

# STATES OF JERSEY

## OFFICIAL REPORT

**WEDNESDAY, 23rd APRIL 2025**

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[9:30]

**The Roll was called and the Dean led the Assembly in Prayer.**

**PUBLIC BUSINESS - resumption**

**1. Increase in Assets and Savings Threshold for the Affordable Housing Gateway (P.26/2025) - resumption**

**The Bailiff:**

We continue with the debate.

**Deputy D.J. Warr of St. Helier South:**

Can I just confirm with the Minister for Housing that I still see on States website that under savings and other capital assets there is no maximum savings or other capital assets ...

**The Bailiff:**

No, I am sorry, Deputy. There is no mechanism within Standing Orders ...

**Deputy D.J. Warr:**

Okay, I just wanted to see if he had signed that Ministerial Order or not.

**The Bailiff:**

I think that is something you could have asked outside the confines of the Assembly. But there is no mechanism for simply asking a generalised question at any point during the course of a debate. We resume debate on P.26. I next have listed to speak Deputy Tadier.

**1.1 Deputy M. Tadier of St. Brelade:**

The lesson is do not put your light on the night before. I am afraid the offer of a 3 or 4-minute speech is out of the window now. **[Laughter]** That is a one-time offer. But I am not saying I will take the full 15 minutes either. I do have some notes though. I am also going to try and be sympathetic to the mover of the proposition because I think that is what we should all do anyway. I think he has identified what I think is maybe one or 2 problems that he sees which are valid. But what I see coming forward here is the wrong solution or the wrong solutions, and first I will talk about what I think it is that he is trying to achieve, why I do not think it does it, and maybe what the options are for that. But let us bring ourselves back to the very real world that we live in. We have our own arm's-length body that provides social housing. There are other organisations out there that provide social housing in the forms of trusts, and they come under the Housing Gateway, which is the entry point for people applying for social rented housing. We already have a scenario where the list is oversubscribed in all bands, I think the last time I checked, and that has been a perennial issue. That is something which any Minister for Housing and any housing supplier tries to get to grips with is because there is not enough social housing stock. Historically we have made the decision as an Island, as an Assembly, and as a Government that we wanted to rely on the private sector to try and fulfil some of the needs that should have been arguably provided by the public sector, the social housing sector, and as a result we pay over tens of millions of pounds a year or in the tens of millions to private landlords as well as to social landlords on top of that to provide for that need. We are not in a scenario where we can be glib or start making radical policy decisions about housing, I think; certainly not from a Back-Bench point of view, with due respect, when we have already got that scenario. If there was a scenario where there were no waiting lists and that Andium had lots of stocks that they were having trouble renting out, then we might be in a completely different situation, but we are not. We live in the present and we live in the real world. The problem I think that the Deputy has on the one hand tapped upon, which is absolutely right, and it is something that nobody has ever got to grips with in the last 20 years that I can remember, is the issue that we hear often at election

time about the question of downsizing. We have pensioners, for example, who may have lived in their home all their lives - it is the empty nest phenomenon I think it is called - so they may have a 3, 4-bedroom house which they no longer necessarily wish to live in. They cannot seem to downsize because there is not any suitable properties, nothing affordable within their price bracket, and even if they did sell up they would be left with very little to show for it and maybe a small cramped place to live in that might not be suitable. I think that is an issue that we need to get to grips with and it needs, I think, some creative thinking. I will perhaps come to that in a moment. I think that the Minister is already aware of these issues, and I think he is already thinking along those lines. Certainly when we have private conversations one to one or as a party that does figure in our thinking very much. Then I think there is this other issue, which is I think slightly more tricky. The Deputy seems to be saying that there are some people out there who own a property either outright or still paying off a mortgage when they get to pensionable age and that they do not have any income otherwise apart from that. That is an interesting if difficult position to be in. I do not know how many of those exist. The Deputy says he may have identified a particular figure. But the issue is if you own your own home outright or you are still paying a mortgage on it your problem is not housing, your problem is income. You do not need to be housed if you live in your own home. What you need to do is find a way to sustain yourself sustainably; excuse the repetition. You do not need to be housed and you do not need to be housed in social housing especially at a time when there is a big backlog on the waiting lists. I think that is the thing I cannot quite get my head around. Of course the £200,000 asset savings does not have to be property. It could be that I, for example, get to the age of 67 - it probably will be - I may not own any property at all and I have just come into a windfall of £200,000. Then should I be able to knock on the door of the Minister for Housing when there are people out there who have got maybe 50 pence in the bank, £50 in the bank, £1,000 in the bank and do not have any property either and expect to somehow go on a waiting list and perhaps leapfrog those people? I am sure I might have other circumstances which would make me eligible. There could be a disability, there could be a specific need which may already be captured indeed under the criteria. I just do not think that is the right thing to do at this stage because we have to prioritise a waiting list, and to suggest that people would sell a house when they are already adequately housed in order to free up some cash to then go on a waiting list for social housing, in itself is not going to solve any problems. It would create more problems, I would suggest, than it solves. What we might want to do, and I would hope that this is something that the Deputy and the Minister would consider looking into, is how we get to unblock the housing market, indeed, if we can call it that. There might need to be very imaginative schemes because even if somebody under Deputy Warr's proposal would sell a property, let us face it, if you own any property in Jersey outright, even a small flat, it is going to take you over the £200,000 threshold anyway, so you would not be eligible for his scheme. You would not be able to apply for social housing anyway, so it does not help any of those individuals, irrespective of if that is one of their income streams. I would add also that the calculation that he has come about, which is, I think I have to say, slightly contrived. It sets a minimum income standard based on a States pension and a perceived rental income that you would get ... not rental income, an interest rate that you would get from £200,000. But, first of all, you would have to be able to have that £200,000 sitting in a bank without touching it, paying the interest and living off that interest with your combined pension. But of course, that is based on a current 4.5 per cent interest rate. He is quite right, that £200,000, if you had that, if you sold your partially-owned flat and put that £200,000 in the bank, every week you would get £173 or £9,000 a year, but that is based on a 4.5 per cent interest rate. As soon as the interest rate falls to 3 per cent, guess what? Your income is slashed by a third, so you are getting £6,000 a year instead of the full 9. What does that mean? Do we have to therefore increase the threshold to £300,000 and therefore mean that more people with more money? If it goes to half, the interest rates fall to 2.25 per cent, do we then say that the disregard needs to be £400,000? I think we are very quickly getting into fantasy land in this respect.

[9:45]

What I think needs to happen is that we need to identify genuine sustainable housing schemes that do allow people to downsize, which might include Andium saying: “We will come up with a perhaps sophisticated scheme but an understandable scheme which allows you to sell your property, preferably to us, because we need housing stock” and there may be some kind of arrangement about lifetime enjoyment of an Andium property at a modest peppercorn or whatever rent it might be. There may also be pensioners out there or relatively more wealthy individuals who would like the security of tenure of living in social housing, and it does not need to be Andium. This is something that maybe a trust could provide. But for them, the rental limits are not the issue. They might have a fair amount of money, which they are willing to spend on rent. They just want the security of tenure. That is where I think we could start doing some very interesting things around the market rates. We know there is a proposition on the table at the moment, I think, to look at Andium rents, bringing them down to 70 per cent. But it may well be, if we have a scenario where there is more housing stock, where Andium are buying up houses which our residents do not need anymore, they could sell them into that scheme. They would be in that scheme in perpetuity, certainly on the death of the people who sell the homes. We get family homes being brought into Andium with the capability of them maintaining them, doing them up to a good standard, increasing the stock, and everybody is a winner. What I would say is that is blue sky thinking. We are not at that point yet and it is going to need some joint policy formation not just from the Ministerial team but from across the Assembly. What I would say, with due respect to Deputy Warr, and perhaps to an element with Deputy Mézec as well, as Minister for Housing, I think we have all got that goal as our intention. I think it needs probably a bit more work to get to that point. I do not think what we have seen in front of us today from Deputy Warr, as aspirational as it is, I think it is fraught with problems that make it practically unworkable. The thresholds simply do not stack up mathematically and they are not future-proofed. But I think what we need to do is give Deputy Mézec, as Minister for Housing, the scope to look at this in the round, to speak to his Ministerial colleagues and other Back-Benchers to really get to where we need to be, so that we have a more sustainable social housing market, which does take account of those who, as Deputy Warr has suggested, may well fall between the stools at the moment.

**Deputy K.M. Wilson of St. Clement:**

Can I remove the défaut on Deputy Ozouf, please?

**The Bailiff:**

Yes, the défaut on Deputy Ozouf is raised. I next have to speak Deputy Alex Curtis. I then have Deputies Coles, Andrews and Renouf in that order. Those are the ones I have on my list, just so people know.

**1.1.1 Deputy A.F. Curtis of St. Clement:**

I have to say I am probably not currently feeling like I can support this one, although I have to say I have been moving between how I feel. I turned my light on to speak to what the Minister for Housing said, which is something I fundamentally disagree with, which was that we are giving him a vote of confidence in his mission and his Ministerial Order if we vote against this proposition today. There clearly is merit to some in looking at the banding, looking at the asset allowance. But what we do not have on the table right now is a decision as to (a) do we choose Deputy Warr’s threshold and approach, or (b) do we choose the Minister for Housing’s? Because if that had been proposed as an amendment to this, I would likely also not support what the Minister is proposing, as written. I think the challenge Members have with whether this is a *fait accompli* or not, and I sympathise with Deputy Warr, was on the Affordable Housing Gateway website, as of now, it still does list that there is no maximum savings or other capital allowances, which I believe is what ... and I am sure that may be addressed by another Member. That is correct at the moment ... that is incorrect is what the Minister is highlighting. So I think Deputy Warr was obviously highlighting that the Minister is highlighting back that the information on the website is still incorrect. I am sure they will get to that. But it is not

the case today that should we consider voting against a Back-Benchers' proposition is a move in favour of what the Minister for Housing wants to do. He has that power by order but, as we all know, orders can come to the Assembly under Article 11 of the Legislation (Jersey) Law 2021. Any Member has the power to bring that to the Assembly. It does feel, however, though, that is not the route we should pursue. We should hopefully have a Minister for Housing, I would like to say, that would, on such a fundamental change, consult with Members before, maybe brief Members and test the mood of the Assembly for that direction. Because it is a big one, it informs Andium's strategy. Andium's strategy informs Andium's debt, the States of Jersey's debt, and our approach to how we provide housing in both the social and private sector. A look to the March 2025 Affordable Housing Gateway statistics does show 759 people in the affordable rental demand sector. Diving into those numbers, roughly half of those are what are considered transfers within the bands. Half are largely considered transfers from the private sector, obviously half of the transfers in the system between categories of housing. But what the Gateway statistics tries to make clear is the good news is Andium Homes remains on-site across several developments with 772 new homes. The picture being painted is we may have a demand, we may have a long Gateway, but the build plan accommodates the Gateway. But when we open and widen that, band 3 will grow and Andium will turn around and say: "Ah", and other social housing providers might turn around and go: "Ah, we need to provide more social housing, we must continue to build", build at a time when it is incredibly hard for even the private sector to build, and we will create that mismatch in demand that I think Deputy Tadier said, if we had lots of housing we might change our guidance. But likewise, if we have more demand we may need to build more housing. So the decision to completely change whether we allow those with a large amount of assets on to band 3 will change whether Andium want to build more or whether they feel compelled to or whether the Minister feels compelled to. All of which in turn affects our ability to borrow. It affects our property make-up, how many people are living in what are currently fundamentally large apartment blocks rather than often smaller apartment blocks. There are merits to having a diverse and blended stock between properties which have 2 or 3 flats or apartments or houses in them to those which have in excess of 200. Andium's current model has been to build things which are on that larger side, the Limes, Edinburgh House and Maison Les Arches. These are decisions as to how we want to house our Island that should not fall into a Ministerial Order to change the capacity that the bands for the Affordable Housing Gateway will have on them. Lastly, I am trying to work this one out and I think unfortunately, like many debates, they come too late. We are trying to debate this on the floor of the Assembly rather than hash through the kind of the decisions going on. I am trying to equate whether somebody ... what other situation somebody could have equal worth and sit in social housing. Well, for a start, we know that people can be on social housing, be within the Andium or other stock and increase their assets. They can increase their salary and they will remain within that social housing provision. So somebody who is late to the game is some way punished perhaps. But also if this is targeting a certain demographic of people, how do we treat pensioners. Many of those in social housing no doubt are still on a defined benefit scheme which, if you total up the annuity or the value of that, is going to be huge. It could be well in excess of £200,000 if somebody is claiming even £12,000 or £15,000 per year and is likely to live 30 years, that is £450,000 of value. So somebody who is self-employed who perhaps did not use pension products for most of their life will now be affected. I can see the case here but I do not think either option on the table, rejecting this and accepting carte blanche the Minister's proposals which we have not necessarily seen yet. We have not worked them through yet. We do not know them. I do not think Scrutiny have been briefed on them. Nor accepting exactly £200,000 as the defined limit that we go forward with at great pace is the answer. But I think it is a discussion the Assembly needs and must take into consideration the impact on the build programme and the desire to build or not of largely Andium, and take that in the round and return for some informed debates before we go forward with just a decision.

### **1.1.2 Deputy T.A. Coles of St. Helier South:**

First, I just want to add possibly a little bit of clarity to what the Minister said yesterday in regards to the Ministerial Order. As the Minister has already indicated, the information on the website is currently incorrect. He did mention that yesterday, that somebody had jumped the gun and it still does not look like it has been taken down. But the question is about the decision-making ability of this Assembly, that if the Assembly does approve Deputy Warr's proposition today, that the Minister would then feel that that is what he is obliged to work to, and to say that: "Well, I am going to bring my own thing over the top of this anyway would be contempt of the Assembly", which he is not intending to do. This is why it is a question of either vote today for Deputy Warr's proposition or vote against it for the Minister's Order to bring in the removal of the cap and limits. I, too, along with Deputy Tadier, would like to thank Deputy Warr for bringing this proposition because it has highlighted that there is an issue. In fact, I am aware of an individual themselves who currently owns their own property, a little one-bedroom flat that has a bond on that property so he technically only owns 50 per cent of it. So should he need to sell that property the value will come down below the £200,000 threshold that Deputy Warr is proposing. He has a very modest pension but at the moment his pension balances his living state because he lives in the property with no rent. However, unfortunately this is on the second floor of a property. He has got bad knees, at some point he is not going to be able to do the stairs, he will not need to go into residential care for that, so what situation would he be left in? He would be in a scenario where he is going to sell the property, have to use the return he gets out of that to pay rent in a private sector on a property that will have a lift because he does not currently have one. Then after that, once that money has gone, he will be then eating in to the small pension that he gets and he will need more support from there. It becomes very, very difficult. But if he was allowed to access social housing, he would be able to get a lift at a reduced rent, which make his pension last a bit longer. Before then he is in the right place for everything to turn up. But of course that is just one small example. Where I think the Deputy is more coming from with this proposition is people with larger houses being able to downsize. This is where for me, unfortunately, both the Minister's decision and Deputy Warr's proposition starts to have a little bit of an issue, in my mind. Most Members are probably aware, but I think it is a good time to use a public platform to mention that if somebody does sell a large property for, say, £600,000, willingly gives away £400,000 of that money to meet the criteria proposed by Deputy Warr, that if they then need to access long-term care or income support for any reason after that they will not be able to. Income support and L.T.C. (long-term care) have rules about willingly making yourself worse off that you will then not be able to claim. If somebody of pensionable age where life can change very suddenly, that all of a sudden maybe 5 years after they have given their property away they will be forced to try and find that money back from whoever they gave that £400,000 to, to cover the costs of their long-term care, which then could put their family members into more financial difficulty than they did originally. That is something that this Assembly needs to be aware of, the public needs to be aware of and whether we go with the Minister's decision, his Housing Advice Service needs to be aware of. If we go with Deputy Warr's, again, the Housing Advice Service needs to be aware of and make sure that the public are fully informed that if this is something that you choose to do there are risks. We also had a big debate yesterday about discrimination and of course Deputy Warr's proposition limits this figure to people over the age of 65. I am 43 this year and I am staring down the barrel of 50 very quickly. I stand there and think if my circumstances change and for whatever reason I am forced to sell my home, say I get divorced or something like that, I might find myself in a position where I have £200,000, not necessarily now going to be eligible for a mortgage and so I am going to have to spend all that money myself in my 50s on private rent because I do not know what is going to happen if I do not get re-elected and I do not know what my income is going to be once I leave here. But if I am on a minimum wage job or a living wage job or even earning about £36,000 a year, when you are paying about £1,500 a year in rent in the private market for a small one-bedroom flat, it is going to eat into a lot of that money and the scenario is going to be very, very different.

[10:00]

That range of 65 and over is well-intended but misses a group of people who might not be able to access mortgages and find themselves in financial difficulties, that they will spend all that money that they have had paying into a mortgage over the last few years, that if you are able to and you are able to be sensible, you would put into a pension scheme as soon as you got that if you were not going to be able to buy another property, so you are taken care of but people have to try and balance out these facts. There are a lot of issues and strife on both elements that the Minister is proposing and Deputy Warr is. At this point I cannot support Deputy Warr because I think that £200,000 limit might create more problems for people later on. I also think there is another group of people that might need help and assistance. Again, I mentioned the care homes before, we do not have a huge demand for care homes and if people are forced in just because they cannot access a building with a lift ... a lot of the social housing providers build blocks of flats with lifts. Accessing top-floor flats is easier for people rather than having to find ground-floor accommodation for people. Again, I thank the Deputy for bringing this proposition. It has highlighted an issue that we need to consider when allowing people to access better designed property. Again, I am coming back to Deputy Curtis's question to the Minister for the Environment about the size of bathrooms. There are so many bathrooms that are built from many years ago which are not wheelchair accessible and, again, we are talking about mobility, access for the disabled, people's lives change. I think the intention of Deputy Warr's proposition is very, very good but I think the scope is too small. That is why I cannot support that at this stage but I would encourage the Minister to bring his forward. Again, as Deputy Curtis says, let us bring it to Scrutiny, let us have a look at it, then let us see what we can do with it from there. I will leave my comments there.

### **1.1.3 Deputy M.B. Andrews of St. Helier North:**

Deputy Warr contacted me probably about 6 weeks ago, and I was familiar with the case that he highlighted and this is the reason why he brought forward this proposition. He wanted to find out what question I had asked regarding the old age state pension. I directed him to the relevant question on the States Assembly website. I just wanted to touch on one thing because I do not think it has been highlighted in the debate so far. Obviously there has been a discrepancy that has been mentioned between the minimum wage and the old age state pension. I understand why Deputy Warr has mentioned this. Often the case will be for those who are in receipt of an old age state pension, it will be the Income Support who are covering the rent, in addition to a transfer payment that the person will receive so they can live. Whereas if somebody is on a minimum wage, is much dependant on how much the rent will be. Sometimes in cases it will be the Government who are, essentially, covering the rent and the person can then use that wage to live. In other circumstances it might be the minimum wage is suffice for that person to cover their rent but then they have only got a small amount to then live on. It really is much dependent on the individual circumstance in that regard, which has been noted in the proposition. Another thing that I wanted to mention is in many cases if you have somebody who is, say, 70 years of age, they own their own property but they do not have much in savings. If they need to renovate the property, well how can they do so? Because the income that they have is insufficient, so they cannot pay for contractors to come in and to do the work on their property and so that makes it very difficult in those circumstances. Again, the person might be living in accommodation that is very cold and they do not have the finances to heat the property well enough to accommodate their needs. I understand why Deputy Warr is trying to accommodate those individuals who are stuck, shall we say, in a very unfortunate position? In quite a lot of the cases that we are probably looking at, we are looking at people who have got an implicit rent. They do not have a mortgage that is still made payable but there will be some pensioners who, potentially, do have a mortgage that is still made payable. If they sell the property they are then going to be in receipt of proceeds that are probably in excess of £200,000. Already what we do have in place is a criteria, so we will be looking at the person's history, their credit history in terms of how much monies they have. Often the case will be they will not be able to enter Andium Homes because they have

obviously been in a position where they will probably have to spend their money before they then fall below the threshold. That could be a potential issue in bringing forward this proposition; work would have to be done to try and accommodate that area. But I do sympathise with the proposer because I think there is also another group of people who are probably not touched upon during this debate, and that is the pensioners who live in private accommodation as well. They probably have insufficient savings, they might not be content in the unit of accommodation where they are living in. They want to maybe make the transition into Andium Homes but of course we have got a massive waiting list. I think you have to be very careful when we are looking at the waiting list. What you do not want to do is you do not want to exacerbate the situation by opening up a whole different criteria. Because what it will mean is that Andium Homes and the Treasury will need to be discussing: how will it be the case that we move forward? How do we build more homes and what implications could there be for borrowing? Of course we have got the credit facility, we have also got the bond and we have also got the new £110 million that has recently been agreed, and that has to be serviced properly. If you go reducing rents, for instance, then not enough income will be generated to service the debt and that would probably then involve the Treasury having to cover the debt because Andium cannot service the debt. If there was any change to social policy that could be massive implications in doing just that. There is also another thing that I just wanted to touch upon, and that is more to do with pensioners, those who, for instance, have an implicit rent at this moment in time. If they are to make the transition into Andium Homes it will be the Government who will be covering that rent, so income support will be expending more. You just need to recognise that. If that is going to be the case, if the criteria is going to change, how significant will the change be? How much more expenditure will be incurred? What will happen to the longevity of income support in terms of the funds that are made available? Because I think that has to be something that is often realised but obviously we do not really speak about it here in the Assembly unless there is a proposal that is being brought forward. I do commend the Deputy for bringing forward this proposition. Quite clearly there is a need to support those who, potentially, own their own homes or those who live in the private rental sector to, potentially, see them make the transition into Andium Homes. But of course we do have to bear in mind that, potentially, there could be unintended consequences. What those unintended consequences could bring about is significant change to the landscape of how the criteria is set out for tenants who are entering Andium Homes as a social housing provider. I think I have said all that I need to say and I will leave it there.

#### **1.1.4 Deputy J. Renouf of St. Brelade:**

I am relieved from the speeches so far to see that I am not the only Member who has struggled to get my head around the issues in the proposition and the Minister's response. I feel a bit lost in a fog of war. I have tried to go back to the first principles to think about what problem we are trying to solve and what is the best way to solve it? As I understand it, Deputy Warr wants to try and help pensioners who are asset rich but cash poor to access social housing. This would give pensioners who are in the asset rich, cash poor category an opportunity to shed the burden of maintaining a large property and, potentially, free up large properties as pensioners moved into social housing. As I see it, the Minister seems to accept that this is a laudable aim but thinks that the proposition does not help achieve the aim and he has a better idea. The question is: who is right? The proposition deals only with pensioners. In fact it is narrower than that, it would only affect pensioners with assets over £70,000 but under £200,000. Any pensioner with assets below £70,000 is already able to access the Social Housing Gateway and anyone with assets over £200,000 would still be excluded. Then of course there will only be a subset of this subset who are interested in accessing social housing at this stage of their lives. Therefore, my reading of this is that the proposition addresses a very small number of people. The consequence of this is that while there is clearly a strong desire expressed in some speeches to help those pensioners who find themselves asset rich and cash poor, the proposition is only relevant to a very small number of these people. The Minister's proposed solution takes a different tack. Firstly, he recognises that there is a category of people who could be helped but



currently are not. But he has come up with a different solution that would allow anyone to access the Housing Gateway but if their assets are over £80,000 then they will be put into band 3 and, therefore, lower down the scale of priority, unless their needs are judged to be great. I imagine he is thinking of a situation where they may have high outgoings, to pay for medical needs, care needs or something of that sort. Pressed to choose between the proposed solutions, I lean towards the Minister's with the caveat, as Deputy Alex Curtis said, that I would hope that the Minister's proposals would be further developed in collaboration with Members. It feels a bit rushed and panicky at the moment. But in principle the Minister's solution is, I think, more elegant in that it is a more comprehensive solution. I do not fear the potential consequence of increased demand for social housing in quite the way that Deputy Alex Curtis articulated. For me the point is that the Minister's proposal has one critical difference over the proposition in that it allows real housing need to be considered in a more flexible way. The key difference between the proposition and the Minister's proposal is where in the process the asset limit applies. In the proposition it applies at the point of application to the Gateway. If you are a pensioner with assets up to £200,000 you are in. You are then in exactly the same pool as people who have no assets competing for the same limited supply of social housing. You join the queue. You might be ahead of someone else who applies after you but who has no assets; someone who is both cash poor and asset poor. However, if your assets are over £200,000 you are still entirely excluded from the system and that, as I think as other Members have pointed out, seems to me to mean that the proposition does not address downsizing at all. Anyone who has a large house, which is by definition what we are talking about in downsizing, will in 99 per cent of cases own an asset greater than £200,000; they will still not qualify for the Housing Gateway if this proposition is passed. They will, therefore, not be assisted to downsize. Downsizing is absolutely something that we need to tackle but I do not think this is the solution to that problem. Under the Minister's proposal, assuming it is fleshed out a bit more and so on, the asset limit is irrelevant in terms of gaining access to the Gateway. Anyone, not just pensioners, who wants to apply will gain access to the Gateway. The asset limit only kicks in after you are in the system. At that point, if your assets are over £80,000, you move into band 3, a lower band than those with the highest need. However, because you are in the system officers will be able to judge whether special circumstances mean that you should move into a higher band, for example, the medical need and so on that I referenced earlier. We have to ration social housing and given that needs outstrip supply but could we support the proposition on the grounds that it does no harm? Unfortunately, I do not think that is the case because there is one problem with the proposition. It creates one single undifferentiated pool of applicants for social housing which will be made up of anybody who has a housing need, including pensioners with assets up to £200,000. In other words, we will expand the numbers of people in that category of greatest need and include anybody with assets up to £200,000. These pensioners, asset rich and cash poor, yes, will be competing for social housing with those who, in objective terms, are in greater need; people who are not just cash poor but asset poor as well.

[10:15]

If the proposition passes then anyone with up to £200,000 of assets will be in the same pool as someone with no assets. They will be in the queue on a first come, first served basis. Given that social housing does have to be rationed, it seems to me that the system should favour first those who are in the greatest need. This is not to belittle the needs of pensioners who are asset rich and cash poor but I think it is to see them in the context of the whole picture of housing need. It seems to me that the proposer should take credit for recognising the issue and coming up with a solution. He has spurred the Minister into some creative thinking and I hope that that goes further. But on the balance of what I have heard and what I understand of the issues, and I accept I may not have a complete understanding, I am prepared to give the Minister the benefit of the doubt. We have to vote on the proposition, not the Minister's proposals and which of course are still not fully public. But in the knowledge that there is a potential negative impact if the proposition is passed and in the knowledge

that in general I think the Minister's thinking is a positive response to the situation, I shall vote contre and see what the Minister comes up with.

#### **1.1.5 Deputy C.D. Curtis of St. Helier Central:**

I do not believe I can support this proposition brought by Deputy Warr because I do not think it is valid. The proposition states and I quote: "This proposition gives pensioners an option to sell off their home, pay off their mortgage, free up a home for the next generation, all while having the ability to secure tenure in social housing." But if pensioners were to follow this path they could face a lot of unintended consequences, and I know we have heard some of these from previous speakers. Bearing in mind that the cheapest property sells for around £306,000 and the average 3-bedroom house is £749,000 and that the majority of pensioners will either have no mortgage or a small mortgage, that means that selling their home would result in a much higher surplus than the asset limit suggested by Deputy Warr of £200,000. Assuming they want to move into social housing they cannot do so unless they spend or give away their surplus funds. What do they do with the surplus funds above £200,000? I think most pensioners would choose to give that to their children. But if they do that they will compromise any entitlement to L.T.C. Any money given away to family will be included in assessment of long-term care needs funding and they will no longer have the asset of their house to support their care needs perhaps by renting it out; that would no longer be an option. People would be left without straightforward access to the care they might need as they get older. Also, a pensioner with £200,000 in savings would have to pay rent on a social housing flat. Their rent payment would very likely be much more than anything they had previously had to pay on any remaining mortgage. They would not have their rent paid by Income Support. I ask Deputy Warr in his summing-up speech to respond to the concerns I have raised over long-term care needs funding and income support. The Minister for Housing has suggested a way forward which would allow people with assets to apply for social housing. Whichever way this is done it will have to be a way that does not create unintended consequences.

#### **1.1.6 Deputy L.M.C. Doublet of St. Saviour:**

I started this debate not really knowing which way I was going to go. I think I have decided that it is not something I can support today. But I wanted to thank Deputy Warr for bringing it because I think it is one of those debates where maybe it will not be supported by the Assembly but I think that the issues that Deputy Warr has brought today are really, really important. Sorry, Sir, I can hear some other speech, I do not know if that is coming from the Chamber.

#### **The Bailiff:**

No, there is total silence within the Chamber, Deputy.

#### **Deputy L.M.C. Doublet:**

Okay, apologies. Deputy Tadier's speech I found interesting because he raised the point that this is not about housing, it is about income and I thought that was a really pertinent point. But of course in Jersey they are inextricably linked because most people's income is going on their housing. I know that there is a measure of relative low income which is linked to the proportion of a person's or household's income which is spent on housing. I tried to look up the data on this, I do not think the data on that has been collected or published since 2021 and 2022. First of all, I think we need more data to understand these issues. I think Deputy Renouf tried to pin down some of the numbers behind it and what the implications are, and I think he did a good job of that. But I do not think we have all of the data that we need to have a really informed conversation about what sectors of our society whose needs are not being met and how we can change that. I was looking at some U.K. (United Kingdom) data on this and I think it is the Joseph Rowntree Foundation published information on minimum income standards. They describe that minimum income standard as people having what they need in order to have the opportunities and choices necessary to participate in

society. I think that is where our conversation, our policy-making and legislation needs to focus and needs to start on. I do not think that necessarily just focusing on a small area and trying to have a kind of piecemeal approach to it; I am not sure that is entirely the right way to go about it. Because there are some groups ... again, I think it was Deputy Renouf pointed out there may be some groups that have higher need. Pensioners in our society are at greater risk of living in relative poverty than pensioners in the U.K. They do have needs and that is something that I would like to see Ministers addressing. But when we look at data, I think it was from the Jersey Opinions and Lifestyle Survey, the most recent survey, it pointed out that, yes, 24 per cent of pensioners found it difficult to cope financially. But there are other situations that people can be in; people living alone, 36 per cent of working-age people living alone found it difficult to cope financially. I am not sure where eligibility for the Housing Gateway stands with people who are single people. Couples with children, 47 per cent of them found it difficult to cope financially. Right at the top of the scale there, 82 per cent of single parents found it difficult to cope financially. There are different groups of people on our Island who have different characteristics and are finding it really difficult to cope, and housing is a massive factor in that. What I would like to see is the work on the minimum income standard, which I believe is being worked on by the Cost-of-Living Group. If there are any Ministers that could comment on that and confirm that that work is still underway and the date by which that would be completed, that would be helpful. Because I think we need that to inform our policy-making in this area of housing and income. Deputy Curtis mentioned access to long-term care, and she made some interesting points. I am not exactly sure what the solution is to this but I think sometimes we have situations whereby you have a couple or an individual who is elderly and is starting to need care and owns a property. They may have children who may be on income support and being funded in that way. It may be better for the taxpayer for that elderly couple or elderly person to be able to get some money for the purpose of their children purchasing housing and then the income support not being needed but the long-term care being needed. I think the nuances in that situation, I think there should be a way for us to be able to weigh that up and see what would be the most reasonable option. In summary, I think really important issues have been raised today and the views expressed I would like to see them taken into account when Ministers are working on the minimum income standards. If there are any Ministers that could update, but I am not sure if the Chief Minister has spoken yet in this debate, if we could get an update on that work because I think it does relate to the subject that we have discussed today in terms of affordability of housing and affordability of living generally in Jersey.

#### **1.1.7 Deputy L.V. Feltham of St. Helier Central:**

I am pleased to follow the previous speakers, in particular Deputy Renouf, who I think articulated the issues at hand today very well. But I do want to make a few points and address a few of the items that previous speakers have raised. But, firstly, I do want to put it on record that pensioner poverty is not tolerated. Income support is available to pensioners who are on low incomes and would be available to some of those pensioners who do own their own homes as well. I would encourage any pensioner that is struggling financially to contact my department to ensure that they are receiving their full entitlements. I think that is incredibly important. I have asked my department to do more communication to ensure that people are more aware about the types of support that is available to them at different stages of life. I think Deputy Renouf articulated this very well and Deputy Curtis as well around who this proposition is trying to help. I want to address something that Deputy Ozouf said yesterday because he used an example of a pensioner couple living in his constituency with a 3-bedroom home and said that this would be the type of person that this proposition would help. I do not believe that that is so because the average cost - and I think Deputy Catherine Curtis articulated this very well - of that type of home would indeed be above this £200,000 limit. I think in that sense the limit that is suggested in this proposition has not been well thought through. Also, as Deputy Catherine Curtis was entirely right, has not been thought through in terms of the other unintended consequences and knock-on effect of what may happen in terms of other benefits such as long-term care as well. Deputy Andrews mentioned the effect on income support. I did want to correct that

because Deputy Andrews did seem to have an assumption that everybody that lives in social housing is in receipt of income support. That is not correct. People can continue to live in social housing and that is the point of social housing; it is a home for life as well. Very often people may enter social housing on income support and then come out of that but there is not a direct connection between eligibility for social housing and eligibility for income support. This proposition would not change that. The proposer in his opening speech talked a lot about data and the need for the collation of data. I speak to the Minister for Housing on a regular basis and talking to him about his plans, which unfortunately the proposer of this proposition did not do ahead of lodging this proposition, and perhaps if that had been the case the proposition may have been better put together, is that I know that the Minister wants to collect data. One of the thoughts behind the process that he wants to follow is that opening up access to the Housing Gateway in that broadest sense enables us to encourage people to engage directly with the Housing Advice Service, which is in the department that is shared by myself and the Minister for Housing, and that Housing Advice Service will be able to then collect data about the circumstances that are leading people to make that decision to say: “Yes, I want to apply for social housing.”

[10:30]

That would give us information about the reasons that people may or may not wish to downsize, whether they wish to go into an Andium Home or a housing trust home, for example, whether they wish to engage with their Parishes because, of course, I know that our Constables do a lot of work in providing and trying to provide secure accommodation for the pensioners in their Parish as well. I do think that the Minister is doing some good work, had some good plans in place, has had to react - to a certain extent - to this proposition. But, again, I will reiterate that it is a shame that the proposer did not speak with the Minister because instead of then causing that reactive response, he may well have decided not to lodge this proposition due to the work that is already in hand. Deputy Doublet mentioned the minimum income standard piece of work. I was very pleased to enable a budget which is now under the Minister for Sustainable Economic Development, as he chairs the Cost-of-Living Ministerial Group, which I sit on. Deputy Doublet, I can assure her that myself and the Minister for Sustainable Economic Development are meeting to discuss that piece of work next week so I will of course update Deputy Doublet, but I do share her interest in understanding the cost-of-living pressures on all demographic groups in our society so that we can look at the very best solutions possible. I encourage people not to support this proposition. I do not think it has been very well thought through. I do not think it is going to achieve the stated aim of reducing pensioner poverty and I encourage the Assembly to put its trust in our Minister for Housing, who I know is taking these issues very, very seriously and I will continue to work with him to address them.

**Deputy A.F. Curtis:**

May I make a point of clarification on my own speech? It is not a replication; it is a clarification.

**The Bailiff:**

In other words, you said something that you think was unclear.

**Deputy A.F. Curtis:**

Yes.

**The Bailiff:**

Yes, I think that it reasonable in the circumstances.

**Deputy A.F. Curtis:**

I do not like to do this. In my speech I mentioned the power of ... it is not a second speech to the Deputy. I mentioned subordinate legislation. I did so on the fact that the Minister used a phrase “Ministerial Order” in his speech yesterday, which I have checked the transcript on YouTube. In

checking, I do not believe subordinate legislation changes the Affordable Housing Gateway criteria and therefore I think I spoke erroneously in saying a Member could annul such decision because I believe the Minister misspoke in saying it was a Ministerial Order; I believe he signed a Ministerial Decision. I believe, to clarify what I said, there is no power under States legislation for a Member to use the Legislation Law 2021 to do so, and I feel I misspoke on that because I was taking the leave of the use of the Ministerial Order in the speech yesterday.

#### **1.1.8 Deputy I. Gardiner of St. Helier North:**

I do, as many people here, struggle with this proposition but what is really taking me aback that I understand, and I know that we need to look at the whole population, but we also know that we are always looking at families separate and children separate. We do children's rights assessments separate and I do believe there is a place to have a debate about pensioners and elderly population and not to try to say: "We will do for everyone, not just for them." I think we do need to do for them as well and this is where I decided to stand up and speak. When this proposition was lodged, I had a current parishioner case that the parishioner was on Gateway from September 2021. The parishioner has very, very complex health needs that she will not be able to address these health needs on open private market. In 2021, the parishioner submitted all documents including her savings and was accepted. In February this year, the parishioner got a telephone call from Andium saying that she passed her mid-year review. We are talking about September 2021 to February 2025 that she passed her mid-year review. The house then came in on the market sometime during the summer and finally she probably will be able to move but in March 2025, after audit, she received the confirmation that her application was cancelled because she is above £70,000. Audit has been done only in March this year. I know there is an option of appeal and the appeal will go forward but somebody who needed this support, not financial support but her savings, will not help a person to get on the Housing Gateway. It was waiting for the Housing Gateway, and it has been cancelled because she is past the threshold. This is where it has taken me aback. I tried for the last 2 sittings to get from the Minister for Housing - it was also the question for the Chief Minister, but it was redirected to the Minister for Housing - what projects were initiated during the last year and a half to allow independent living for elderly population as it was adopted in the Common Strategic Policy. I know there are no perfect solutions. I think there is something else that I strongly, strongly feel. The message that we are trying to say that if the pensioner was being prudent and saving for old age, which is something that we should encourage, that if you go on holiday, spend and get rid of your cash because you might be penalised for saving, you can get on the Housing Gateway. Sometimes it is just an extra £20,000. With £20,000 you could go on a world cruise for a year, and you will not have savings, and you will get on the Gateway. When finding myself, I listened to Deputy Renouf. I also listened back on the recording of the Minister's speech. I understand this proposition is not perfect. It is not perfect. As Deputy Feltham said, it has not been thought through. Probably there are gaps, but the question was an engagement since the proposition was lodged from the Minister with Deputy Warr trying to talk it through. I do not know. I can see 2 heads waving and I am not sure what to make up, was engagement, was not engagement, but I think the point, as most of the Members said, that Deputy Warr raised a valid point. We need to support those people, and I would expect that this proposition could be delayed for 2, 3, 4 months that the Deputy and the Minister work out the solution, but I do not think it has happened. Was it if the unintended consequences will be damaging, I am not sure. It might be small scope to progress, but it is clear for me it is about time that we need to speak in this Assembly focusing on elder population and pensioners. I will listen to the closing speech and make my mind up.

#### **1.1.9 Deputy K.M. Wilson:**

I just wanted to respond to some of the arguments that were raised by Deputy Mézec in opposition to this proposition. I mean it is really clear that Deputy Mézec is committed to broadening access and has over time demonstrated a longstanding advocacy for housing justice. However, I just feel

that his position on this proposition is not only unrealistic, but I also think it is counterproductive, and I will explain why. I also feel that, particularly for the very people he seeks to protect, it is a bit of a reaction to a proposition that is quite innovative and stimulated a debate in the Assembly and would have, I think, had we heard from the Minister first on this, perhaps might have got quite a lot of support for him in moving this matter forward. I would like to think that the Minister would welcome ideas from Back-Benchers and if he is genuinely interested to build on them, will he commit to working with Deputy Warr to progress the plans going forward? We have got 2 really interesting perspectives bringing to bear here and I think working together on this would yield a better outcome, but the idea of opening the Gateway to everyone that Deputy Mézec is proposing without any financial thresholds or limits or things like that sounds progressive in theory but in practice at this moment in time it risks collapsing the system under its own weight. The Gateway is not just a waiting list. It is how we prioritise access and if we do remove eligibility, we turn it into a first come, first served queue and the reality is that somebody who is experiencing poverty could be left waiting behind someone who is simply dissatisfied with their current rent, and that is what we want to avoid. Deputy Warr's proposition by contrast does not throw open the doors indiscriminately. It does update income thresholds to reflect the real cost of living so that people who are struggling to keep up are no longer locked out of the Social Housing Gateway and crucially, his proposition directly addresses the forgotten poor Islanders, mainly many of whom are elderly who have assets but no income and they are the ones that we do not hear about. They are the ones that we know that there is evidence which we are not gathering who are living difficult lives. They are facing hardship, but they are excluded by the criteria that we have set out which is now, quite frankly, decades out of date. What I would like to say is that this proposition for me is a balance of compassion and control. It is about accessibility, and it is about accountability, and to reject this in favour of a no threshold approach really is to substitute the principle of practicality. We all agree housing is a right but that right must be managed within the bounds of availability, fairness and responsible governance. Unfortunately, I think Deputy Mézec's counterargument is one that assumes infinite supply, but we do not live in that world. We live in a world where people are already waiting too long for affordable housing and I accept that his policy direction is to try and expand that as much as we can, but budgets are tight, and we have got to take account of what we can deliver now. He also speaks of inclusion, and rightly so, but inclusion without prioritising what we need to do is exclusion by another name. So if we do widen access so far that the system cannot function, we end up failing the people who need it most. The other thing I would like to comment upon is the fact that I did not really hear any evidence or information from the Minister for Housing that had any basis in fact. He admits himself it is impossible to estimate how many will enter the Housing Gateway if Deputy Warr's proposition is adopted but he could have undertaken some activity when he saw this proposition coming forward. He could have done some financial modelling himself. He could have put some assumptions to us and calculated the cost, just like Deputy Warr has done, which very clearly outlines the benefits of introducing the proposition and the data on how many households this is likely to affect. In conclusion, I am of the view that Deputy Warr's proposition does not weaken the Gateway. In actual fact, it strengthens it for those who are struggling. It makes it more reflective of the lives Islanders are living in 2025, not the lives we imagined in 2005. This proposition is a reminder to the Assembly that we have to apply practical compassion, and the proposition does exactly that. That is all I want to say about it. I think if we do open and remove all the barriers, I just find that this would be simply irresponsible and I do believe it is a kneejerk reaction to what is a reasonable and proportionate proposition, and I will be supporting it.

[10:45]

#### **1.1.10 Deputy R.S. Kovacs of St. Saviour:**

I understand why Deputy Warr brought this proposition and I sympathise with the intention. The concerns about older Islanders and their housing security are real. I share the desire to support them, and everyone in need for that matter, hence my proposition for the next sitting to make social rents

truly affordable. However, I believe this proposition, while well meant, does not offer the best solution. It risks being unfair to those most in need. Yes, some pensioners do face challenges, but many have savings, own their homes or receive private pensions. These Islanders may want the comfort of social housing, but they are not always in urgent need. Deputy Warr's proposal would lift the savings limit to £200,000 just for pensioners. That means someone with £200,000 in the bank, as the proposition mentions savings too not just assets, would be treated the same as someone with almost nothing and how is that fair? Linking on the personal example by Deputy Coles, I am of the same age, but I do not own a home, and I have never had £200,000 in my bank account. People with real financial need, older or younger, should come first. Should someone with substantial savings jump the queue ahead of someone who is homeless, on a very low income or in medical crisis? That is why I support the alternative proposal from Minister Mézec. It is fair, it is flexible, and it should not be restricted to Deputy Warr's proposition. The Minister's proposal removes the savings cap completely so everyone can apply, but it also sets a sensible rule. If you have more than £80,000 in savings, you start in a lower priority band unless there is a medical or social need. In those cases, the Gateway can adjust your banding. This approach helps us support people with genuine need while still making space for those who want to right size or live with peace of mind. It is a balanced way forward. On that ground, I ask Members to reject the proposition, not because we do not care, but because we do. Let us support a fairer system that helps everyone based on their needs, not just on their age or savings.

#### **1.1.11 Deputy M.R. Scott of St. Brelade:**

The bringer of this proposition is not alone in having identified that some of his elderly constituents are worrying about losing financial independence and about their savings running out. This debate has been useful in highlighting why there has been a trend in modern policy making to move away from what can be seen to be random thresholds. Where is the fairness in them? One penny below, you are in; one penny over, you are out. I accept that Deputy Warr's proposition is well-intentioned, but thresholds create inequity. Not everyone with £200,000 of savings needs social housing. I spoke with the Minister for Housing in depth regarding his solution that he has been working on last evening, as might any States Member have done to seek more clarity. The solution is not complex and in terms of the positive intent of this proposition, I believe it is a fair compromise. Yes, it maintains the current savings threshold, uplifting it by £10,000. People, however, who have more savings than £80,000 nevertheless would be permitted to apply to join the Gateway, whatever the level of their savings. However, people with savings of more than £80,000 would not automatically be given the same priority as those with lesser savings and individual needs will be considered because one size does not fit all. Some concerns have been raised regarding the sustainability of the social housing model, also the lack of the data. It is something to be mindful of as policy evolves. It does not justify an inequitable model. I support the Minister's solution for its simplicity and for seeking to be equitable. I do not support the current proposition for not being equitable and I encourage colleagues therefore to reject the current proposition.

#### **1.1.12 Deputy P.M. Bailhache of St. Clement:**

I view the proposition of Deputy Warr as bringing about a tweak in the processes. Deputy Renouf may be right, it may affect only a small number of people but that is not, in my view, a reason for not supporting it. It opens the possibility for some extra people to enter the Gateway if they feel the need to do so. I am not sure that I understand the Minister's solution, but his aim is not one with which I can sympathise. His opening sentence in the comments states: "It is my aim to encourage more Islanders to access social housing." My own view is that social housing is a safety net for the vulnerable in our society. It should not become a larger and larger proportion of our housing stock. Indeed, people whose circumstances change and who no longer need the safety net should be encouraged, in my view, to leave social housing and not rely upon a subsidy from the State. It is a different philosophical approach, and I will support Deputy Warr.

## **The Bailiff:**

Does any other Member wish to speak on the proposition? If no other Member wishes to speak then I close the debate and call upon Deputy Warr to respond.

### **1.1.13 Deputy D.J. Warr:**

I thank all Members who have spoken today because I think it has highlighted - and I thank Deputy Gardiner for making that point - that we have an older generation who are struggling to have a security of tenure and who are living in impoverished positions. There are all sorts of safety nets but we cannot get away from the fact that some number of individuals who spent their life in our society, in Jersey, have contributed to society and now turn to Government to try and be looked after and have a better quality of life. I think that is a good aspiration and thank you, Deputy Gardiner, for making that point. The line which has struck me overnight was made by Deputy Ozouf, and I say this is a bridge to dignity, and Deputy Wilson spoke about forgotten poor, and I think absolutely nailed it. The facts: the facts are that there are 5,200 pensioners in relative low income after housing costs. Deputy Ozouf helpfully pointed out that the U.K. figures are 18 per cent whereas in Jersey that number is 28 per cent. We really do have a problem. I agree with Deputy Tadier; we do need some blue sky thinking. We do need fresh thinking in this area and, to Deputy Scott's point, thresholds are not a great measure, but they are the system we have in place at the moment. I cannot change that system right now but maybe a point is: what do we define as thresholds? How do we create a new concept of thresholds? To Deputy Alex Curtis's point, he talks about: "Yes, the build programme does show that we can accommodate an adjustment to the Gateway to get more people into social housing, give them greater security of tenure." That is why I brought it along otherwise what is the point? What is the point of opening up the Gateway fully knowing that people cannot get access to housing? What concerns me about the Minister's commentary is this kind of carte blanche approach and, again, I go back to Deputy Feltham's comment saying he has had to react to my proposition. He has had plenty of time to look at my proposition and come back to me. We have had one engagement which basically he has told me: "I am not going to support your proposition. I do not know how you want to proceed." I mean that is not engagement. That is just basically telling me his stance on the situation. We could have been a lot more constructive and maybe not needed to have this debate, but I think it is really important that we have had this debate today because I hope it starts a journey, and that is the point about this proposition. Whether it succeeds or fails today, this is about a journey. This is a start to recognise our older cohort of people. I mean I spoke earlier in my speech about our rejection of the tax, the petition, which was brought to the Assembly with 5,000 signatories to exempt Social Security old age pension income from tax. We argued about that in this Assembly, but we really hacked off a huge number of people out there who want us to do real things for them. We have had a Senatorial debate and all the rest of it. People want real stuff done by us in this Assembly. This is about doing real stuff and being real. As I say, my approach to this has been one of ... the data is limited. I do not know all the data. The Minister knows the data is limited. He does not have the data either but instead of that he has just kind of taken a nuclear approach to it and said: "No, we are just going to stick a band 3 in and we are just going to whack everybody on to a band", without thinking it through, without any data, without actual evidence and that is the bit that really grates with me in all of this. As I say, what I would like to do - and I want to say this in a constructive way - as a member of the E.H.I. (Environment, Housing and Infrastructure) Panel, it would really be helpful if the Minister went away, thought through his proposals about opening this up and looking at this, and he brings that to the Scrutiny Panel where we can have a look at it and develop that policy further. I think we just need careful development through. I do not want to reference my Michael Cain moment, but we do not want to blow up the van; we just want to take the doors off. That is the point of this and, as I say, I really appreciate the debate and I am sure we will have debates in the future along this subject, but this is about action now. My proposition here is about opening up that Gateway just a little bit, just opening the door a tiny amount, £200,000 which is tiny, as per my figures, to give a cohort of people an opportunity for a better quality of life and a



bit more security in their home. That is simply all that I am doing. I am not trying to do magical things. This is simply one step forward, action today with a policy intent which the Minister can carry on and develop going forward, and that is what I want to do. Action today, and for that I call the appel.

### **The Bailiff:**

Thank you very much, Deputy. The appel is called for. I invite Members to return to their seats and the vote is on P.26, and I ask the Greffier to open the voting and Members to vote. If Members have had the opportunity of casting their votes, then I ask the Greffier to close the voting. The proposition has been defeated:

<b>POUR: 7</b>		<b>CONTRE: 30</b>		<b>ABSTAINED: 6</b>
Deputy I. Gardiner		Connétable of St. Helier		Connétable of St. Martin
Deputy P.F.C. Ozouf		Connétable of St. Brelade		Deputy C.F. Labey
Deputy Sir P.M. Bailhache		Connétable of Trinity		Deputy R.E. Binet
Deputy D.J. Warr		Connétable of St. John		Deputy H.L. Jeune
Deputy H.M. Miles		Connétable of St. Clement		Deputy A. Howell
Deputy B. Ward		Connétable of Grouville		Deputy T.J.A. Binet
Deputy K.M. Wilson		Connétable of St. Ouen		
		Connétable of St. Mary		
		Connétable of St. Saviour		
		Deputy G.P. Southern		
		Deputy M. Tadier		
		Deputy S.G. Luce		
		Deputy L.M.C. Doublet		
		Deputy M.R. Le Hegarat		
		Deputy S.M. Ahier		
		Deputy C.S. Alves		
		Deputy L.J. Farnham		
		Deputy S.Y. Mézec		
		Deputy T.A. Coles		
		Deputy B.B. de S.V.M. Porée		
		Deputy M.R. Scott		
		Deputy J. Renouf		
		Deputy C.D. Curtis		
		Deputy L.V. Feltham		
		Deputy M.E. Millar		
		Deputy M.R. Ferey		
		Deputy R.S. Kovacs		

		Deputy A.F. Curtis		
		Deputy L.K.F. Stephenson		
		Deputy M.B. Andrews		

**The Bailiff:**

That concludes the Public Business, and I call upon the chair of P.P.C. (Privileges and Procedures Committee) to propose the business for future meetings.

**ARRANGEMENT OF PUBLIC BUSINESS FOR FUTURE MEETINGS**

**2. Connétable K. Shenton-Stone of St. Martin (Chair, Privileges and Procedures Committee):**

At the moment 7 items are currently listed for debate on 13th May and I expect that we will be sitting for 2 days. I would like to take this opportunity to remind Members that our next sitting is a special Liberation Day sitting on Friday, 9th May. This special sitting of the States will take place in Liberation Square at 11.00 a.m. Please arrive by 10.30 a.m., and I believe that an email with timings will be sent to all Members from the Bailiff's Chambers. I propose the arrangement of business.

**The Bailiff:**

Do Members agree the arrangements for future business?

**Deputy P.F.C. Ozouf of St. Saviour:**

May I kindly give notice that following my withdrawal of the proposition, my indication to States I will be lodging a standalone proposition in relation to the fuel farm, subject to discussions with Ministers, and will be requesting, if necessary, particular timescales. I hope that is not going to be necessary, but it may help Ministers.

[11:00]

**The Bailiff:**

Deputy Le Hegarat, did you wish to ...

**Deputy M.R. Le Hegarat of St. Helier North**

Yes, Sir, it was just really to advise Members that on 13th May, the Tuesday, I will be in London in relation to the British Irish Mediterranean Region half yearly meeting, so I will not be here but obviously any oral questions can be answered by my Assistant Minister.

**The Bailiff:**

Thank you very much, Deputy. Very well. I think Members approved the arrangement for future business. Accordingly, that concludes matters for the Assembly today and we stand adjourned until the special sitting for Liberation Day on 9th May.

**ADJOURNMENT**

[11:01]