



Northern Ireland
Assembly

Committee for Communities

Minutes of Proceedings

Tuesday 1 February 2022

Meeting Location: Room 29, Parliament Buildings, Belfast

Present:

- Ms Paula Bradley MLA (Chairperson)
- Ms Kellie Armstrong MLA (Deputy Chairperson)
- Mr Mark Durkan MLA
- Ms Ciara Ferguson MLA
- Mr Paul Frew MLA

Present by Video or Teleconference:

- Mr Stephen Dunne MLA
- Mr Andy Allen MBE MLA
- Ms Áine Murphy MLA
- Ms Aisling Reilly MLA

Apologies:

In Attendance:

- Dr Janice Thompson (Assembly Clerk)
- Mr Sean McCann (Assistant Clerk)
- Ms Antoinette Bowen (Clerical Officer)



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In Attendance by Video or Teleconference: Ms Rachel Ashe (Clerical Supervisor)

The Deputy Chairperson, Kellie Armstrong, assumed the Chair. The meeting began at 9.12 am in public session. The following Members were present at the start of the public session: Kellie Armstrong (Deputy Chairperson), Andy Allen, Ciara Ferguson, Paul Frew and Áine Murphy,

Declaration of Interests

No declarations of interest were made.

Aisling Reilly joined the meeting at 9.13 am.

1. Apologies

There were no apologies.

2. Chairpersons' Business

There was no Chairperson's Business to report.

3. Draft Minutes

Agreed: The Committee agreed the minutes of the meetings held on Tuesday 25 January 2022 and Wednesday 26 January 2022.



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4. Committee Deliberations on the Support for Mortgage Interest etc. (Security for Loans) Bill

Mark Durkan joined the meeting at 9.19 am.

The Deputy Chairperson informed Members that the Committee would continue its deliberations on the Support for Mortgage Interest etc. (Security for Loans) Bill.

The Deputy Chairperson reminded Members that this was not the formal clause by clause stage, but rather another opportunity to continue to discuss clauses comprehensively with Officials and seek clarification on any issues raised by stakeholders or Members.

The Deputy Chairperson welcomed the following Officials to the meeting:

Una McConnell

Hayley Ward

The Officials briefed the Committee on the most recent written Departmental response to Members' queries and participated in a question and answer session. The Officials and Members discussed the Bill in detail, scrutinising each clause in turn.

Clause 1: Security for Loans for Mortgage Interest etc.

Paula Bradley joined the meeting at 9.30 am.

Stephen Dunne joined the meeting at 9.31 am.

The Committee raised queries over further aspects of SMI loans related to repayment, including;

- Confirmation of how and when they are repaid, whether this is as a one-off payment or instalments, and whether the loan can remain in place until a trigger event causes the Department to seek recovery of the loan;
- Further aspects of SMI loans such as confirmation that SMI loans cover mortgage interest payments only and that there is not a fixed period on the loan;
- Whether part or all of the SMI loan can be transferred to a third party to enable them to remain in the property;



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- That loan recovery by the Department follows after mortgage provider debt is repaid, unless the SMI loan is the only debt on the property;
- Whether all levels of debt can be written off at different staff grades within the Department and how quickly this can be done;
- Clarification of the appeals process for SMI loans;
- Clarification on the impact of the SMI loan on pensioners of the future; and
- Clarification of the transitional protections regarding Universal Credit.

Agreed: The Officials agreed to provide the following for the Committee records:

- Information detailing the debt management process i.e. the process of write-off and removal of legal charge; and
- Information on the operational processes currently in place for the registration and removal of a statutory charge.

Clause 2: Commencement and Short Title

No queries were raised in relation to Clause 2.

The meeting went into closed session at 9.42 am to allow to the Committee to receive advice from Claire McCanny, Bill Office Clerk.

The Deputy Chairperson asked the Officials to re-join the meeting after the closed session so that Members could ask any questions arising from the closed session.

Áine Murphy left the meeting at 9.45 am.

The meeting was adjourned at 10.01 am.

The meeting recommenced at 10.07 am in public session and Paula Bradley assumed the Chair.

Andy Allen left the meeting at 10.10 am.

The Committee and Officials discussed the potential to amend Article 13(9) so that regulations would be subject to the draft affirmative process rather than negative resolution to allow improved scrutiny by the Committee and the Assembly.

Agreed: The Officials agreed to respond formally to the Committee's queries related to the potential to have the regulations subject to draft affirmative resolution.

The Chairperson thanked the Officials for their attendance.



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5. Date, time and location of next meeting

The next meeting will be held on Thursday 3 February 2022 at 9 am in room 29.

The meeting went into closed session at 10.12 am to allow the Committee to receive advice from Claire McCanny, Bill Office Clerk.

The meeting was adjourned at 10.26 am.

Paula Bradley MLA
Chairperson, Committee for Communities