Northern Ireland Assembly

COMMITTEE FOR FINANCE AND PERSONNEL

OFFICIAL REPORT (Hansard)

Rates (Amendment) Bill: Pre-introductory Briefing and Proposed Accelerated Passage

11 January 2012

NORTHERN IRELAND ASSEMBLY

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FINANCE AND PERSONNEL

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Members present for all or part of the proceedings:
Mr Conor Murphy (Chairperson)
Mrs Judith Cochrane
Mr Paul Girvan
Mr David Hilditch
Mr William Humphrey
Mr Ross Hussey
Mr Paul Maskey
Mr Mitchel McLaughlin

Witnesses:

Mr Sammy Wilson	)	The Minister of Finance and Personnel
Mr Brian McClure	)	Department of Finance and Personnel

The Chairperson:

I welcome the Minister of Finance and Personnel and Mr Brian McClure. I will just talk through the purpose of the session. You are in a position to give us some information during the public session on the state aid issue, so hopefully you will address that. The draft Bill is an issue that we have been dealing with quite intensively over autumn and in the run-up to Christmas, so we are aware of a lot of the detail. You have received a copy of our report and have responded to that.

There are some issues regarding the accuracy of the response, which I will come to after your initial presentation, and then we will open up the meeting for some discussion.

Mr Wilson (The Minister of Finance and Personnel):
I thank the Committee for the invite to this morning's meeting and wish you all a happy new year. I am going to make a couple of introductory remarks. Brian will then take you through the detail of the Bill, and then we have to deal with the accelerated passage issue and any questions arising from that.

Chairman, as you said, you have already done extensive work on the Bill, and we appreciate the work that the Committee has done in teasing out a lot of the issues. Obviously, because we hope the Bill will have accelerated passage, there will not be the opportunity for the Committee to tease out some of the issues that it would during a normal Committee Stage, so the preliminary work that has been done was very useful and helped to inform our work.

The Committee will know the importance of this legislation, especially because of the economic downturn. The Budget review group asked me to see what we could do within the Budget proposals to deal with some of the issues that were being raised by chambers of commerce, public representatives, traders, traders' organisations, etc. One of the things that we looked at was whether we could extend the small business rate relief scheme to include more businesses. Also, as a result of the consultation, some other things came through about vacant properties, etc, which are included in this.

This is a time-limited issue, to deal with the impact of the recession. There has been a fair amount of discussion around that particular aspect of it. The Committee raised a number of issues in its report and the officials have already responded to some of those, but we have no doubt that you will want to take up some of those issues with me.

I will hand over to Brian now, so that he can go through the terms of the draft Bill, and then I will deal with the accelerated passage issue.

Mr Brian McClure (Department of Finance and Personnel):
I would like to add my thanks to the Committee for the very thorough job that it has done. The contribution from the Committee has led to a more robust and, I hope, more acceptable set of policy proposals for us to present to the Assembly.

Before turning to the detail of the Bill, I would like to explain how two policies are being dealt with through the legislation. The extension of the small business rate relief scheme, which is central to this package of measures, will be introduced through subordinate legislation, using existing powers that we had for the original scheme, so it will not form part of the Bill. That is just a point of clarification. We will issue an SL1 to the Committee in the coming weeks.

There is one important ministerial amendment to be tabled, and it relates to the one-year concession to help to get empty shops back into business. It will provide 50% relief to the new occupier, which will effectively allow empty property relief to continue for the first year that the shop is back in business. The amendment will not specify that the business must be retail; it can be any form of business. The property will have to have been empty for at least a year, and the measure will apply for one year only: the 2012-13 rating year. Given that the measure arose directly from the consultation and representations from business groups, it was not possible to get the detail of the clause finalised before the Bill was submitted to the Executive in December. I will ensure that the detail of the amendment is provided to Committee members in the coming days, when we finalise the legislative drafting.

Before turning to the detail of the Bill, I want to briefly deal with the Department's response to the Committee report on the commercial rating proposals. As noted in the response, an evaluation of the small business rate relief scheme and the extension of that scheme will be initiated in the next rating year to consider its effectiveness. On the issue of multiples, for example, the Department will provide that, in 2012-13, those occupying more than three properties will no longer be eligible for small business rate relief under the main scheme. That will effectively rule out chains of bookmakers, banks and so on benefiting from that relief. For subsequent years, we will look at whether there is a better way of doing it, and, if we set the eligibility criteria to include businesses with more than three properties, we may wish to put a valuation cap on that. We will look at that as part of the evaluation.

The change will not apply to the post office rate relief scheme, which is associated with the original small business rate relief scheme. To do that could jeopardize the viability of some post offices, so, as a minor piece of small print, we will exclude post offices. We would not want anybody to be excluded from the post office regime because of that new stipulation.

The Committee's report commented on the award of small business rate relief to premises that receive industrial derating. The treatment of properties that receive other reliefs can easily be considered as part of the evaluation of the current scheme, which we will undertake in-year. The Committee's report also touched on the position of the utility companies and whether they should make a contribution to the levy. I have written to my counterparts in the energy side of the Department of Enterprise, Trade and Investment (DETI) to find out whether there is a way in which that could be done without the cost automatically passing to customers. That is an issue that the Committee has repeatedly asked us about, and we are trying to finalise the detail. Our initial view is that the cost will have to be passed on, but we will try to find a way of making sure that that does not happen. I will come back to the Committee with further detail on that in due course.

The Committee also asked for flexibility in the legislation to allow the scope of the levy to be extended in the last two years of the three-year scheme. The Executive's views on that were sought, and it was agreed that the large retail levy should be introduced and that its scope should not be reviewed. The reason for that was that it would create uncertainty for the business community and would not align with a range of Executive policies relating to manufacturing, tourism, inward investment, and so on. The matter is, therefore, not provided for in the draft Bill.

Finally, the Committee report asked for an implementation plan for the non-domestic revaluation scheduled for 2015. I have written to the Commissioner of Valuation, and I have been advised that staff are only undertaking preparatory work on this. Once they get the go-ahead from the Executive, they will quickly produce a plan that will be shared with the Committee at the earliest opportunity. At the moment, they are looking at the lessons learned from the previous revaluation and the aborted revaluation in 2010 to prepare themselves, but they do not yet have the Executive go-ahead for the revaluation and, therefore, have not drawn up firm plans. Once they have started to draft those plans, we will share them with the Committee.

I will now go through the main clauses of the Bill. If you are happy to move on, I will take questions later on the Department's response. Clause 1 provides for the introduction of a levy on the largest retail premises — those with a rateable value of £500,000 or more. A levy of 8·5p for 2012-13 is expressly provided for in the Bill. For the two subsequent years, years 2 and 3, the amount will be set out in subordinate legislation that will be subject to the affirmative resolution procedure. The clause also sets out the definition of large retail property, retail sales and sales of goods. There are also some minor consequential provisions to allow the levy to be collected in line with the general regional rate so that it can be part of a normal rates bill.

Clause 2 is to do with disregarding the occupation of shop windows for non-commercial properties. Without that, Land and Property Services (LPS) would simply consider the property to be occupied. The clause introduces a disregard, and, as you know, its purpose is to help to revitalise town and city centres.

Clause 3 makes changes to clarify the legislation in relation to the valuation assumptions used in a non-domestic revaluation. It makes the legislation more specific about the matters that will be taken into account when the property is being valued for the purposes of constructing a new valuation list. I hasten to add that, as I have advised members, it does not affect the custom and practice that has been adopted at previous revaluations. The aim is to make sure that there is greater clarity.

Clause 4 makes changes to repeal the rule relating to properties that are referenced by their volume of trade; for example, quarries and public houses. It will ensure that the treatment of those ratepayers is exactly the same as the treatment of all other ratepayers. It can be argued that the current provision means that the volume of trade is the volume of trade at the date on which the bills issue, whereas it really should be the valuation date. That is the approach that is adopted for all other business ratepayers, so this legislation simply clarifies the position.

I will not cover the remaining clauses, unless members have any issues with them, as they simply deal with the interpretation and commencement of the Bill's provision. They are the technical outworking of the main policies in the Bill.

Finally, members will wish to note that it is not intended to consult on the Bill, given that there has been extensive consultation on the policy detail and the time frame that is involved to ensure that the policies are delivered in time for the next rating year. I will now hand over to the Minister to deal with the issue of accelerated passage. Following that, I will be happy to deal with any queries that members may have.

Mr Wilson:
Thanks, Brian. Standing Order 42(3) requires me to explain the reasons why we are seeking accelerated passage, the consequences of that not being granted and the steps that are being taken to minimise the future use of accelerated passage. The measure was designed to deal with problems that businesses face in the current recession; therefore there is not really any point in having a measure that we introduce a long time in the future. The sooner that it is done, the better for the businesses that are affected. Any rates measure needs to be introduced at the beginning of the rating year, which means that the legislation must be in place and ready to be implemented by April of this year. For that reason, going through the normal process of scrutiny of the legislation would have been difficult because the measure would not be introduced in time for the beginning of the rating year; rather, it would be introduced in the middle of the rating year. So, the time that we had available required us to go for accelerated passage.

I have been on the other side of the table as far as accelerated passage is concerned. I do not think that it is a desirable way to do business. It is much better for legislation to be properly scrutinised, etc, but, given the particular circumstances and the consequences of not introducing this measure in time, it is necessary. Do not forget that a lot of businesses are hurting at the moment. They want to see the Assembly responding quickly to the issues that they are facing. This was one way of reducing overheads for businesses. Therefore, I think that, from the Assembly's point of view, rather than sticking rigidly to the normal process when we have such an exceptional circumstance, it is a necessary step to take. However, I want to emphasise that I do not believe that this should be the norm when dealing with legislation. I think that we should try to get the timing of legislation right so that it can be dealt with through the proper channels. However, given the preliminary work that the Committee has done and the scrutiny of a lot of the issues involved — albeit not of this particular legislation — there has been a fairly rigorous look at the proposals. Furthermore, given that this is going to affect another 8,300 properties, I think that you can see that it will have a big impact across Northern Ireland. It is, therefore, something that we would want to have in place for the beginning of the rates year.

I have given an undertaking that this is not, and I do not regard it to be, the normal way to do business. If I were regularly asking for accelerated passage, I am sure that the Committee would soon give me short shrift, and it would be quite right to do so. I think that there will be consequences for the Assembly if we do not proceed in this way. I am giving an assurance that it is not, and I do not regard it to be, normal practice. Therefore, I hope that that assures you that steps will be taken to minimise the use of accelerated passage in future. Of course, we always use it for Budget Bills, but, again, that is because of timing issues.

Brian dealt with the ministerial amendment that is going to be made around the 50% property rates relief. That will be brought forward. Again, there will be an opportunity for you to talk to officials about that. Even when accelerated passage is granted, officials will be available to deal with any queries that the Committee may have. Although the Bill will go through the Assembly using accelerated passage, the Committee does have an opportunity, where issues may arise in the debate, to deal with officials and ask for some detail.

I hope that my words provide some assurance to the Committee. First of all, this is necessary. It would not have been asked for had it not been necessary. Secondly, I think that not to have requested accelerated passage would have perhaps reflected badly on the Assembly for not responding quickly to an issue that people have asked us to respond to. Thirdly, even with accelerated passage, there will still be opportunities for clarification and for detailed answers when questions arise.

The Chairperson:
OK, thank you very much. Before we get into discussion, I want to raise a point about accuracy. You have sent us a response to our report. A couple of points seem to respond to an earlier draft of the report, which we did not send you. It shows remarkable foresight on your behalf to be able to respond. As a matter of accuracy, in relation to paragraph 4, you said that the Committee

recommended that manufacturing businesses be excluded from the expanded small business rate relief scheme. We had actually asked that the business case for their inclusion be examined.

In relation to your response to paragraph 14, which is about utilities, the difference is that we had not asked —

Mr McClure:

It is about asking for a contribution rather than the second issue.

The Chairperson:

I ask that you correct those two responses.

Mr McClure:

I will provide the Committee with a revised version of that immediately after this meeting.

The Chairperson:

OK. First, in your announcement, the initial figures that we were dealing with involved a levy of 20% that would then be reduced to 15%. I just want an assessment of where the 5% reduction is coming from. Is it coming from the public purse or from within the scheme itself?

Secondly, you have undertaken to re-examine the position of the utility companies through DETI, and you also want to discuss some state aid issues, yet the Executive's decision has been to remove any flexibility in years two and three. So, should you find a way to look at the utility companies, or indeed other large businesses rather than just those in the retail sector, there is no flexibility built into the Bill to alter that over years two and three.

Finally, you have identified the specific levy; you talked about 8·52 pence in the pound for 2012-13. You mentioned subordinate legislation for the second and third years. What is the intention around that? Is it to alter the figure?

Mr McClure:

No; it would be to retain it at 15%.

The Chairperson:

Why would that not be identified now, rather than identifying the exact amount in the first year and then coming back to the matter in years two and three?

Mr McClure:

I think that there is an issue with being able to define the exact amount of pence because we do not know the exact constituency of those subject to the levy. The valuation list changes almost on a weekly basis. I am not exactly sure, but I believe that it is because of the uncertainty in being able to pin down the actual figures. However, I will come back to the Committee with a full explanation.

The Chairperson:

Given that you are looking at other issues, could you deal with the issue of flexibility as well as where the 5% reduction is coming from?

Mr Wilson:

The 5% reduction will come from two sources. First, additional money — more than we had anticipated — has been collected through the regional rate, which will partly finance the reduction from 20% to 15%. Secondly, as we are now going to exclude some of the multiples, that will mean less money going out in rates relief for those particular businesses. Both of those things should give us the money to replace the revenue lost by reducing the levy from 20% to 15%.

The Chairperson:

Do you have any idea of the balance between the two?

Mr McClure:

The vast majority will be paid for through the higher than anticipated revenues coming in from the regional rate.

The Chairperson:

Essentially, that is money out of the public purse, because an increase in the regional rate is money that is now available to the Executive but that is used to offset —

Mr McClure:

It is more than was budgeted for. It is a slightly higher revenue income than was budgeted for when the Budget was set. It is still coming from within the rating system, but from a different direction.

The Chairperson:

Could you comment on the flexibility issue, given that you are looking at utilities and that you have some further advice on state aid and other businesses?

Mr McClure:

Should we discover that there is a way of not allowing the utilities to pass on the increase in costs to consumers, we would expect that it would require some regulatory change. We would need to see if that is achievable before we could take further legislation forward. It opens up the prospect of bringing utilities into the scope of the levy, but we would need fresh legislation to do that. At the moment, it is too uncertain as to whether we should and could do that, which is why it is not felt appropriate to include that provision in the Bill. Should we discover that there is a way of doing this, the matter can be raised and amending legislation can be brought forward.

Mr Girvan:

Thank you, Minister and Brian, for the paper you presented. I appreciate that accelerated passage is maybe not the best way to deal with something, but I understand that we have to react, and it is important that we set the right conditions for economic growth and sustainability. I appreciate that we have to react to that and make sure that that happens.

The Chair has already commented on funding and the extension of the 50% reduction to new-start businesses or those taking over vacant premises. Will that process be funded from moneys received from the retail levy or from the increased revenue from rates collection that you mentioned?

Mr Wilson:

It will not be funded at all. What it really means is that the Department is forgoing some additional revenue. For premises that have been lying empty, only 50% of the rates will have been paid. Under the current system, from the day that they are occupied, full rates will have to be paid. What we are saying is that we are prepared to forgo 50% of the rates for the first year as an incentive to try to get new businesses going. They may have difficulty at the start with overheads, etc, because the first year is always the dicey year for trading. The idea is that we would not have to pay out any money; we would simply not take in the additional 50% for the first year. However, in the longer run, that could be beneficial to us because, if it helps to get a business up and running, a rates stream will come in after that. There would be additional revenue in the longer run. Equally important, of course, is that that may well help to keep an area vibrant, stop other nearby businesses closing down and prevent the dereliction that can occur as more and more properties become empty.

Mr McClure:

That is the very reason why the Minister wanted the provision to be confined to long-term empties, which are properties that have lain empty for one year or more.

Mr Girvan:

I appreciate that that will probably have a greater impact on the high street, because that is where you test the condition of an economy. It is important to see the high street full. That is a good measure to bring forward to encourage business start-ups in the high street. We can move forward on that basis. Thank you very much.

Mr McLaughlin:

Good morning. Let me reiterate the best wishes for the new year.

The Committee, in my view, had implicitly accepted the case for accelerated passage, given the constraints. That is obviously the logic of the approach that we have taken. It is important to acknowledge the support and the response that we got from departmental officials; that was very helpful. It is recognised that this is a downturn measure. Basically, my focus is on the

Committee's view that we should be thinking in a more strategic way and examining the effectiveness of the relief scheme; that is, thinking beyond downturns and across this particular term of the Assembly to changes to the economy over a longer period. It can be argued that, in effect, the relief scheme subsidises a lack of competitiveness in some of the business sector.

The Department is indicating that it accepts the Committee's recommendation in that respect. However, in my opinion, it caveated that — and I wonder why — by separating it from the longer-term review, the revaluation of non-domestic properties, whereas I see that as an integrated process, if we are talking about planning, in a forward way, for economic growth and sustainability. All those factors play into the same issue. Dealing with them in silos runs counter to the logic. Can we not review all the measures and instruments that we are using to encourage, support and sustain? I am speaking as someone who absolutely supports this downturn measure. It is a good initiative, and it was necessary, but it is not, in my view, a strategic response to the pressures on local enterprise.

Mr Wilson:

The purpose of the legislation is simply to deal with the mechanism for getting the redistribution from the larger stores to the smaller businesses. However, that sits in the context of longer-term measures. The revaluation exercise should help to produce the sort of result that you mentioned; that is, to even up the playing field and smooth out some of the unfairness that has crept in because we have not had a revaluation since 2002. The revaluation will still go ahead, but it is not necessarily, and does not have to be, part of this.

A lot of people have said to me, "In the longer term, it is not just a case of building into the revaluation exercise an even playing field that reflects the change in footfall, shopping patterns, etc. There are other ways, and other local ways, that we believe would be far better in dealing with the decline in shopping areas; for example, business improvement districts." That is why we asked in the consultation for other ideas; we were hoping to elicit from those most affected ideas on how they believe the situation should be taken forward. As you know, work is being done on that by other Departments. We have emphasised that this is a three-year measure. Once the three-year period is up, we do not see us holding on to that kind of scheme. That, in turn, should enable small and large businesses to work together and decide whether they can, through business improvement districts or other means, find more local ways and ways that have the broad support of businesses in the area, so that they can try to reset what happens and bolster areas that are in decline or having difficulties.

It would be wrong to say that we are not looking at the issue strategically. The revaluation is important. The measure has been set to coincide with the new revaluation for that very reason. Other measures are being prepared to look at substitutes or replacements for the scheme.

Mr McClure:

It is a very good point about the wider strategic context. The Committee has asked, "If the revaluation does not result in lower bills for smaller businesses, can we look at alternatives in the Department?" We said yes, and the Minister has agreed that we will look at alternatives. However, we cannot do that until we are closer to the revaluation and know exactly what the revaluation will do. So, we will look at that. It is one way that we can take a more strategic view and look at alternatives.

The Welsh and the Scots are reviewing their business rates systems to see whether they can more closely align them with economic growth and whether there is some way that they can tweak or amend them to help with economic growth. So we will keep a very close eye on what the Scots and the Welsh are doing. There is an independent review in Wales, and the Scottish Executive are doing their own review. We will look at the outcomes of those to see whether there is anything there that can work for Northern Ireland.

Mr McLaughlin:

I will not drag this out, but, for example, the Assembly is also processing changes to fiscal policy and corporation tax devolution. We have already seen the impact on airport passenger duty. It is a changing environment in some ways, and there are some potential positives emerging, but we could be dealing with a different economy — a regional economy. I am concerned that there may be an implicit assumption that the existing relief scheme — not the amended scheme or the additional measures over a three-year period — will be a feature of our economic landscape as we go forward, unless we make a clear statement that there is, in fact, an integrated review and that we are prepared to look at all the instruments, particularly in changing economic circumstances, to see what is the best way forward.

The revaluation exercise gives us a baseline on which we can plan our interventions and policies, but it would make sense to join them all up. We may decide that we need the scheme or that the scheme works as well as anything else. As a small regional economy, we are probably not going to be immune to the demand that we make interventions. This is an example of the Executive responding to circumstances. I would have thought that the opportunity presented by the 2015 revaluation is to take a look at all those issues in an integrated way, because they all flow from the same source.

Mr Wilson:

I think that is the point that Brian was making. First, there absolutely has to be an evaluation of how effective this scheme is —

Mr McLaughlin:

And of the existing scheme.

Mr Wilson:

Yes; and the existing scheme, as well as what is tried elsewhere. I do not think that we see the issue simply as something that should be dealt with through local taxation policies. Other things are needed to regenerate town centres, and that may involve housing policy, bringing houses back into shopping areas or regeneration work, which is done by the Department for Social Development (DSD). You are quite right that we need to draw all those things together so that they are seen as a package rather than simply continue with one particular type of policy, which may or may not be the most effective way of dealing with problems that, hopefully, will not be as bad after the recession. We know what the trends are — they are that town centres have been under pressure even before the recession started.

The Chairperson:

In the Department’s letter to us, there was some suggestion that you might be able to give us a briefing on the state aid issue in the open session.

Mr McClure:

Since we last met, we have had discussions with the Attorney General's office, and the Attorney General agrees with our assessment that there is no state aid involved in these measures, either in relation to the large shops levy or the extension of the small business rate relief scheme. We now have that reassurance from the Attorney General's office, so I can certainly say that in open session. I would prefer to discuss any of the arguments around state aid in camera, if that is possible.

The Chairperson:

OK.

Mr Humphrey:

Thank you, Minister and Brian, for your presentation. Having spoken to the businesses that I work with in north Belfast, city centre businesses, the chamber of commerce and city centre management and so on, I think that the announcement today is bound to be welcomed. You are quite right, Minister, to say that businesses want us to be responsive and to respond very quickly to the economic climate at the moment. Given the fiscal constraints that you operate under, it is very welcome news. Could you give us some feedback on the conversations that you have had with the Federation of Small Businesses, city chambers of commerce, the Northern Ireland chamber of commerce and so on, about how they feel that it will benefit business?

Mr Wilson:

There has been a fair amount of public discussion about the conversations I have had with a wide range of organisations. The responses fall into three categories. First, there was a general welcome; surprisingly, even from those who are affected by the additional levy. They accepted that something needed to be done and that there was a particular problem facing smaller businesses that may have fewer resources to weather the recession and may have suffered more heavily as a result of the fall in consumer demand, etc, and whose location did not help much either.

The second category of response was from the recipients of the additional help, who, obviously, all welcomed it. They indicated how it would help them on a weekly basis. That response came from right across chambers of commerce. During the consultation period, I met traders in five or six different towns, including Coleraine, Ballymena and Lisburn, and they all took me around to show me the problems that they were facing, and indicated how the scheme is going to help 200 or 300 businesses in their town and how that is welcomed.

The third category of response was from the large businesses that will be affected. Some of them took a much more rational approach than others. Some talked about the impact that this would have on long-term investment, which I do not believe it will have. Some of them were saying that it is going to be difficult but that they can manage it. They stated that they will have to look at other ways of pruning their overheads but that they will still manage and it will not affect them. Then we had Waitrose, which is not located in Northern Ireland but which indicated that, as far as it is concerned, it will not be a factor at all in the investment that it hopes to undertake in Northern Ireland in establishing between 12 to 18 stores. It was fairly predictable that nobody who is going to have to pay out more money would say, "That was a great idea that you had."

Mr Humphrey:
That is right, but I think that these proposals, alongside the business improvement districts, will provide a major catalyst for city and town centres. There is no doubt about that, and that is all to be welcomed.

The Chairperson:
Could we see the amendment in relation to new occupancy as early as possible?

Mr McClure:
Yes, you will get that within the next few days. We are liaising on an almost hourly basis with the Office of the Legislative Counsel, and once that provision is drafted, the Committee will see it.

The Chairperson:
Mitchel made the point that we had an intensive enough discussion around this matter and took evidence on it, always with the understanding that it was going to go towards accelerated passage.

It is not up to the Committee to give consent to that; it has to go to the Assembly. Nonetheless, we were operating on that basis, and we made suggestions in relation to the Bill, some of which were adopted, some of which were not, for the reasons that you gave. It has been a useful exercise. The Committee has always been broadly supportive of an intervention and was trying to get the best intervention possible.

We see the ongoing work on the review and the revaluation exercise as key. Rather than dealing with the issue through sporadic intervention, it is important that we align it and other economic levers to get a better, more consistent and more coherent approach to dealing with business and the Executive's ability to influence the economy here. That is something that I know the Committee will be very keen to get regular updates on. We will keep in regular contact with the Department over the coming period to see how that is playing out.

Mr Wilson:

I thank the Committee for its support and for the very professional work that it has done. I regard it as a fairly important piece of work for the Assembly and one that I think the Assembly will get credit for. I appreciate your support and understanding, because I know that Committees do not like missing the opportunity to properly scrutinise legislation. I look forward to working with the Committee, as Mitchel and the Chairperson have said, to look at how we can deal more strategically with a problem that I think will be with us whether or not we have a recession.

The Chairperson:

Thank you very much.