. It is a major part of the fabric that supports the vast majority of financial activity in the village, for businesses and individuals. Bank of Ireland's decision to close the branch has been devastating, especially for rural dwellers who have no access to other banks, because it is the last bank in the village. Those people now have to travel considerable distances to towns such as Enniskillen, Lisnaskea and Irvinestown in order to avail themselves of basic banking services. That is despite the fact that a NISRA publication found that the Belleek area is the second most deprived area for access and proximity to local services in the North of the island.

The proposed closure will also impact on cross-border trade, as a number of large businesses in the Republic have accounts in Belleek, and it is impractical for them to travel to Enniskillen or Lisnaskea. There is also the security issue, as many local businesses will have to transport vast sums of money in cash rather than deposit it locally. The closure of the bank will also have a negative impact on investment in the area. There is Belleek Pottery, and a new hotel has been proposed to open in the near future. With no local banking services, it does not bode well for the future of the area.

Last week, along with my SDLP colleagues, I met Sean Sheehan, the bank's regional director for the North, and Des Crowley, who is on the bank's board of directors. We specifically outlined our concerns, and it became clear that the decision has been made in order to increase profits rather than look out for the people of Belleek and elsewhere and the thousands of people who use the bank.

I will now turn to Bank of Ireland's reasoning for the closures. In its statement, it mentions alternative banking and how important it is to move online. When pressed on the issue, however, it became clear that the bank has made no assessment regarding access to Internet and mobile phone services. I know at first hand that there are many people in Belleek who do not have a stable Internet connection. The bank has made no assessment of what impact its decision will have on older people, who may not be tech savvy and may not be able to use computers. That simply cannot be acceptable.

The bank has also stated its intention to integrate banking services with local post offices, which are themselves facing many pressures. Gone are the days when you had a dedicated post office that was well staffed and offered an array of postal and financial services.

Now it is crammed into the corner of the local shop. It therefore cannot be a realistic alternative to bank branches. The post office is simply not able to deal with the heavy footfall, while the privacy aspect of local banking that we have all become accustomed to has been removed.

Another possibility being considered by the Bank of Ireland, in the Belleek branch at least, is the linking of Belleek services with those in Ballyshannon in County Donegal. Again, however, the bank was pressed further on the issue, and it seems that the Brexit decision and future financial uncertainty means that that option is also highly unlikely.

Neither I nor my colleagues are satisfied with the proposed alternative arrangements, nor am I satisfied that a proper engagement and consultation process has been or is being completed. Staff, customers and businesses have been left completely in the dark. That is despite the fact that, last year, the banking sector came together at Westminster to agree the access to banking protocol, which sets out specific requirements for closing a bank. Those include the adequacy of alternative banking services and customer and staff engagement. None of this has taken place to date, and it is important that we in the Chamber challenge the bank on whether it is using this protocol. There are 54 staff across the North who are impacted by the decision in that they are now left in uncertain circumstances. They will either have to take redundancy or travel miles to get to and from their work, and, if you live in Belleek, that comes as a massive inconvenience.

It is against this backdrop that I find it crucial that the Chamber sends a direct message to the Bank of Ireland and to the wider banking services that we will not sit back and allow the gradual erosion of local and rural services. For far too long, rural communities have been stripped of services by banks and other institutions with little challenge and few ramifications. We talk lots about reducing corporation tax and giving our banks massive tax cuts, but what about a reduction in corporation tax and having social clauses in which there must be a commitment to rural banking services in order for banks to avail themselves of any tax break?

The Assembly needs to make a statement that rural bank closures are unacceptable, especially when it is the last bank in an area. It will be detrimental to farmers, SMEs and investment in the area. I want the Chamber to be proactive rather than reactive. In the short term, I request the Minister to engage with the

Bank of Ireland to outline our concerns and that he meets Des Crowley who is on the board of directors in London. In the long term, it is my belief that the Assembly needs to make a clear statement that we will not sit back and allow the gradual erosion of services by stealth, and we must review this situation and consider whether legislation is appropriate to safeguard banking services.

I will now address the Sinn Féin amendment. It remains clear that rural broadband and mobile phone connectivity is not up to speed. That is why the SDLP brought a motion to the Chamber in June. However, Sinn Féin fails to recognise that the issue is much greater than connectivity; it is about access to banking services in rural communities. Internet and mobile banking cannot be a substitute for local face-to-face banking, and it cannot be used as an excuse to rubber-stamp the closure of these vital services. In this regard, I urge support for the motion as proposed and I cannot accept the Sinn Féin amendment.

Ms Archibald: I beg to move the following amendment:

Leave out all after "Office" and insert

", particularly given the limitations of broadband and mobile Internet provision in rural areas; believes that the provision of accessible banking is an integral part of social inclusion, with a particular impact on the elderly; notes the negative economic impact bank closures have on small businesses and on future investment opportunities; calls on the Minister for the Economy to intervene meaningfully and encourage the banking sector to maintain a strong network of rural bank branches and to safeguard the existing bank branches within these communities from closure; and further calls on the Minister to commit to investing in identifying and addressing the problem of rural areas where no, or no worthwhile, broadband and mobile provision can be received."

I thank the proposers of the motion for raising this important issue. We believe that our amendment adds to the spirit of the motion, which is to ensure the equivalence of service delivery for rural dwellers.

I was supportive of the motion. As a representative of a constituency with large rural areas and as a member of the Committee for Agriculture, Environment and Rural Affairs, I am well aware of the many issues affecting rural constituents regarding services. As Mr McPhillips pointed out, there have been a

number of bank closures across the North, the most recent in July. As he said, this represents a loss of local jobs as well as the service.

A few weeks ago, the Federation of Small Businesses presented to the Economy Committee, and I asked whether there were specific issues for rural small businesses. The two points raised were the importance of rural banks and rural crime. It was pointed out that small businesses need to be able to deposit cash and that it is a security risk for them to travel or keep money in a safe. It was also highlighted that there is footfall associated with local bank branches for cafes, shops etc in a small town or village that can be lost when a branch closes. For personal banking, there are of course those who prefer or need to avail themselves of in-branch services for particular transactions.

On our amendment, it cannot be ignored how banking has changed in the past decade. Online banking is now used by around 60% of our population for a range of transactions. For example, 33% of Barclays personal loan applications are done online. Mobile apps are increasingly the method of choice for many banking transactions. For example, Halifax states that 65% of its online banking is done via mobile app. For many rural dwellers who do not have access to transport, it is imperative to have access to online or mobile banking. This could be households with a single earner and one car where a parent is at home with kids or rural dwellers who are unemployed, are long-term sick or have a disability. In this instance, people may be unable to travel to the nearest branch. It is therefore necessary to have adequate broadband or mobile phone coverage. Many of our most isolated areas suffer from a lack of services in general, including public transport, so the loss of a local bank branch exacerbates an inequality in service that is already there.

4.00 pm

It cannot be ignored that there has been a reduction in the number of in-branch transactions and that fewer people may be using branches, but banks should be encouraged to look at more innovative or imaginative solutions than simply closing branches. Reduced hours is one option, or, if reducing overheads is an issue, sharing premises with shops, other banks in the town or post offices or delivering a full range of services through a post office branch are other options. I acknowledge what Mr McPhillips said about privacy, and that is something that needs to be addressed. This would ensure that the full

spectrum of service remains within the locality. While acknowledging that the Minister has limited say in the business decisions of individual banks, all possible influence should be exerted to encourage those types of initiatives.

There have been many debates and discussions about the need for better broadband provision and mobile coverage in rural areas, and a great deal of investment has been put into mobile and broadband infrastructure. I acknowledge what the Minister previously said about not wanting to allow a situation to develop where there is one level of service for urban areas and another for rural areas, and I welcome that. Unfortunately, however, that may already be the case in some areas. It is very frustrating for individuals, whether they are seeking home or business broadband, to be told they are just outside the scope of decent delivery, and it is equally frustrating as a rep to be told the same and not be able to offer a solution to those individuals.

I could stand here and list areas with no coverage or very poor coverage, but so could many other Members, and I am sure that the providers are aware of where they are. That information needs to be collated and the issue tackled. That is why we are calling for the Minister to commit to a programme to identify the pockets of areas with poor broadband or mobile coverage and hold the providers to account to ensure they target those areas in a systematic way.

There is also a role for local councils in that, and some have plans already in that regard. A targeted action plan should be developed to deliver at least basic broadband over a set period of time to all areas. This is a piece of work that will become necessary with the universal service obligation. It is expected that there may be some clawback of investment to BT, which could be redirected towards a project like that.

Broadband and mobile coverage are no longer luxury commodities; they are necessary utilities like water and electricity. They are a requirement for SMEs to do business and are expected in households for educational and entertainment purposes alike. It is no use telling people who live in those areas affected that 48,000 premises have been connected via the broadband improvement scheme; they only want to know when they too might be connected.

I support the motion and commend the amendment to address the disparity in service provision to rural dwellers.

Mr T Buchanan: The closure of a bank in a rural area is a very emotive issue for any community. It instils a fear in the heart of that community because it is another loss in a rural area. Far too often within rural areas we are seeing the losses of businesses, banks, post offices and other facilities, which we must stand firmly against. A bank closure means the loss of a facility that has been in situ for many years and forms part of the very fabric of that society. It is fair to say that in many areas the bank is utilised from the cradle to the grave. Family members — fathers, grandfathers and siblings — will have used it. When a child is born, an account is opened for them, and it used throughout their lifetime. The closure of that bank creates a huge gap in that area and a huge concern for the people in that community.

The removal of the facility and that face-to-face encounter with a member of staff creates a huge gap for all those who prefer this method of banking. It has a huge knock-on effect on the footfall in a town or village and a negative impact on many of the local businesses in the area. A local branch manager understands the difficulties and challenges facing many businesses, from small to medium-sized enterprises right through to the agriculture industry, which depend so much on that knowledge and flexibility to allow growth. Unfortunately, that relationship with the managers is being lost, placing huge pressure on some of the businesses. I have been working with businesses that have found that, with their local branch gone, they have extreme difficulty in even securing a meeting with a senior member of the bank to sort out very simple financial pressures. That is a direct result of the loss of the branch in their local area.

As I look across my constituency of West Tyrone, which is a large rural constituency, the number of banks that have already closed and have been proposed for closure is alarming. In the past few years, the number of banks in Castleterragh has been reduced from three to one. Our rural villages are losing not only their banks but, in some cases, their post offices as well. This is stripping rural areas of a facility that is so essential to them.

While we understand that, right across Northern Ireland, there is a focus on changing how banking should be done in the future — for example, Internet banking and other methods — that simply does not work in rural areas such

as our small towns and villages. The lack of broadband availability puts paid to that. Many rural dwellers and small businesses do not have adequate access to broadband services and are, therefore, at a loss to even contemplate doing Internet banking.

Regardless of how advanced online banking may become, the people making the decisions must take into consideration the infrastructure difficulties that exist and the extreme pressures that branch closures are placing on rural communities. Many individuals and small businesses are being forced to travel round trips of anything up to 50 miles to access their banking facilities, which also creates a security issue for the small business sector. Consultation between customers, the community, elected representatives and the banks prior to any closure is practically non-existent, with many customers and members of the community not being made aware of proposed closures until they read it in the local press.

Mr McCrossan: I thank the Member for giving way. Will he agree with me when it comes to these closures? We are now seeing a further eight Bank of Ireland branches close, on top of the original 19. The chief executive told us last week that the bank in Castlederg in our constituency was in profit, as was the one in Belleek. Does the Member agree with me that this is about profit and not people?

Mr Deputy Speaker (Mr Kennedy): The Member has an extra minute.

Mr T Buchanan: That appears to be the issue. It does not seem to be people-focused any longer. Prior to the axe falling on any branch, the banks must conduct a much more rigorous impact assessment and consultation exercise with the customers and communities who are likely to be affected by any closure. For the benefit of rural areas and the small business sector in particular, most of which we find in rural areas, it is essential that the Minister, who we are glad is with us for the debate, in the limited role that he has in this matter, intervenes in some meaningful way to seek to safeguard the existing branches in our rural areas, to protect the rural areas from any further closures. Every branch closure in a rural community has a hugely detrimental impact on that area and is a huge loss. I ask the Minister to intervene and do what he possibly can to seek to stop and prohibit the closure of these branches.

Mrs Barton: Mr Deputy Speaker, thank you for the opportunity to participate in this bank closure debate. I, too, support my constituents in their efforts to halt the closure of the last remaining bank in the town of Belleek. From 2010 to 2014, 77 branches in the overall banking network in Northern Ireland closed; that is one third of all branches. Since 2014, this closure programme has been accelerated, leaving many towns and villages without any form of banking. This is particularly prevalent in my own constituency of Fermanagh and South Tyrone.

A number of Members have outlined the socio-economic reasons why banks must remain open. We all realise that banking is changing, but at least one bank needs to be operational in the larger villages, given the land mass of the county of Fermanagh. How many people in the Chamber would endure a round trip of 50 or 60 miles several times a week to use a bank to do business, together with the risks of transporting cash? Very few, I assume.

We are told the bank is closing because of the reduced footfall due to declining business. In the past two years, two other banks in Belleek have closed. What has the Bank of Ireland done to encourage new business? What incentives did it offer those customers from the other banks to change their account and make the Bank of Ireland in Belleek more viable? The banks have to change their single-minded approach of using a decreasing footfall as an excuse to close a bank. They must make a greater effort to entice more clients with larger incentives.

Presently, it looks as though the banks do not want the bother of providing a service to rural customers. I understand that, due to accounting procedures, the more lucrative income from business and mortgages is not now counted in the bank income measurement, thus accelerating the rate of closures in rural areas such as Belleek. Since 2013, the Bank of Ireland has closed 17 branches in Northern Ireland, leaving only 28 operational. I hope this is not the thin end of the wedge of the Bank of Ireland closing all its branches.

Again, the excuse that customers are doing their banking by Internet is not acceptable. Of those who have access to the Internet, only 51% use it for online banking, compared with the average figure in the UK of 60%. This access to the Internet and poor mobile infrastructure certainly is a huge disadvantage economically for the Belleek area and is a gigantic issue that the Executive still have to address successfully. The Bank of Ireland

speaks of 365 online, which it says offers the convenience and flexibility to do day-to-day banking at any time. Has the Bank of Ireland in Belleek considered working with the community and the Executive to jointly finance a state-of-the-art mobile and online infrastructure to ensure the success of its 365 online service in Belleek so that digital banking will be accessible for the people of the area?

Time and time again, one is told by the bank about its good customer service. The threat of closure certainly does not indicate that, nor does the manner in which the bank's customers learned of the proposed closure. There is also no evidence that the Bank of Ireland assessed the impact on the local community of this closure. My constituents in Fermanagh and South Tyrone deserve better than bank after bank being under threat of closure or being closed. While Belleek town is relatively small, it is a vibrant community with a world-famous pottery and a thriving tourism industry.

Mr Deputy Speaker (Mr Kennedy): I ask the Member to bring her remarks to a close.

Mrs Barton: I therefore urge the Executive to intervene, meet the Bank of Ireland chief executive and do everything to prevent the proposed closure. I support the motion.

Ms Armstrong: On behalf of the Alliance Party, I support the motion and the amendment. As a rural dweller and a representative of the largely rural constituency of Strangford, I have seen at first-hand how the closure of local bank branches has had a negative impact, particularly on older citizens and small rural businesses.

Wilfred Mitchell, policy chair of the FSB, noted the unwelcome rural focus of bank closures across Northern Ireland over recent years. I have heard from constituents about how they do not want to discuss personal banking requirements over the post office counter, especially when that counter is in the garage forecourt where their neighbours are next in the queue waiting to buy their milk. I have heard from constituents about how the post office alternative is no longer available because even the post office in that village has closed. Indeed, I have heard about situations where the local post office is based in a village that you cannot travel to using public transport because the rural village-to-village route has been removed and the only local taxi does school runs during the week and pub runs at the weekend.

While 60% of people may use online banking, I have heard from constituents who are frustrated that online banking is often the only alternative offered and from elderly citizens who never use a smartphone. There may be limited broadband in their areas, but they do not have or want to have an expensive computer, tablet or smartphone or they cannot afford to have broadband in their homes. The opinions of rural dwellers and businesses are not being considered enough.

4.15 pm

In a press release following the announcement of the closure of a number of Bank of Ireland branches, the bank stated that the decision was not taken lightly and noted that customers would be disappointed. Customers were and remain more than disappointed. They feel abandoned and disillusioned by high-street banks that have given little or no consideration to the impact that the closure of local branches has on communities and small businesses. During the financial crisis, customers stayed loyal to local branches and banks, and those same customers are now being abandoned. Indeed, Larry Broderick of the Financial Services Union stated that branch closures were "irresponsible", given the announcement of "significant profits". Therefore, it is appropriate that the Minister engage with banks to encourage the sector to maintain a network of rural branches.

The pace of bank closures has accelerated rapidly over recent years. The British Bankers' Association (BBA) investigated lending data and found that bank closures dampen SME lending growth by 63%. That figure rose to 104% in areas that have lost their last bank. That is a significant and damaging drop in funding for areas that are already under commercial and economic pressure.

I fully appreciate that banking is a reserved matter and that the Department has no statutory oversight of the banking sector. However, where there is market failure, there needs to be intervention by Government to address issues that are having such a negative impact on the public and, at the same time, hindering small businesses. Does the Minister accept that this is market failure? If he does, does he acknowledge the need for Government to intervene as is suggested by the motion and the amendment? One way that the Minister could help is by encouraging banks to look again at their balance between profit and social responsibility, and to encourage them to treat rural customers fairly by replicating the protocol on bank closures as agreed by the British

Bankers' Association. In that protocol, high-street banks, consumer groups and Government signed up to an industry-wide agreement to minimise the impact of bank closures on local communities.

It is not appropriate for banks simply to state that online banking or the Post Office are appropriate alternatives to local branches. If appropriate consultation with the community were completed, the bank would have had to address whether broadband access was available, enabling online banking to be a reasonable alternative. It would also have to consider those customers who do not use online banking.

In my constituency, broadband and mobile phone signals may be available, but their speed and strength is so limited that it makes it difficult — in some areas, impossible — to use a smartphone or computer to bank. There are, of course, a generation of bank customers who are used to speaking to a local bank manager. Those people will never use online banking, no matter how good the broadband capacity. In my family, my father and my mother-in-law do not use online banking. They do not trust it or want to use it and would not do so. That generation needs to be able to speak to a human being in person. The fear of computer glitches — let us face it: many banking customers in Northern Ireland have faced significant difficulty thanks to computer glitches over recent years — cybercrime and computer hackers means that they have little trust in online banking. What alternative is available for them?

Banks have said that the Post Office provides local banking. In my constituency, the Post Office is having its own problems delivering local rural services. A number of local Post Office providers have pulled out, including those in Kircubbin, Carrowdore, Portavogie and many other small villages. While the Post Office tries to find another shop or garage to take on the services, many villages are being left —

Mr Deputy Speaker (Mr Kennedy): I ask the Member to conclude her remarks.

Ms Armstrong: Thank you. Many places are left without an alternative.

I ask the Minister to take forward a protocol on banking closures like the one agreed by the BBA in 2015 —

Mr Deputy Speaker (Mr Kennedy): The Member's time is up.

Ms Armstrong: — and considers the Move Your Money report.

Mr Irwin: This is a matter of particular relevance in my constituency of Newry and Armagh, where, in a matter of a few months, a number of rural banking branches were withdrawn from towns in the constituency. Tandragee lost the Danske Bank branch, and many customers who were less mobile and, indeed, businesses in the town that enjoyed that accessibility to a banking branch switched to the remaining bank in town, an Ulster Bank, only for it to close a few months later. That had a negative impact on Tandragee, with a noted decrease in the number of people stopping there. It has also had a negative knock-on effect on businesses.

Newtownhamilton lost its only banking branch, as did Markethill, which, in reality, means that, over a very large area, the only physical branch-based banking services are in Newry city and Armagh city. That continues to be a significant issue for businesses and, of course, the general public, who now have to travel much greater distances to do their banking.

I have liaised with various banks and was successful in encouraging Ulster Bank to operate a mobile bank in Tandragee one day a week, which has been of some assistance to local people. However, it has limited services on board; it is no substitute for a permanent branch in the town. I recall, in the weeks leading up to the closure, holding various meetings with the banking institutions, at which I put forward strong arguments for the retention of services in each of the respective areas. However, the banks' defence of closure was consistently based on the rise of Internet banking and the cost of operating a branch versus the financial benefit to the bank.

It is, in my view, unacceptable that banks feel that they can withdraw a vital service from a town, especially when the general public and businesses have given a bank loyal custom over many years; in many cases, for decades. The public and local businesses that I spoke to remain very dissatisfied by the decision of banks in my constituency to withdraw their branch services. Indeed, some of those banks in recent times have made record profits in Northern Ireland.

That Internet banking is rising in popularity is no surprise, and, in many respects, it represents a

convenient opportunity to check your accounts at any time, day or night, and in any place. However, not everyone is comfortable with this form of technology, and not everyone has access either to 4G mobile, a phone data signal or suitable broadband speed to permit the use of online banking by computer. That is an issue for those either without the technology or for those uncomfortable using it. For those in that position in my constituency, it means a significant journey to access branch services elsewhere, and, of course, it poses a real problem for the elderly and those without suitable transport.

I encourage our Finance Minister to continue to liaise with our banking institutions and impress on them the requirement to maintain branch networks, particularly in rural areas, where towns have been negatively impacted by branch closures.

Mr McAleer: I am very grateful for the opportunity to speak in the debate, and I commend the proposer of the motion. Banking and access to financial services are vital for local people. That is especially true in areas where there are already very few basic services. Take Owenkillow, which I represent. It is the number-one deprived area in the North of Ireland as measured by access to basic services. It is very important that we look at banking and financial services in the context of wider services to meet the needs of people in the area. Recently, we marked the successful conclusion of the rural development programme, which created over 1,000 jobs, lasted five years and invested £100 million. We are now looking forward to the new one. The stripping back of important financial services makes for a disappointing contrast with that good news story of investment and development in our rural areas.

My party raised the issue of broadband in the amendment. Throughout the North of Ireland there are many not-spots, particularly in rural areas. Part of the area that I represent, along with others in the Chamber, is the Sperrins, and it has many not-spots or areas where broadband is not available. That was a subject of debate in the Chamber in June, just after the election. Indeed, last week, Barry McElduff MLA, Pat Doherty MP and I followed up that debate by meeting Ofcom to discuss access to broadband for people in the area. It is a massive issue, and I am glad that it has been included in the amendment.

Bank closures are a big issue in West Tyrone, as in many other areas. Indeed, I was personally involved in the campaign to save the

Ulster Bank in Gortin and engaged with businesses, the GAA club and the local community. The sense that I got through dealing with people was that they felt let down after giving decades of valuable custom to their local branch.

Ms Armstrong: I thank the Member for giving way. You talked about people feeling let down. Does the Member agree with me that if, as the Swiss bank UBS predicts, another 50% of banks in the UK close in the next 10 years, the problem will only be exacerbated?

Mr Deputy Speaker (Mr Kennedy): The Member has an additional minute.

Mr McAleer: Yes. That was a very timely intervention, Kellie. Certainly with the Bank of Ireland, we are looking at another swathe of closures. There are in the region of eight bank branches in the pipeline for closure across the North, one of which is in Castlederg in the West Tyrone constituency. My colleague Pat Doherty, the MP for the area, met Des Crowley in Westminster to discuss that. The sense that he got was the same sense that we got when we met bank chiefs before, which is that these are business and economic decisions. You get the sense that these things are foregone conclusions. The message that comes out of that is that these are people, customers and communities who have been loyal for decades, yet they do not feel as though their loyalty is being reciprocated by the banks. Banks need to look at their social responsibility as well as just the economic case for whether a branch stays open.

Just a few months ago, we marked the conclusion of the Rural Needs Bill. This is the first region in Europe to have rural needs and rural proofing enshrined in legislation. Hopefully, the South of Ireland will come into line within the next year as well. The now Rural Needs Act 2016 puts a statutory duty on public authorities to pay due regard to the needs of rural dwellers and to consider the impact of the decisions that they make. It is beyond the legislative competence of such an Act to include banks, but that is the challenge for our banks. They need to rural-proof their decisions, look at the impact that they have in local areas and reciprocate the loyalty that they have been getting for decades from people here.

In conclusion, as I said at the outset, banking and access to financial services cannot be seen in isolation from other services and areas such as access to GPs, transport, youth services and caring services. It is our responsibility as a

legislative Assembly to give a voice to the people who feel let down and cut off; to cash businesses in rural areas that now feel vulnerable having to go some distance to a bank in the nearest town to deposit cash; to sporting clubs, GAA clubs and others that need to deposit cash at their local bank; and, of course, to older and vulnerable people who maybe cannot get to town or who are in a broadband not-spot, of which there are many throughout the North. It is our duty to speak up to prevent the closure of these banks, to make banks see that they have a social responsibility and to do whatever we can to prevent the overall decline and decimation of services in rural areas.

Mr Dunne: As a member of the Committee for the Economy, I, too, welcome the opportunity to speak to the motion. It is an important issue that affects so many people across Northern Ireland. The reality is that it is not a problem that is exclusive to Northern Ireland. Since 2010, it is reckoned that over 30% of bank branches — some 77 — have closed right across the Province. It is also estimated that some 1,700 bank branches have closed their doors across the UK in the past five years. Any closure can have a real and severe impact on many in society, including our older population, those who are less mobile, those who have disabilities, those with lower incomes and those who may not have the resources or the skills required to manage their own bank account online.

(Madam Principal Deputy Speaker [Ms Ruane] in the Chair)

There is no doubt that bank closures have a real effect on so many. They have a negative impact on small businesses in our towns, which rely on banks daily for lodgements and getting access to money. Any closure also leaves a vacant hole in our town centres, and that can often be very difficult to fill, with reduced footfall and the effects of that. People in Northern Ireland still like face-to-face service, which they get in a bank. It gives them confidence and convenience and meets their banking requirements. They build up relationships and trust with staff over many years. There is also the security element. With no bank facility, householders and businesses may end up having to store large amounts of money within their own four walls, which presents a personal risk.

In my constituency of North Down, Holywood has been left with one bank. We originally had three. The First Trust Bank branch closed in

2013 and the Danske Bank branch in 2014. Donaghadee has lost its bank. It has no bank. There is no bank in Donaghadee. The village of Millisle nearby has no bank either.

I understand that there are a further nine Ulster Bank branches under threat. Local people really feel the impact of these closures, and there is no doubt about the reduction of service when the banks close.

4.30 pm

Closures are often carried out with no consultation with the local community, and they leave many customers feeling let down, frustrated and concerned. In the case of the Holywood Danske Bank closure, I got a phone call to my office saying the branch would close within three months. It was totally out of the blue; it was a shock to everyone, especially to the local community. There was no consultation. Certainly, we had meetings with senior bank officials, but no one listened, and the decision was made.

Certainly, online banking has transformed the way that many people bank. The digital age of mobile banking, with online transfers and credit cards, has radically changed the whole sector. However, banks must do more to protect our most vulnerable and ensure that they are looked after and to respect their customers' needs and requirements.

Another real frustration is the lunchtime closing of banks, where customers are standing outside the door trying to get in. Banks talk about customer focus and putting people first: it seems to be all about putting profits first.

Whilst alternative facilities in post offices go some way to soften the blow following a bank closure, they can often be busy places and, understandably, are not able to carry out the full range of services that a traditional bank branch can offer over a counter with dedicated financial staff. The last Enterprise Committee regularly met those from the banking sector and other agencies, such as the Consumer Council, on these issues, and we always raised the need for a strong branch network to be sustained across Northern Ireland.

I know that the Minister, Simon Hamilton, has a long interest in the issue, and I know that he will continue to fight the case for local communities.

Mr Aiken: I commend the SDLP for tabling this important and wide-ranging motion, which we will, of course, support.

Rural bank closures affect all our constituencies, urban and rural. Most acutely, however, in rural constituencies like South Antrim and our adjoining constituencies of East Antrim and North Antrim, bank closures have had a considerable effect. I quote Rachael Cray, head of money affairs at the Consumer Council of Northern Ireland:

"by next February, Northern Ireland's big four banks will have closed 77 branches in the last four years (31 per cent of the bank branch network) ... Despite an increase in online banking, our research shows that bank customers still want access to local services" —

for the reasons we have already heard —

"with 68 per cent of consumers surveyed saying they had visited a bank branch at least once in the last month."

This is not an issue for just County Antrim or even Northern Ireland; it is a much wider issue that goes across all these islands. However, we in Northern Ireland are particularly hard hit because of the dispersed and rural nature of our towns and villages and the generally poor nature of our rural broadband Internet coverage and 4G mobile coverage.

It has been said that technology changes and it is a sign of progress that bank branches have been thinned out and closed. It has been said that, in the age of superfast broadband, the Internet and smartphones, the need for local bank branches has diminished to a point where they are virtually extinct. However, we should have a word of caution for those who say that Internet banking is wholly the method of the future and face-to-face banking in a physical building, interacting with trained clerical staff, a thing of the past.

The recent report from the Federation of Small Businesses in Northern Ireland highlights the problems for small businesses. There is the time spent physically to travel 50 miles or 60 miles on a round trip and the time that that takes out of the business. There are the security aspects of transporting large volumes of cash and cheques, and the impact on rural communities, villages and towns of the lack of footfall when a bank branch closes.

On the issue of online accounts, the question many people will ask is about security: "How secure is my account?". Over 16 years ago, the British Bankers' Association published an academic report entitled, 'Banking without Branches: a study of how people conduct their

banking business without a local branch', which stated:

"Remote banking, technical solutions and even unattended deposit facilities appear not to command widespread trust amongst isolated bank users, so banks will need to work hard if they wish to market these as alternatives to branches for some types of customer."

We recognise that some banks, in particular the likes of Ulster Bank, have introduced mobile banking, but that is not enough. It is no substitute for proper banking facilities and where they are located. Bank closures in small towns and villages have hit our communities hard in recent years; it is an island-wide phenomenon. We all understand that individual banks will make their decisions on bank closures for their own commercial reasons, but for some of us it smacks of issues around profit. This debate will have been worthwhile if it raises understanding of the issue. It would be helpful if the Minister, in summing up, could clarify what role the regional Government can and will play in mitigating the effects of bank closures, particularly in rural areas.

Mr McGlone: A lot of reference has been made to the Bank of Ireland and how it has impacted; indeed, it has beaten a retreat from two branches in my constituency, in Draperstown and Maghera. Recently, in Maghera, we have had Danske and Bank of Ireland announcing closures; indeed, the Danske is long vacated. Both were in the town centre, virtually facing each other, so we have a void there. People might say, "OK, it is just a building", but it was about the service that was provided to those communities. I speak today about my constituency and Portglenone, which is on the periphery of it. Danske closed there too, and a lot of people from the lower end of south Derry did their business in the Portglenone branch.

There appears to be a gradual retreat by banks from, particularly, the rural communities that they serve. We hear time and time again that you can do banking online and that there are issues of footfall and increased numbers of people doing online banking. That is true and may well be the case, but many people do not have access to the Internet, as amply outlined earlier, or do not have it on their smartphones. There are people, mainly older people, who do not do the online stuff, do not get the online stuff and will not ever be able to do it. There are also others who have learning disabilities that prevent them from doing it. The support of the one-to-one interface and exchange is crucial. As I see it, the banks are beating a

retreat from our rural areas, and these are not non-productive rural areas. I can cite Draperstown and Maghera, and we can look at the number of self-starters, self-employed people and very productive businesses in that area, many of which are into manufacturing and exporting. I am sure the Minister can verify that from stats from his Department. The banks actually get this and say, "Yes, we know", but what are they doing about it? They are withdrawing their services from those areas.

I have dealt with the individual and community perspectives. Nobody could have put it better from the business perspective than the Federation of Small Businesses. It referred to footfall. When a bank branch closes, particularly in a rural area, there is a knock-on effect in reduced footfall in that town or village that impacts negatively on other local business. Of course, it does. If you are not bringing people into town or you have not got the footfall in the streets, business is not going to happen. Other businesses will be affected, be they in the retail or service sectors. Some people are being forced to travel up to 50 miles on a round trip, which is time away from their home, their business and other duties that some simply cannot afford. The in-branch relationship managers did not just provide advice, they understood the locality, the area and the needs of the actual customers. They are not going to be there. We cannot expect Post Office staff to advise on banking facilities such as overdrafts and other necessities that are required from a bank. Security has already been referred to, and many of us know businesses that have had their homes ransacked by criminals looking for money. Direct access for those businesses to overnight facilities, night safes or whatever it might be with banks is crucial, particularly where there is a rapid cash flow in those businesses. I have already mentioned access to broadband and, again, customers' needs. This is very important: the Federation of Small Businesses has done its work. It took a focus group, and members told it that the proportion of cash or cheque transactions in their businesses ranged from 50% to 95%. Therefore, the closure of nearby branches will have a significant impact on them.

Tá a fhios agam go bhfuil mo chuid ama ag teacht chun deiridh. I support the motion. Go raibh maith agat as ucht seans a labhairt.

Madam Principal Deputy Speaker: I call the Minister for the Economy, Simon Hamilton, who will have 15 minutes to respond to the debate.

Mr Hamilton (The Minister for the Economy): I have listened with interest to the debate today

and welcome the opportunity to respond to the motion, even though, as several Members have pointed out, my Department or, indeed, any Department in the Executive does not have direct responsibility for banks in Northern Ireland. Nonetheless, it is an important issue that is rightly raised on the Floor.

The number of bank closures, particularly in rural areas, is a real concern for the many customers — both local businesses and the wider community — who rely on the services of their local bank. We must, of course, acknowledge that there has been a major shift in how we engage and interact with our high street banks. The services of the high street banks in Northern Ireland have traditionally been delivered through an extensive network of branches; however, it is indisputable that branch usage is not as high as it once was. As financial innovation has increased, trends in society have seen falls in the demand for traditional banking methods and a significant rise in the use of online banking and electronic payment methods. Recent data from the British Bankers' Association (BBA) shows that the number of bank branch transactions across the United Kingdom has fallen to an average of four per customer per year. The BBA calculates that the average branch in the UK receives 71 visits per day: that is a 32% fall since 2011.

I raise those issues not with the intention of sounding like a spokesperson for the banks — I have a tough enough job without taking that one on — but because, as many Members have acknowledged, we are changing our behaviour in how we interact not just with banks but with a range of services, such as retail and government services. The BBA also showed that there had been a 50% rise in banking app logins, to 11 million per day in 2015. The Bank of Ireland, which is understandably in the eye of the storm in today's debate because of its recent announcements, suggests that as few as 2% of customer transactions are now done in-branch, that there has been a 20% increase in online customers in the past two years and that, two years ago, 70% of mortgages were sold directly via branches or on the phone. That has now flipped the other way, and now 70% are sold via mortgage intermediaries, without interaction in branches at all. It is that changing behaviour, driven largely by technological change, combined with the impact of the financial crisis and new regulatory costs that has made banks across the UK, Ireland and the world look at the viability of their branch networks. Unfortunately, in the last few months, we have seen, as mentioned, an announcement from the Bank of Ireland that it proposes to close eight branches across

Northern Ireland. Since 2010, 104 bank branches have closed here, leaving us with 252 branches across Northern Ireland.

The role of high street banks in our society is still essential. They play a valuable role in our communities. Many people believe that the Northern Ireland high street banks could have done more for their customers, especially those in rural areas, as they have tried to concentrate their branches in major centres of population or close their branches in favour of online banking. With each closure, the impacts on domestic and business customers can be considerable. Businesses suffer reduced footfall, cash flow shortages and concerns around the security of cash lodgements, whereas domestic customers can feel more isolated and excluded from society. The impact of the closures has been felt in rural areas and places where no suitable alternatives to bank branches exist. Northern Ireland already has a high number of unbanked consumers — around 10% — compared with the rest of the UK, which is at 4%.

It is important, therefore, that we do not unnecessarily increase the sense of exclusion; rather, we must look to increase the confidence and capability of consumers. However, I recognise that banks are private concerns. As I said, the nature of their business is changing. I want to develop good, open and transparent relationships with the banks so that we fully understand each other.

4.45 pm

It is important to note that, as I mentioned before, the regulation of financial services is a reserved matter. However, in recent weeks, some Members called on me to meet various banks, but I have, at my instigation, met Danske Bank, Ulster Bank and the Bank of Ireland, and I have plans to meet others in the coming weeks. If we can work together, I think our banks can provide great and early insight into our economy and how it is performing in varying sectors.

We have to appreciate that, as the majority of customers change the way they interact with banks, the nature of banking in Northern Ireland will also change. We need to develop progressive relationships with our high street banks so that they remain mindful of the needs of rural communities and those more vulnerable in our society who face the possibility of being left behind and, ultimately, financially excluded.

Many will ask what our consumers really think. We hear from our banks that their customers

and the data suggest that consumers are behaving very differently. A survey, though, by the Competition and Markets Authority in April last year showed that 63% of consumers found that having a local convenient branch was very important. There is still a fundamental role for branches in retail banking in Northern Ireland. Consumer Council research from Move Your Money shows that there are some fundamental moments in your financial life when you want to speak to someone face to face, such as, obviously, when taking out a mortgage.

As we know, human contact engenders trust and confidence, and in a rural area that has an even greater value. A sense of community often depends on a busy, thriving high street, and rural banks are a key element of that. Perhaps one of the most telling results from research carried out by the Consumer Council shows that it is predominantly the more vulnerable in our society — that is, the elderly, disabled and those on low incomes — who are most adversely affected by bank closures. Whilst, unfortunately, some branches in Northern Ireland have closed, many others have been refurbished and upgraded, offering more space and meeting rooms so that customers can meet staff. So I think it is important to acknowledge that banks recognise the need for investment also.

Many have asked what we can do to mitigate the impacts of the closures. In Great Britain, as part of the British Banking Association's (BBA) bank protocol, banks must investigate alternative arrangements for customers before closing the last bank in town. Those can include free-to-use cash machines, mobile banking solutions and the use of local post office branches. Unfortunately, to date, the protocol has not been adopted in Northern Ireland. I think there are some weaknesses with the protocol as it currently exists; some Members focused on it. It is a protocol that comes into place, I understand, only when the last bank is closing in a town. I think we need to be very careful about encouraging and almost opening the floodgates for banks to rush to close branches in rural communities and, indeed, right across Northern Ireland.

An independent review of the BBA's bank branch protocol was announced in May. The review will provide proposals for the Northern Ireland high street banks. It is being led by Professor Russell Griggs, who is a friend of Northern Ireland and has been involved in banking issues here, and will consider the way banks have applied the protocol, as well as the outcomes for affected customers and communities.

The post office network has been mentioned by many contributors. It can also provide an important role in solving the problem. With the exception of First Trust, which provides only limited services, all banks operating in Northern Ireland provide access to banking services through post offices. However, more needs to be done on that to promote these services, as research by the Consumer Council shows that, while satisfaction levels were high with post office banking services, standing at some 81%, only one in four customers had used the post office for banking services.

The post office branch network is undergoing its own network transformation programme to make it more viable. There are 477 post offices across Northern Ireland. Of those, 326, or 60%, are in rural areas, and the Consumer Council estimates that an additional 10,500 extra opening hours have been added through this process.

There is no doubt that access to online banking and financial services is important. Digital services have undoubtedly changed the way consumers engage with banks, and reliable broadband is essential for accessing these services. I very much recognise that some consumers who have faced or are facing closure of their local bank may not have access to the reliable broadband or mobile connection that is necessary to properly support online banking.

My Department administers the Northern Ireland Better Broadband project. That provides access to subsidised broadband installation to homes and businesses that are unable to access a broadband service with a download speed of at least two megabits per second. In addition, we are working with the communications regulator, Ofcom, which consulted earlier this year on implementing a UK Government proposal for a universal service obligation to give all households a right to request a broadband connection within a reasonable cost threshold and offering speeds of 10 megabits per second by 2020. Broadband availability in Northern Ireland is increasing, with 94% of households having access to basic broadband services and some 77% to superfast services.

In addition, 72% of people use a smartphone, and significant investment is under way by mobile network operators, aimed at addressing partial not-spots by 2017. It is envisaged that mobile not-spots will be reduced to 0.3% of land mass by the time these investments are complete. Research from Ofcom shows that 62% of Internet users in Northern Ireland bank

online. However, 38% of Northern Ireland consumers said that they would still not be confident about accessing a bank account online. Clearly, more work is needed to make this a viable alternative for high-street branches.

Access to cash machines is also a very real issue for rural areas. In 2007, the then Department of Finance and Personnel introduced rate relief measures aimed at businesses in rural areas, which gave a full exemption from rates to ATMs located in rural areas. The aim of the policy was to encourage and sustain the provision of ATMs in rural areas. I am very pleased to say that, when the policy was introduced, there were 37 ATMs in rural areas, and today, as a result of the policy, the number of eligible ATMs has increased to 82. That is a success story that the Executive have delivered.

The credit union network can also help to support the rural community. According to the Irish League of Credit Unions, membership has doubled in the past 10 years. Whilst credit unions do not offer the full range of services of a high-street bank, their network and the number of people who use their services have an important impact across Northern Ireland. Most are community-founded and locally based, and they are an important element in increasing and maintaining financial inclusion across Northern Ireland.

Understandably, the closure of rural banks is a real concern. I thank the Consumer Council for its efforts to work with banks to mitigate the negative impacts and for the research that it has carried out into consumer attitudes to banking following recent branch closures. Its research shows that 80% of customers had visited a bank branch in the last year, consumers aged 55 and over are more likely to visit a bank branch than younger customers, and disabled customers are more likely to be affected by bank branch closures. The Consumer Council is working with the Bank of Ireland on its proposed bank closures to ensure that communities affected are left resilient to the change. It has proposed to the Bank of Ireland an action plan that includes suggestions that the bank provide drop-in sessions to give affected consumers information on continuing to access their bank account; support and training to consumers on online banking options; resource packs of information that compare different bank accounts, facilities, switching advice and other methods of payment; and accessibility audits of the alternative arrangements that are being put in place for disabled consumers.

As customers, we are changing how we interact with banks. An increasing number of us are going online to carry out transactions. Banks need to lower their cost base, which can lead to branch closures. However, banks in Northern Ireland have to make significant decisions about how they interact with their customers.

I have spoken about growing our economy but doing so in a way that serves the common good in Northern Ireland. As we grow our economy, I do not want us to lose sight of the values that make Northern Ireland a special place to live in. One of those values is that of community. We have a very strong sense of community in Northern Ireland. Whether or not we like banks, they are part of that community. They have a broader responsibility to their customers in Northern Ireland, which is not always evident from their behaviour. I recognise that it will be a challenge, but I encourage our banks to ensure that they take informed decisions that take full account of the likely impact on local and, in particular, rural communities. I will do my best to have an open-door relationship with our banks because it is vital that we truly understand each other. That relationship should be mutually beneficial to the needs of the banks and the wider economy and society in Northern Ireland.

In conclusion, Northern Ireland needs a strong, vibrant banking sector and effective relationships to ensure that our economy and rural communities can continue to grow and prosper.

Ms Dillon: As outlined by my colleague Caoimhe Archibald, the amendment adds to the motion, as there are substantial infrastructural deficits that mean that Internet banking is not accessible to many rural businesses and dwellers. As mentioned, that does not solve the issue of cash lodgements and withdrawals for businesses. Unfortunately, we do not have control of banks and how they choose to deliver their services. However, as customers, there is an expectation that the bank that we use can meet our requirements. There needs to be an innovative approach to the issue, and the Minister should have proper engagement with banks to discuss how services can be delivered and retained in rural areas. Many examples have been given here today of how that could be done.

My town of Coalisland, which has quite an urban base, is without a bank. Mr McGlone mentioned Maghera. We talk about towns and businesses needing to use Internet banking, but one half of Maghera town does not have access to broadband. One half of the businesses in

that town do not have access to broadband, so it is impossible for them to do Internet banking. Mr McGlone also mentioned Mid Ulster, which has the largest number of VAT-registered businesses outside Belfast. It is a very innovative area, where people got up and out to start their own businesses. They made the effort, but they often feel that they do not get the support from central government to remain in Mid Ulster.

Generational difficulties were also raised, in that many of our older people have difficulty accessing the Internet. Going to the bank was part of their routine; it was a social thing. My colleague Declan raised that.

There is a loss of business in areas where there is no bank, because people do their business where they do their banking. Often, if you pass Coalisland to go to Dungannon to do your banking, you will do your shopping there as well. That is an issue for businesses that are trying to survive in a difficult economic climate. Banks can talk the talk about consumer focus, but, when it boils right down to it, it is all about profit. That has been well highlighted here today.

Broadband is not a substitute; online banking is not the answer. Even though it can be used in certain areas, it cannot be availed of in many of our rural areas. The Minister said that viability was the driver for bank closures in this new age of technology. Whilst I accept that that may be the case, I would like to highlight the fact that that is the case only in big towns and cities where there is good Internet connection, not in rural areas. It has been pointed out by several Members that the new age of technology has not yet reached many of our rural areas.

I have some questions over the stats that the Minister gave today. I can assure you that 94% of homes and businesses across Mid Ulster and many other areas of the rural North do not have a decent standard of broadband. The broadband that many have is so poor that you cannot use it, so those stats need to be questioned. I wonder whether they were rural proofed and checked against what is available in rural areas of the North rather than an average being taken across the North. I definitely question those statistics.

I commend the amendment. I hope that we will get support for it in the House, given that there is an issue. The motion is about protecting, standing up for and looking after our rural areas. We need to look at everything. In addition to the bank closures, there is the issue of broadband connection and all the

infrastructure that rural parts of the North have been left without for many years. Whilst we are trying to address it now that we have people here in a legislative Assembly who can do something about it, the many years of neglect have left their mark.

5.00 pm

Mr McGrath: The most striking thing in the debate was how consistent the remarks were across the House, which goes to show that the issue affects the greater population of the North. It affects many people, and most of us, as representatives, know people in our community who are directly affected by this. I look back to the beginning of the debate and the contribution from my colleague Richie McPhillips. He talked about 7,000 people in Belleek being mobilised to sign a petition. That is a huge population in a rural area who are concerned that they will lose out on services.

I will summarise some of the issues raised. Caoimhe Archibald talked about how the broadband issue added to the problem. I will probably come back to that in a little more detail towards the end. There is nothing in there that one could disagree with initially, but one has to ask how it sits alongside the motion. She mentioned important things for rural communities, such as access to transport. We know that transport in rural areas is a big issue and that starting to move banks 20 or 30 miles away from people would have a direct impact. Another issue mentioned by Caoimhe was footfall. The people coming into towns and villages to use the banks also, we hope, use the shops next door or across the road. As representatives of our communities, we all aspire to attracting people into towns for one reason and getting them to spend for other reasons, and that would be impacted on if services started to reduce.

Mr Buchanan referred to the emotive issue of how closing services in a rural area led to fear, particularly among our older population. What we are asking is this: do we want to be seen to be sitting back and doing nothing when a sector is consistently closing services, resulting in fear among our older population? Just sitting back and doing nothing does not seem a very good thing to do. At that stage, there was an intervention from my colleague Daniel McCrossan, who referred to the eight additional Bank of Ireland closures. He highlighted the fact that the eight additional closures are not for profit reasons; those eight branches are managing to deliver a profit for the bank. If it is not for profit reasons, why is the bank taking those services out of rural areas? It seems

very strange, and maybe the Department can discuss that with the Bank of Ireland to find out what the motivation is.

Rosemary Barton acknowledged the change in our banking world but said that the onus should be on banks to provide at least one bank in each village. It feels as though they are all running away from the rural community. Can they not get together and try to maintain a network of branches across the rural community? She also highlighted the fact that residents of Belleek will have to go 25 miles to the nearest bank and 25 miles back — a 50-mile round journey. My bank is about a third of a mile from my front door, and I detest having to go down to it and go through the whole process, but it has to be done. Imagine having to make a 50-mile round journey to lodge a cheque. That really is not serviceable for people, and I know that she has called on the Executive to meet the Bank of Ireland. I know that the Minister said that he had met a number of the banks, and I hope that that can be extended.

Kellie Armstrong highlighted the Federation of Small Businesses issue and how branch closures were disproportionately impacting on rural areas. That was another theme picked up by a number of Members who contributed today. Declan brought up the requirement for rural proofing under legislation passed by the Assembly about a year ago. He said that, with government services, we should be careful not to walk away from the rural community. It is important for us as an Assembly to say that we will not just sit back and let the private sector turn its back on the rural community; we want to do what we can to service and support those in rural areas. Kellie also raised an issue that will resonate greatly with the public: we stuck by the banks when they made huge profits and bust just about everything else. Rural people stuck by their banks, and we now ask the banks, given that it is not an issue of profit, to stick by their customers. That is an important message: the people did what they could, and now they are asking the banks to do their bit.

There was a reference to older people interacting with technology. It is not an easy task for older people to move to online banking. It is not necessarily an easy task for younger people either; sometimes, they have to go to a branch to get issues sorted out. Members raised an important issue: when it is required, you like to have the face-to-face contact. If it is not a profit issue, why can that service not be passed on?

William Irwin highlighted the issue of the loss to rural areas. Again, the feeling among rural communities that they are losing out is a common theme. He also talked about the large profits that the banks make. If they are making those large profits, what are they going to give back to the community? Where is the social responsibility of big businesses to local people?

Declan McAleer said that the community had been let down and talked about social responsibility and how important it was that many people in deprived areas were going to lose out. It seems that the banks are picking on the most vulnerable. Is that really a responsible thing for banks to do?

Gordon Dunne highlighted that 77 branches had closed in Northern Ireland in the last number of years. If that was any other service, we would all be getting quite exercised. That a network of 77 of anything would be lost across the North would be a big disappointment, and it will have a big effect. It is timely that the motion was brought here today.

We also discussed online banking and those who do not have the skills. It is not just the elderly; there are maybe people with poor literacy and numeracy levels who are not able to use an app to sort out their banking as quickly as others can. As was mentioned, if those people are then left with big journeys to undertake, there is a sense of unfairness. As well as that, we talked about the lack of consultation. If the banks had carried out a true and proper consultation in rural areas they would have heard, loud and clear, all these issues over and over again, which might have made them think twice about what they were doing.

Steve Aiken said that 68% of customers had attended a bank in the previous month. We got a couple of statistics from Members that highlighted that the branches are being used; it is not that they are lying empty. People are going to them. They want to use them, and the banks are not losing profits. Really, then, what is this all about?

My colleague, Patsy McGlone, said that this was not just a Bank of Ireland issue. That is important: all banks seem to be reducing their provision in rural communities, and we need to address that. The Minister mentioned that he had met a number of banks and the issue is across the whole platform of banking services. Mr McGlone also referred to the gradual retreat of the banks from rural areas. That is something that we want to reverse. We do not

want to sit back and allow a gradual retreat of anything from our rural communities.

The Minister acknowledged that there had been changes in how we carry out our banking and, therefore, it is something that the banks may have to address. However, he also acknowledged the impact of bank closures and the effect that they had. I liked the fact that he mentioned the "unbanked" community — those who are not bank customers — who represent 10% of the community, which is a very high number. What are we going to do to encourage those people to use banks if we are starting to reduce the visibility of banks in our community? I hope that the meetings with the banks can continue so that the elected representatives of Northern Ireland can impress on them the need for those banks to be in rural communities.

I will turn quickly to the amendment. We do not want to confuse the issue, and that is why we are not going to support the amendment. This is not about broadband. I take the spirit in which the amendment was tabled, but the opening line of the motion is:

"That this Assembly is extremely concerned at the number of bank branches that are being closed in rural areas".

It is not about online banking, and we must not confuse the two. If we ended up with superfast broadband across the North, we would still have bank branches closing. We say that that is not good for footfall, for our communities or for our elderly people. The amendment does not address all those issues, so we will not support it. We commend the motion to the House, and we hope that we can get full support for it.

Question put, That the amendment be made.

The Assembly divided:

Ayes 48; Noes 22.

AYES

Mr Agnew, Ms Archibald, Ms Armstrong, Ms Bailey, Ms Boyle, Mr M Bradley, Mr T Buchanan, Ms Bunting, Mr Carroll, Mr Clarke, Ms Dillon, Mr Douglas, Mr Dunne, Dr Farry, Mrs Foster, Mr Frew, Mr Givan, Mr Hamilton, Mr Hazzard, Mr Humphrey, Mr Kearney, Mrs Little Pengelly, Ms Lockhart, Mrs Long, Mr Lynch, Mr Lyons, Mr Lyttle, Mr McAleer, Mr F McCann, Ms J McCann, Mr McCartney, Mr McCausland, Mr McElduff, Mr McGuigan, Miss McIlveen, Mr McMullan, Mr Maskey, Mr Milne, Ms Ní Chuilín,

Mr Ó Muilleoir, Mr O'Dowd, Mrs O'Neill, Mr Robinson, Ms Seeley, Mr Sheehan, Mr Stafford, Mr Storey, Mr Weir.

Tellers for the Ayes: Ms Archibald and Mr McAleer

NOES

Mr Aiken, Mr Allen, Mr Attwood, Mrs Barton, Mr Beggs, Ms S Bradley, Mr Chambers, Mrs Dobson, Mr Durkan, Ms Hanna, Mr McCrossan, Mr McGlone, Mr McGrath, Mr McKee, Mr McPhillips, Ms Mallon, Mr Mullan, Mr Nesbitt, Mrs Overend, Mrs Palmer, Mr Smith, Mr Swann.

Tellers for the Noes: Mr McGrath and Mr Mullan

Question accordingly agreed to.

Main Question, as amended, put and agreed to.

Resolved:

That this Assembly is extremely concerned at the number of bank branches that are being closed in rural areas; is alarmed that large rural areas are without access to a local bank branch; recognises the limitations of many of the alternatives, such as mobile and Internet banking, and the Post Office, particularly given the limitations of broadband and mobile Internet provision in rural areas; believes that the provision of accessible banking is an integral part of social inclusion, with a particular impact on the elderly; notes the negative economic impact bank closures have on small businesses and on future investment opportunities; calls on the Minister for the Economy to intervene meaningfully and encourage the banking sector to maintain a strong network of rural bank branches and to safeguard the existing bank branches within these communities from closure; and further calls on the Minister to commit to investing in identifying and addressing the problem of rural areas where no, or no worthwhile, broadband and mobile provision can be received.

State Pension: Impact of Changes on Women

Madam Principal Deputy Speaker: The Business Committee has agreed to allow up to one hour for this debate. The proposer of the motion will have 10 minutes to propose and 10 minutes to make a winding-up speech. All other speakers will have five minutes.

Mr Allen: I beg to move

That this Assembly acknowledges the Women Against State Pension Inequality (WASPI) campaign; recognises its call for fair transitional state pension arrangements for women born in the 1950s who have been negatively impacted by changes made to the state pension age under the Pensions (Northern Ireland) Order 1995 and the Pensions Act 2011; accepts that the changes were poorly communicated; appreciates the impact of the changes on post-retirement planning; and calls on the United Kingdom Government to re-examine their position and bring forward fair transitional arrangements for the women affected.

I bring the motion before the House to recognise the unfair treatment that has been forced on women born in the 1950s, who have been negatively impacted by increases to state pension age.

Allow me to first outline the issues that have left the affected women feeling rightly aggrieved. In 1993, in his Budget statement, the then Chancellor of the Exchequer, Ken Clarke, outlined that the state pension age for women would be equalised between 2010 and 2020.

At the time, this was justified on the grounds of financial sustainability and equality in order to bring the UK in line with the equal treatment rules in European law. The Pensions Act 1995 set a timetable for women's pension age to accelerate to reach 65 by April 2020. It would begin to increase in April 2010.

Let me make this clear: no one is arguing against equal state pension ages for men and women, especially not the women behind the Women Against State Pension Inequality (WASPI) campaign, whom I had the pleasure of listening to this morning. What has caused grievance is the lack of any attempt by the Government to make those affected aware of the changes. Given that the changes would not begin to take place until 15 years after the legislation was introduced and that, when the proposals were announced, the relevant women would have been no older than 44, the responsibility lay with the Government to ensure that all those who would be disadvantaged by the changes were well informed of the implications. Sadly, this did not happen. To add further anguish, following the 2010 general election, the coalition Government announced that they would increase the overall state pension age to 66 in light of increases in life expectancy. Women's pension age would now reach 66 by October 2020. For this to happen, the Government would accelerate the increase in women's state pension age from April 2016, when it would be 63, to reach 65 by

November 2018 rather than April 2020 as previously planned under the 1995 Act. In their 2010 manifesto, the Conservative Government said that the pension age for women would not increase beyond 65 until at least 2020. Therefore, the Pensions Act 2011 amounted to a broken promise.

It was only shortly before their sixtieth birthday that many women learned that, in fact, they would not be able to draw their pension at 60, with some having to wait until they were 66 to receive it. The changes in the 2011 Act mostly acutely affected women born between October 1953 and April 1955, who will have their state pension age increased by at least a year on top of the increase that resulted from the 1995 Act. These women worked hard all their lives and contributed to the National Insurance pot with the belief that, when they turned 60, they would be able to draw the state pension, yet these changes have unfairly and disproportionately impacted women born on or after 6 April 1951. They have been uniquely disadvantaged. A large percentage of these women received a letter advising them of significant increases to their state pension age only within two years of the expected state pension age of 60. It is not unreasonable to expect Government to take appropriate steps to communicate the biggest changes to women's pensions in half a century. However, the changes were not communicated in a way befitting the scale of the changes, leaving many women unaware and still planning to retire at 60. Many women reported never receiving a letter. Others say that letters were sent to the wrong address, despite their notifying DWP of the address change. WASPI is still receiving reports of women who are just finding out about the changes.

It is important to note that the Turner commission, the Work and Pensions Select Committee and Saga have all recommended that, for changes to the state pension, those affected must receive 10 years' notice at the very least. The Government now agree with this position, despite not following it in the past.

It is important to focus on the human side of these changes. I am sure that we could all think of friends or family members who have been impacted. Women who expected to be able to spend their early 60s in retirement or semi-retirement and believed that they would be able to spend more time with their children and grandchildren now have their lifetime ambition postponed. Financially, these changes have driven a horse and carriage through retirement plans, with the lack of communication leaving little time to make

alternative arrangements. That has had devastating consequences.

We know that there are substantial barriers to older people gaining new employment. Some have been forced to seek casual, low-paid work as a result of these changes. Some women are relying on increasingly dwindling life savings, and others will have to depend on their spouses for financial support, which means loss of independence for women who are single, divorced or widowed. It could mean the delay of their only source of income. As a member of the WASPI campaign put it:

"Significant changes to the age we receive our state pension have been imposed upon us with a lack of appropriate notification, with little or no notice and much faster than ... were [proposed] – some of us have been hit by more than one [change]. As a result, hundreds of thousands of us are suffering financial hardship, with not enough time to re-plan for our retirement. Women are telling us that they can't believe their retirement age has increased by 4, 5 or 6 years and they didn't even know about it!!"

5.30 pm

The WASPI campaign is not seeking to challenge state pension equality, nor does it seek to reverse the 1995 or 2011 Pensions Acts. What it seeks is fairness. It is a matter of fairness that transitional payments be given to those women.

The key point is the lack of notice. The Work and Pensions Select Committee at Westminster has established that more should have been done to communicate the planned changes. In 2011, the Pensions Minister, Steve Webb, was on record as saying that the Government were forced to implement the changes without appropriate notice because of the state of public finances at the time. We are now in a different fiscal context, and, because of the lack of appropriate notice, and the effect that the changes have had on women born on or after 1951, the Government should introduce transitional payments to assist those women who have been adversely affected. The Government have made £30 billion of savings from these changes, so it is only just that some of those moneys be released to assist those women who have been disadvantaged.

In written responses to questions asked by my Westminster colleagues, the Department for Work and Pensions has continuously stated that it has no plans to introduce transitional arrangements. I call on the Department to

rethink that position and to consider ways in which the grievances of the women affected can be addressed. I encourage Members to support the motion.

Mrs Little Pengelly: I add my voice in support of the many hundreds of thousands of women in their 60s across the United Kingdom who are suffering severe financial difficulties because of this situation. I have had first-hand experience of this. My mother has been caught and is one of those women who have to face this and, despite having worked every day in a school kitchen in a local primary school, she still has the difficulty of having to wait for years for pensions to come through and is looking at what are very low-level benefits.

The impact is on many thousands of women across Northern Ireland, not just the hundreds of thousands across the United Kingdom. In many cases, these are women who have worked, have been mothers for perhaps 10 or 20 years, and have continued with caring duties, including looking after elderly parents and grandchildren. They contribute a huge amount to our society and have found themselves, unexpectedly, in a very difficult financial situation. Many of them have had their retirement plans thrown into doubt; at times, as has been pointed out, with just one year's notice that added a three- to six-year wait to draw down their pension. Some who had planned for redundancy or early retirement took irreversible decisions and are now really suffering as a result. It is too late now to go back and change plans that were communicated in a different context.

For the first time, many thousands of women in their early 60s have had to go to the jobcentre seeking employment. Jobcentre staff have been placed in a situation of trying to recommend what are often very low-paid manual or physically demanding jobs to women who have effectively been full-time mothers for decades. Women who are single, separated or divorced have been particularly hard hit and are trying to survive on jobseeker's allowance alone, with little option but a few hours of low-paid work. For women who are in a marriage or who are co-habiting, there are options with pension credits, for example, but that does not apply to women who live alone and who have been particularly badly hit.

The campaign Women Against State Pension Inequality has done great work in raising coverage and awareness of the issue. They have made it clear that it is not an issue about equality but fairness: had these women known in time, they could have planned for their

retirement and put a little aside that would have made things much easier for them. They now find themselves in very difficult financial situations and in financial stress. Many are suffering from poverty and are struggling to get by.

DUP MPs have been at the forefront of campaigning on the issue at Westminster. It is a UK-wide issue — I think that we are all aware of that — and it has been a product of the Westminster process, particularly the legislation that was passed in 1995.

I wholeheartedly support the campaign to keep the pressure on the United Kingdom Government to look again at the issue. It is a small cohort of women, but the impact is profound.

The recent statement by the Pensions Minister at Westminster that there would be no change to the Government's position was disappointing. The arrangements for these 1950s women, who have been treated very badly, are a mess and have not been appropriately implemented. The matter needs to be looked at again — urgently, given the poverty and stress that these women in their sixties experience. Unfortunately, it is difficult for the House to make an impact in any specific way, but the campaign should continue and has my full support. These women have given a huge amount to families and to the community and are the very backbone of our society.

Ms J McCann: I support the motion and thank its proposer for bringing it to the House. It has been said clearly that we are not debating the equalising of the pension age between men and women but looking at how those plans are being carried out, particularly at the timeline and at how it impacts on a group of women who were born in the 1950s.

The motion supports the Women Against State Pension Inequality campaign. This is a group of women affected by the changes who got together to create the campaign. They have to be commended for that. They are a voice for all women who have been unfairly impacted on by the changes to the state pension age. They are challenging not the equalisation of the age with men but the way in which it has been carried out and almost accelerated, meaning that they have not had time to plan for their retirement. Imagine, as one of the contributors said, that you thought that you were retiring at 60 and then, all of a sudden, were told a short period before then that you now had to wait a number of years for your pension. That has a big adverse effect on people and pushes them into

financial difficulties. These are people around 60 years old who have contributed to society in whatever way. A lot of the women have been low earners throughout their life, simply because they may have been in part-time jobs because of family and caring responsibilities. They were waiting patiently for their state pension — the only pension that they can access, because they had not had enough contributions to have a private pension — only to be told that they are not getting it and may have to look for work at 60 years of age. That is totally unjust. The lack of a public awareness campaign around the issue has been particularly difficult for the women, who have not been notified directly, as the group highlighted. A lot of them only heard through the media or places like that.

We have to look at this in the context of gender inequality right across the piece. There is inequality in the gender pay gap, and women are particularly impacted on by cuts to in-work and out-of-work benefits. This will only add to their financial difficulties, particularly this group's. It is very unfair to treat women in this way. We need to support the campaign, which is about fairness and equality. I call for the making of transitional arrangements for people who have been caught up in this. I am not sure of the numbers, but we could look at some sort of a transitional period in which these women are given something financially to get them through it. We support and look forward to working with the campaign, and I congratulate the proposer of the motion.

Mr McGrath: I cannot but feel that this is like bringing children into a sweet shop and showing them exactly what they cannot have. What we have here is a group of women who have worked all their days, expecting to get their pension at the age of 60, only to be told that they are not entitled to it and will have to work longer. That seems to be decidedly unfair to these people who, in all fairness, entered into contracts when they started work and started paying their National Insurance contributions. They expected that, at the end, at 60, they would get their pension, but that has been taken from them. It is the inequality of picking on one group with the changes that I find particularly distasteful.

When the changes were introduced in 1995, it took HMRC a full 14 years before it wrote out and told people about them. For some people, those changes would come online in 2010 and they were given a year's notice. Back in 1995, when the decision was taken, there was no social media, Facebook or the mass spreading of information. Taking out a few

advertisements in a few newspapers was not an adequate way to inform people of these major changes.

There is just no sense to the gradual introduction of the change, with people born at different times getting a different retirement age. People who are about two and a half years apart in age have to retire about six years apart. There has been no methodical approach to it. People in the same family — two sisters with only maybe a year or a year and a half between them — have different times to retire. It has just been very unhelpful. People feel very hurt and aggrieved that they are losing out on a large amount of money.

There is also the insult that, because they have to work extra time, extra years, they have to make the contributions. They can pay the money in, but they do not get the money out. That was the double dose for them. They just do not appreciate the fact that they have to spend extra time paying in without getting the money back.

We have also heard today, through the petition and in the debate, about the scale of the issue: 68,000 women in Northern Ireland. If any other sector of Northern Ireland's population were being detrimentally impacted, there would rightly be all the shouting that there should be about the issue. It is important that we bring this to the Floor of the Assembly so that we can raise this important issue for all those people. Other figures that are available show that the 1995 rule affected 1.1 million people across the UK and that the changes that were brought in in 2011 increased that to over 2.5 million women, who are having to work the extra year. A massive proportion of the population is being impacted by this. Needless to say, it is no shock or surprise that it was Tory Governments in 1995 and in 2011 who introduced the changes, but we have a local —

Ms S Bradley: Will the Member give way?

Mr McGrath: Certainly.

Ms S Bradley: Does the Member agree that, at the outset, the issue was to address equality of access to pension income but, in fact, it has had the reverse effect? Women did not have equal access to planning and scoping out their retirement and what their choices might be at that time. You mentioned 14 years and the scale of the problem: do you agree that this goes beyond inequality? It goes back to the Government at that time actually being negligent.

Madam Principal Deputy Speaker: The Member has an extra minute. I ask that when people make interventions they keep them brief.

Mr McGrath: Thank you very much, Madam Deputy Speaker. The points raised are exceptionally valid. This was to address a £30 billion gap, as we were told, in the pension pot, but it seems most unfair that to address a £30 billion gap in the pension pot they singled out this one group, this narrow band of people, and picked on them. That seems exceptionally unfair. It is the fact that, when the changes were made, people were not fully aware of what their implementation would mean. That was caught on only in 2008, 2009 and 2010. That is why the issue is being raised now.

Some of the matter is devolved. I wrote to the Work and Pensions Minister in England and to our local Minister. With respect to our local Minister, he wrote back to me. The Minister in England said that it was a devolved issue; the local Minister said that it was something that we did on a parity basis with London. It just seems that, as the women were explaining to me earlier, every time they try to get the issue sorted out, they seem to go round in circles.

This is a big issue. It affects lots of people in our community. They are being treated very unjustly. They are being left substantially out of pocket. I support the motion so that we can send them a message from here to say that we support them and are on their side.

5.45 pm

Mrs Long: I welcome the opportunity to speak in favour of the motion.

I do confess, however, to being a bit surprised to find on this much vaunted Opposition day that we have a second motion over which the Executive have no control. I doubt that it will have the Executive quaking in their boots if we are holding to account the British Government in London and, indeed, commercial decisions by banks, neither of which are the responsibility of the Executive.

That said, I have supported similar motions —

Mr Stalford: Will the Member give way?

Mrs Long: No, I will continue, if that is OK.

I have supported similar motions in Westminster concerning the pension injustice facing women, and I am wholly supportive of

the campaign being run by Women Against State Pension Inequality. They deserve praise for how they have run their campaign since early last year, most notably for having engaged directly with the decision makers by submitting evidence to Westminster and petitioning for debates in Parliament, as well as making regular appearances in national media, organising rallies and developing their social media presence to raise awareness of the issue. Their cause is a just one and is aimed at delivering fairness for those women born in the 1950s, who deserve to have proper transitional state pension arrangements introduced.

The Pensions Act 1995 announced that the pension ages of men and women would be equalised by 2020, which was a fair measure under equality law. However, that was fast-tracked by the coalition Government in 2011, along with provisions to raise the state pension age, with pension age equalisation going to happen in 2018, not 2020, and with the age rising to 66 by 2020. That decision left a sizeable proportion of women underprepared for the changes and without sufficient time to make adjustments to their plans for retirement.

No one is disputing that the pension age has to rise, given the growing older population relative to our working age population. However, any such reforms should be fair, be properly notified to those affected and be implemented in a time frame that allows individuals to adjust their future provisions. Sadly, due to the manner in which this was handled, thousands of women who have worked from their teens, with an expectation of one set of pension arrangements, now find none of those opportunities afforded to them to adjust to those changes. Many have received correspondence from the Department for Work and Pensions informing them of the change only relatively recently or have been left totally unaware of the changes so many years after they were made. These women are being disproportionately affected and have a right to feel aggrieved.

Despite evidence of the harm that the current policies will have on women financially, physically and mentally, and despite the £1.1 billion concession by Parliament in 2011, many thousands of women who have worked hard and contributed to the economy stand to lose out financially and face uncertainty and hardship. Thus far, the Conservative Government have consistently opted to ignore the plight of these women, raised by Opposition parties and backed up by clear evidence. Unfortunately, recent comments from the Department for Work and Pensions Minister, which I think the Member for South Belfast also

referred to, simply restated their position, confirming that a policy reversal is unlikely.

Women Against State Pension Inequality has confirmed that, regardless of the Government's intransigence thus far, it will continue to fight this injustice and seek fair transitional arrangements for the women who are bearing the brunt of these changes. I believe that it is right that they should do so with the full and unequivocal support of this Assembly. Therefore, I am happy to reiterate Alliance support for their cause and to call on the UK Government to put in place necessary transition arrangements to ensure that all those affected by the pension changes are treated fairly and equitably and relieved of the stress that the mishandling of this issue has created.

Ms Lockhart: I thank those who brought the motion forward. I will speak in favour of it, and I commend those who have already spoken in support of the motion.

My research and engagement with affected women in the Upper Bann constituency has highlighted that this is not an equalisation issue — as has been mentioned throughout the debate — but an implementation issue. Its implementation has been what I would class as rather clumsy and badly communicated. Let us be honest: it is a blunt and crude instrument that the Government have used as a saving technique, and it is not a case of equalising the playing field.

Communication from the Government to date on this issue has been lamentable. Many women have not been informed at all of the changes and others have received one year's notice. For anyone who is planning financially with regard to cash flow, one year's notice is not sufficient. I believe that a wrong has been committed, and the Government should be held to account. My colleagues at Westminster have highlighted this matter, and I commend our DUP team on the Westminster benches for their robust action against the way in which this is being brought forward and the fact that they have been very vocal and supportive of the WASPI campaign. We need a fair transitional process for the many thousands of women — our colleague mentioned that there were 68,000 — in Northern Ireland. That is a sizable number of our population. We need a very fair transitional process for those 68,000 people.

As an Executive, we have highlighted mental health and physical well-being as being a key issue to address during this mandate. This is certainly having an effect on the mental health and well-being of the women within our society,

and we have heard today of many of them. Cases have been brought to me in Upper Bann. One, for instance, is a lady who is caring for an ill husband and is also caring for a mum who has Alzheimer's. That is the harsh reality; these people are now carers. We have got to take this into account and think of the contribution that they are making to society even through that caring role.

Like most Members, I have been contacted by constituents who are gravely concerned about these changes and who are worried about how this will affect them financially. Many are now reliant on small amounts of savings to top up their modest pension. Let us be honest: women who are single, divorced or widowed are amongst the most heavily affected — women that have given so much to our society but, owing to this change in legislation, they have no other source of income and have been subjected to going to the jobs and benefits office to inquire about JSA and consider going into zero-hour contracts. As my colleague Emma Pengelly highlighted, they are also having to look at very heavy-duty jobs. I do not think that that is acceptable in this day and age.

A woman born in early 1953 received her pension in November 2015. However, a woman born one year later will not receive her pension until May 2019. This is a delay of around three years because of the Pensions Act 2011. The women who worked throughout this period did so when the gender pay gap was even more significant than it is now, until a so-called remedy was implemented by the Equal Pay Act 1970. These women do not have gold-plated pension pots to look forward to but rather are reliant on the state pension to help them through retirement. The reality is that the age discrimination Act did not apply when these women were seeking employment. Studies that were carried out recommended implementation over anything between 10 and 15 years. The Parliamentary Select Committee recommended 10 years, and this should be the minimum amount of time.

Madam Principal Deputy Speaker: Will the Member draw her comments to a close?

Ms Lockhart: I encourage the House to get behind the WASPI campaign and commend the campaigners on how hard they have worked.

Madam Principal Deputy Speaker: The Member's time is up.

Mr Lynch: I support the motion. This is an issue of equality and, in this case, gender

equality. The pension changes were designed to give people long-term clarity about how much they could expect to receive and to allow for a planned approach for later life, but this did not happen for a group of women born in the early 1950s who are coming to pension age. The changes left this group of women, born between 1951 and 1953, not eligible for pension benefits although a man born on the same day is, or may be. This gives rise to inequality affecting a group of women in the North. A number of people have mentioned 68,000 women. I do not actually know the exact number, but it seems to me that the women in this narrow birth cohort are caught between two pieces of legislation.

This group of women does not disagree with proposals to reduce gender inequality in the state pension but they feel aggrieved that they will just miss out financially, whereas men born between these dates will be treated differently. That, to me, seems unfair. Yes, the majority of women born between the stated dates will be better off, but that number of women needs to be addressed.

Another change that caused the problem in this issue was the coalition's acceleration of the pension changes. Campaigners for these women, who had their state pension age unexpectedly pushed back, state that they either were not informed about the changes or were informed of them late, as a number of Members said, meaning they had little time to prepare. Let me give two examples. A woman who turned 60 this year has not received any information about the changes. She was the primary carer for her children and was unable to work due to disability, but she now has to work for a number of years extra to make up her pension. To give another example of how these women can be impacted, there is a woman who has had to push back her retirement several times, and now, aged 63, she still has to work part-time to make ends meet.

Most of the things said about this issue show that it is about women, equality and fairness. The group Women Against State Pension Inequality describes this as new permanent inequality.

Mr Durkan: I, too, support the motion and congratulate its proposer for bringing this important issue to the Assembly for debate. All Members so far this evening spoke about the inequity and, indeed, the downright unfairness of the acceleration of the equalisation of, and increase in, the state pension age.

Coming from a party with equality at the core of its ethos, I will not argue against men and women qualifying for the state pension at the same age. However, I am pretty sure it was not a desire for equality that prompted the Westminster Government to push through the Pensions Act 2011. It was and remains purely a money-saving exercise designed to get more money in from people without putting more money out. It is certainly not cognisant of the needs or the rights of the individual. It is also particularly unfair to force women to face two accelerations while men face just one.

Previously stated timescales indicated that there should be no changes until 2020. Therefore, women in work, and, indeed, women who left work in the belief that they would receive their pension — it is a pension that is their entitlement; a pension they have paid for — may not have enough money put by to cover them in the new transition period. We are talking about a generation of women in the North who are and have been the backbone of our society, growing up and raising children through some very dark times, often against the backdrop of low pay and inequality. Many women, as Mrs Pengelly pointed out, are now sandwiched between the conflicting pressures of caring for elderly parents and helping their own children with childcare. Their plans have been thrown into disarray. Forcing this group of women to change their life, plans and future, without considering the challenge that will pose for them, is a far cry from equality. To force them to accept these changes without sufficient time to make adequate provision is completely unfair.

While today is the first official Opposition day in the Assembly, I would like to think that Members and parties will unite in support of the motion. We must, as an Assembly, put all the pressure we can collectively bring to bear on the Westminster Government to re-examine their position and bring forward fair, transitional payments for the women affected. This is not the first time these arrangements have been debated in the Chamber. When we debated the Pensions Bill nearly five years ago, the SDLP proposed amendments, which we believed were fair, realistic and workable, to slow down the equalisation. We put particular focus on women born between 1951 and 1953, who are being particularly harshly treated by these changes. The amendments were very similar to those the DUP and Alliance Party voted for in Westminster but were unable to support here for fear of breaching parity. They chose, as did the UUP, as it happens, to slavishly follow the Acts and actions of the UK Parliament.

In rejecting those amendments, the Assembly missed an opportunity not only to reduce the negative impact that we are hearing about today that the changes will have on so many of our citizens but to show that we are capable —

Mrs Long: I thank the Member for giving way. He is correct that parity was the deciding factor. Will he tell us how much it would have cost Northern Ireland if we had broken with parity and gone for a completely different set of pension arrangements?

Madam Principal Deputy Speaker: The Member has an extra minute.

6.00 pm

Mr Durkan: I thank the Member for the intervention; I was running out of time. The Member voted for the amendments or similar ones in Westminster. The cost of our amendments — they were costed — would have been in the region of £257 million and would have come as a huge relief to the 7,000 women who would have been impacted on positively had they been passed.

As an Assembly, we missed an opportunity to show that we are capable of challenging the shackles of parity in a mature and progressive fashion. Some people might even ask what the point of the Assembly is. I also recall an attempt at that time by the then Minister for Social Development, Nelson McCausland, to secure accelerated passage for the Bill so that it would not even have been debated in the Chamber.

Transitional protections and mitigation measures for those negatively impacted by welfare reform are welcome, but where is the protection for the women who have worked all their lives only to see their promised pensions taken from them and their retirement age raised? Even the former pensions Minister, Ros Altmann, has said that the Government got it wrong and has called for more help for the women affected. She, like the motion, recognises that women were not adequately informed.

The Tory Government have said that the matter is settled: Parliament voted for it, and that is that. Not only is this attitude completely dismissive of the women affected — I pay tribute to WASPI for keeping up its fight — but it is complete bunkum. The UK Government can and do move the goalposts on legislation when they want to make the nets smaller, to save them more money and to cause people more

hardship, but they expect us to believe that they cannot do it when it comes to righting wrongs and ensuring justice. Let the message to Westminster from the Assembly today be very clear: we support this campaign and demand fairness for these women.

Madam Principal Deputy Speaker: I call Clare Bailey. You will have three minutes, and, if you choose to take an intervention, we will not give you an extra minute due to the time constraints in the debate.

Ms Bailey: Thank you, Principal Deputy Speaker. I will keep it brief. I have heard most Members state that they understand exactly the implications and impacts that this issue is having on women. Naomi Long said that our Executive have no control over these changes, but having the debate in the House can highlight the fact that we as a society need to embed urgently a gendered impact study on economic decisions that are being made in the wider economy because this is an absolutely shameful treatment of women. I believe that it is targeted welfare reform from the Tory Government on women in Northern Ireland.

If a woman was born in 1953, she will be 63 this year. I am sure that that is no surprise to any women born in 1953, but these women have already suffered many economic disadvantages in their lives. They were forced to leave certain jobs in the workforce if they got married. They were actively refused access to some other career paths, and they had no childcare provision. Actually, even today, we still have no childcare provision, and we do not have equal access to maternity and paternity leave in wider society. All those things impact on women's economic autonomy and choices. For a Government to then target them and leave them with little or no notice to make the required changes is absolutely shameful treatment. I do not believe that this is an implementation matter, although that was disgraceful on its own. It is absolutely about the equal treatment of all citizens throughout Northern Ireland and the rest of the UK.

Mr Givan (The Minister for Communities): It has been an interesting debate. I thank Members for making their points. Let me say at the outset that I fully appreciate that women affected by the changes to the state pension age feel that they have been treated unfairly.

The state pension is and will remain an important part of income in later life. I will give some idea of scale: in 2014-15 the Department paid around £46 million per week in state

pensions, which equates to approximately £2.4 billion per year. Moreover, that figure does not take account of other payments to pensioners such as housing and disability benefits.

State pension is paid largely from the Northern Ireland National Insurance fund. However, the fund is not self-sufficient, and, under the parity arrangements — Mr Durkan referred to why Northern Ireland should do its own thing — it receives an annual subvention from the Great Britain fund; for example, in 2015 it needed a subvention of £609 million.

I turn to the state pension age reforms, which were legislated for by the Pensions (Northern Ireland) Order 1995 —

Mr Stalford: I am grateful to the Minister for giving way. Can the Minister confirm for the House that the genesis for the pension changes came about in 1995 as a result of a directive emanating from the European Union?

Mr Givan: The Member is right: the drive for parity in pension age is a result of the UK meeting its obligations to the European Union. Some Members voted to stay in that union, but part of the consequence of being in the union was the drive that has disadvantaged women in respect of this issue.

Mr Durkan: Will the Member give way?

Mr Givan: If I can make some progress, I will come back and give way to you.

The pensions landscape has changed significantly in recent years, not only with state pension age increases but with the phased introduction of automatic enrolment and the introduction of a new state pension from 6 April 2016. Those reforms were introduced in an attempt to address three key issues: increasing life expectancy, gender inequality and the need to ensure that the state pension system remained affordable and sustainable in the long term. Successive generations have been spending longer and longer in retirement as a result of increasing life expectancy, advances in medical care and healthier lifestyles. Whilst that has been one of the success stories of the last 50 or so years, the challenges posed by an ageing society cannot be ignored, not only for pensions but for health and social care. The increasing proportion of adult life spent in retirement means additional financial pressures on state pension funding. The state pension scheme operates on a pay-as-you-go basis. Today's workers pay for today's pensioners, but the proportion of pensioners relative to the total

population is increasing. For example, in 2012, there were around 4.3 people of working age for each person aged 65 or over; that ratio is expected to fall to 3.4 by 2022 and to 2.4 by 2037.

When the contributory state pension was introduced in the 1940s it had a differential state pension age — 65 for men and 60 for women. However, the five-year gap in men's and women's state pension age could no longer be justified in a world where women increasingly play a role equal to that of men in the economy and National Insurance credits provide pension protection for those unable to work. The Pensions (Northern Ireland) Order 1995 provided for a phased increase in women's state pension age to 65 between April 2010 and April 2020. The 1995 Order did not impact on anyone aged 44 or over at the time of the announcement and gave the women affected 15 years in which to prepare for a later retirement. The planned equalisation of state pension ages also ensured that the United Kingdom met its obligations under European law, which required a progressive implementation of the principle of equal treatment for men and women in matters of social security. Maybe it was on that point in respect of the EU that the Member wanted me to give way.

Mr Durkan: I thank the Minister for giving way. The Minister refers to the EU rule on the need for equalisation. No one in the House today has disputed the need for equalisation, but what the Pensions Act 2011 did was accelerate that equalisation. That is the point that I was making.

Mr Givan: The Member makes a valid point. However, what drove this was not just the economic arguments but European legislation on social security matters. That is something that people who wanted to stay in the European Union need to recognise.

Ms Bailey: I thank the Minister for giving way. Would you recognise, if it was a European-driven policy, that many other European countries have removed a lot of the economic barriers for women — something that the UK, particularly Northern Ireland, has failed to do? Targeting them at the end of their working life, rather than removing barriers during their working life, is still a failure.

Mr Givan: On this issue, I am on the same page as the motion. I will support it, but I say this to Members: reflect on what has been driving the changes to the pension. There are

the issues to do with economic arguments, but proponents of the European Union need to accept the consequences of that, not just on this issue. For example, for girls now going out to get car insurance — I accept that girls are better drivers than boys, particularly at the age at which they get their licence — insurance companies can no longer discriminate because of European regulations. You cannot make that differential between girls and boys who drive, irrespective of the fact that girls make for better drivers. I am moving away from the issue, however. Let me get back to the point, but it is worth bearing in mind that point about the European Union and the impact that it has.

Mr Durkan: Will the Minister give way?

Mr Givan: Let me make some progress, if I can.

In 2010, women reaching state pension age would, on average, spend 41% of their adult life in receipt of state pension. The figure for men was only 31%, owing to the longer life expectancy and earlier state pension age for women. The equalisation process was designed to treat men and women equally. The Pensions Act 2012, which Mr Durkan referred to earlier, accelerated the timetable so that women's state pension age will now be 65 by November 2018, rather than by April 2020. It also brought forward the increase in state pension age to 66 for men and women by October 2020, rather than by 2026. The original policy intention was that state pension age would reach 66 by April 2020. However, that would have resulted in some women experiencing a further increase in their state pension age of up to two years. Therefore, during the passing of the equivalent Pensions Act 2011, the Government made a concession, costing around £1 billion, that delayed the increase in state pension age to 66 by six months. That ensured that no woman would experience an additional increase in her state pension age of more than 18 months, relative to the 1995 timetable.

Over the years, changes to state pension age have been promulgated in a variety of ways. For example, as long ago as 2001, Minister Morrow launched a pensions education campaign to encourage people to plan for retirement. The campaign was supported by a series of leaflets, including one entitled, 'Pensions for women – Your guide' that included a ready reckoner to allow women to see what their new state pension age would be and a telephone helpline from which people could request more information. In subsequent years, information has been available through a

variety of sources, including state pension forecasts, websites and direct mailing. For example, Northern Ireland citizens born between 6 April 1953 and 5 April 1960 were issued with a letter by the former Social Security Agency to advise them of the changes to state pension age flowing from the 2012 Act.

I turn to the Department for Work and Pensions estimate, and this gets to Mr Durkan's suggestion that we should break parity. I believe that, regarding a UK position, we are right to argue against what has been happening, but for someone to argue that Northern Ireland should take a separate approach is, I suggest, not just foolish but entirely reckless when it comes to the use of public funding.

Mr Durkan: Will the Minister give way?

Mr Givan: Let me just crystallise it for the Member. To undo the 2012 reforms across the United Kingdom would cost in the region of £30 billion. To undo the 1995 pension reforms would cost approximately £77 billion up to 2020-21, and the costs would continue to accrue after that period. That is on a UK-wide basis. Let us make those arguments at a national level. On the basis of those figures, it is estimated that, in Northern Ireland, such measures could cost £750 million and £1.93 billion respectively.

I say to Members very clearly that the motion should be supported and the battle should be taken at a UK-wide level, but to suggest that Northern Ireland should break with the approach that we have taken on the issue is entirely reckless when it comes to public funding. I note that there has been not one suggestion from the SDLP as to how that would be funded.

Madam Principal Deputy Speaker: Will the Minister bring his comments to a close?

Mr Givan: I accept that the Ulster Unionists did not take that approach. The SDLP did, and that shows it up for the type of Opposition that it intends to be in the Assembly.

6.15 pm

Mrs Palmer: This is an extraordinarily complex matter. I thank my colleague Andy Allen for bringing the motion to the House, and I will certainly support it. It is vital that we have had the opportunity to discuss the issue. The most recent changes to the women's state pension age will have a direct impact on around half a

million women across the United Kingdom. Nobody would disagree that spending on pensions must be rationalised and must be sustainable for an ageing population. Pensions have the potential to be the millstone around the neck of future Governments if they are not properly funded and addressed. It is common sense that the Government must make sure that they are adequately resourced going forward.

That said, there are few things so clearly deserved as the state pension: the quintessential promise that, if you work hard for your whole working life, the state will take care of you in your old age is an ideal that has underpinned our society for more than 70 years. That promise is precisely the reason why I am so deeply worried about the manner in which the Government have decided to deliver the equalisation of pension age, and it is why I am speaking in support of the motion today.

Women born in the 1950s were made a promise; that promise has been broken. Worse still, it is being done with little or no notice. Women who have rightly been considering and planning for retirement now face a level of uncertainty that threatens what should be the most relaxed period of their life. While today's National Insurance contributions pay for today's pensions, many of those women believed that, when they started paying National Insurance contributions at the age of 16, they were entering into a social contract with the Government to retire at the age of 60.

Raising the retirement age is a necessary evil. With life expectancy climbing, it is unavoidable that we must work longer and retire later. Equally, because a far greater number of women today work on an equal footing with men, which we all support, the principle of equal state pension ages should be fair. The problem, however, is that while the principle may be sound, the reality is somewhat different. When Her Majesty's Government introduced the Pensions Act in 1995, women were supposedly given 15 years to prepare, as their pension age would not begin to equalise with that of men until 2010. However, no one aged 44 or over at that time was to be affected. It is, therefore, understandable that any discussion of pension changes was viewed as irrelevant. What was required from the Government at the time was a concerted effort to publicise the changes widely, spelling out the implications for the women affected, but this was glaringly absent. Compounding this, the Pensions Act 2011 increased the overall state pension age to 66 by 2020, accelerating the rate of increase for

women. The previous lack of notification meant that it was only at this point that many women learned of the change. Some women who had anticipated drawing their pension at the age of 60 will not now reach the state pension age until they are 66.

I will put this in perspective: men will see their state pension age rise by one year between 2010 and 2020; the state pension age for women will increase by six years in the same period. The unfairness is made worse when we consider that the pension system already unfairly targets women, who, traditionally, are more reliant on the state pension as they have had less chance to build up a private pension due to the breaks in their working life to bring up children and the fact that they have lower incomes than men. It should be noted that men of this age could join company schemes, but women working part-time were banned from them. Yet it is the women who the Government expect to bear the brunt of the cost-saving measures designed to save money on pensions in the long term. It is, therefore, no surprise that the women affected by the changes are frustrated by the implications for their post-retirement planning, financial and otherwise.

The Government have substantially moved the goalposts without effective communication. This is an unfairness that must be addressed. There is a need for transitional payments to come into play. Consecutive Work and Pensions Ministers, Iain Duncan Smith, Stephen Crabb and, currently, Damian Green, have said that they are not for moving on the issue. In fact, this weekend, as mentioned by a Member who spoke previously, the Minister said that all pensioner benefits were under review, which sounds like we could see a further grab at pensions in the future.

In thanking all the contributors who spoke with passion, I pick out Andy Allen, who outlined the negative impact of this accelerated state pension timeline and focused on the human side of the changes. He called on the Government to introduce transitional payments to assist the disadvantaged. Carla Lockhart said that the implementation of the changes was clumsy and badly communicated, and she talked about people's mental health and well-being. Seán Lynch highlighted gender inequality and stated that some women were caught between certain age gaps. Mark Durkan said that this was a money-saving exercise from the Westminster Government and that it was unfair to force women to seek other employment. He asked for all parties to support the motion. Emma Pengelly said that women contributed highly to society and that many

thousands of women are seeking jobs through job centres because of the unfairness in the pensions system.

I recognise that the power of the Assembly is constrained because, sadly, the issue lies primarily with changes made by the Government at Westminster. However, we have a voice and we can apply pressure. We can say that we feel that these women deserve to be treated as people and not as unfortunate rounding errors. They should not be disadvantaged solely because they had the bad luck of being born a year too early or a year too late. I must, therefore, back the motion and ask that the UK Government demonstrate some compassion and look again at this matter. I commend the motion to the House.

Question put and agreed to.

Resolved:

That this Assembly acknowledges the Women Against State Pension Inequality (WASPI) campaign; recognises its call for fair transitional state pension arrangements for women born in the 1950s who have been negatively impacted by changes made to the state pension age under the Pensions (Northern Ireland) Order 1995 and the Pensions Act 2011; accepts that the changes were poorly communicated; appreciates the impact of the changes on post-retirement planning; and calls on the United Kingdom Government to re-examine their position and bring forward fair transitional arrangements for the women affected.

Adjourned at 6.21 pm.

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