

STATES OF JERSEY



PROPOSED BUDGET (GOVERNMENT PLAN) 2025-2028 (P.51/2024): FOURTEENTH AMENDMENT

JERSEY CHESHIRE HOMES

**Lodged au Greffe on 11th November 2024
by Deputy I. Gardiner of St. Helier North
Earliest date for debate: 26th November 2024**

STATES GREFFE

PROPOSED BUDGET (GOVERNMENT PLAN) 2025-2028 (P.51/2024):
FOURTEENTH AMENDMENT

1 PAGE 2, PARAGRAPH (o) –

After the words “as set out in the Appendix to the accompanying Report” insert the words –

“, except that, on Page 90, after the words “This is in common with countries the world over.” there should be inserted the following new paragraph –

“Equally in common with many countries, the Island is seeking to manage healthcare services for our aging population and the Health and Community Services department are undertaking commissioning activities in order to bridge budget gaps between service costs and current Long Term Care benefits. In the interim an additional £200,000 of funding from the Health and Community Services budget will be provided to Jersey Cheshire Homes to provide for one year of bridging funding to ensure provision of services in 2025.”.

DEPUTY I. GARDINER OF ST. HELIER NORTH

Note: After this amendment, the proposition would read as follows –

THE STATES are asked to decide whether they are of opinion –

to receive the Government Plan 2025 – 2028 (entitled “Budget 2025-2028”) specified in Article 9(1) of the Public Finances (Jersey) Law 2019 (“the Law”) and specifically –

- (a) to approve the estimate of total States income to be paid into the Consolidated Fund in 2025 as set out in Appendix 2 – Summary Table 1 to the Report, which is inclusive of the proposed taxation and impôts duties changes outlined in the Government Plan, in line with Article 9(2)(a) of the Law.
- (b) to approve the proposed Changes to Approval for financing/borrowing for 2025, as shown in Appendix 2 – Summary Table 2 to the Report, which may be obtained by the Minister for Treasury and Resources, as and when required, in line with Article 9 (2)(c) of the Law, of up to those revised approval amounts.
- (c) to approve the transfers from one States fund to another for 2025 of up to and including the amounts set in Appendix 2 – Summary Table 3 in line with Article 9(2)(b) of the Law.
- (d) to approve a transfer from the Consolidated Fund to the Stabilisation Fund in 2025 of up to £25 million, subject to a decision of the Minister for Treasury and Resources based on the availability of funds in the Consolidated Fund as at 31st December 2024 in excess of the estimates provided in this plan, or from budgeted underspends identified before 31st December 2025.
- (e) to approve a transfer from the Consolidated Fund to the Agricultural Loans Fund in 2025 of up to £2 million, subject to a decision of the Minister for Treasury and Resources based on availability of funds in the Consolidated Fund

as at 31st December 2024 in excess of estimates provided in this plan, or from budgeted underspends identified before 31st December 2025;

- (f) to approve each major project that is to be started or continued in 2025 and the total cost of each such project and any amendments to the proposed total cost of a major project under a previously approved Government Plan, in line with Article 9(2)(d), (e) and (f) of the Law and as set out in Appendix 2 – Summary Table 4 to the Report.
- (g) to approve the proposed amount to be appropriated from the Consolidated Fund for 2025, for each head of expenditure, being gross expenditure less estimated income (if any), in line with Articles 9(2)(g), 10(1) and 10(2) of the Law, and set out in Appendix 2 – Summary Tables 5(i) and (ii) of the Report.
- (h) to approve the estimated income, being estimated gross income less expenditure, that each States trading operation will pay into its trading fund in 2025 in line with Article 9(2)(h) of the Law and set out in Appendix 2 – Summary Table 6 to the Report.
- (i) to approve the proposed amount to be appropriated from each States trading operation’s trading fund for 2025 for each head of expenditure in line with Article 9(2)(i) of the Law and set out in Appendix 2 – Summary Table 7 to the Report.
- (j) to approve the estimated income and expenditure proposals for the Climate Emergency Fund for 2025 as set out in Appendix 2 – Summary Table 8 to the Report.
- (k) to approve an updated and consolidated policy of the Strategic Reserve Fund as follows:

“The Strategic Reserve Fund, established in accordance with the provisions of Article 4 of the Public Finances (Jersey) Law 2005, is a permanent reserve only to be used:

- i. in exceptional circumstances to insulate the Island’s economy from severe structural decline such as the sudden collapse of a major Island industry or from major natural disaster.
- ii. if necessary, for the purposes of providing funding (up to £100 million) for the Bank Depositors Compensation Scheme established under the Banking Business (Depositors Compensation) (Jersey) Regulations 2009, including to meet the States contribution to the Scheme and/or to meet any temporary cash flow funding requirements of the Scheme.
- iii. to support the development of future healthcare facilities and the borrowing costs for such work, in line with a financing strategy agreed by the Assembly;
- iv. as a holding fund for any or all monies raised through external financing until required, and for any monies related to the repayment of debt raised through external financing used to offset the repayment of debt, as and when required; and

- v. in accordance with Article 24 of the Public Finances (Jersey) Law 2019, where the Minister for Treasury and Resources is satisfied that there exists an immediate threat to the health or safety of any of the inhabitants of Jersey, to the stability of the economy in Jersey or to the environment, for which no other suitable funding is available.”
- (l) to approve the transfer to the Strategic Reserve of the amounts due as a result of the move from prior-year basis taxation after 31st December 2025, as and when these payments are received (estimated at £280 million).
 - (m) in relation to the new Government Headquarters (office), to approve;
 - i. the exercising of the option to acquire the new Government Headquarters (estimated at £91 million), by the Public of the Island, in line with the pre-agreed terms; and
 - ii. the acquisition of the new Government Headquarters as an investment of the Social Security (Reserve) Fund (including authorising the meeting of expenses incurred in connection with the acquisition); and
 - iii. the subsequent leasing of the new Government Headquarters by the Public of the Island from the Social Security (Reserve) Fund, with commercial terms to be agreed between the Minister for Infrastructure (on behalf of the Public) and Minister for Social Security and the Minister for Treasury and Resources (both on behalf of the Fund); and
 - (n) in relation to the new Government Headquarters, to authorise H.M. Attorney General, the Greffier of the States, the Ministers for Infrastructure, Social Security and Treasury and Resources, and the Public of the Island, to enter into such arrangements, including financing, and pass any contracts as are necessary to put into effect paragraph (m).
 - (o) to approve, in accordance with Article 9(1) of the Law, the Government Plan 2025-2028, as set out in the Appendix to the accompanying Report, except that, on Page 90, after the words “This is in common with countries the world over.” there should be inserted the following new paragraph –

“Equally in common with many countries, the Island is seeking to manage healthcare services for our aging population and the Health and Community Services department are undertaking commissioning activities in order to bridge budget gaps between service costs and current Long Term Care benefits. In the interim an additional £200,000 of funding from the Health and Community Services budget will be provided to Jersey Cheshire Home to provide for one year of bridging funding to ensure provision of services in 2025.”.

REPORT

Jersey Cheshire Home is the only residential facility on the island caring solely for adults with disabilities.

Jersey Cheshire Home (JCH) plays an invaluable role in supporting disabled Islanders, offering not only essential care but also the opportunity to live with dignity, independence, and choice. Through its comprehensive services, JCH provides residents and the wider disabled community with the specialised support they need to lead fulfilling lives, regardless of the challenges they face.

The individuals that we care for all have debilitating physical disabilities, this results in them no longer being able to live in their own home. Residents stay with us for as long as they need care with some long term residents being with us for tens of years. On occasion stays are shorter due to an individual's condition improving to such an extent they are able to return to live in their own home. It is always a pleasure for us to see a resident reach such a milestone.¹

Jersey Cheshire Home ("JCH") residents all fall into the category of highest care requirements under the Long Term Care scheme. As such they all receive the maximum benefit amount – but what happens when this is not sufficient? The long term residents of JCH have no remaining assets to contribute to 'top up' their fees.

Room Tariff Rates vs. LTC Payments						
Below is a summary of the current daily rates for each room type offered by JCH, the LTC payment, and the resulting shortfall.						
Room Type	Daily Rate 2024 (£)	LTC Payment (£)	Shortfall per Room (£)	Number of Rooms	Total Daily Shortfall (£)	Total Monthly Shortfall (£)
Individual room (no ensuite)	£279.20	£256.21	£22.99	12	£275.88	£8,276.40
Individual room (En suite/wet room)	£284.20	£256.21	£27.99	16	£447.84	£13,435.20
Individual room (kitchenette & wet room)	£289.20	£256.21	£32.99	2	£65.98	£1,979.40
Respite room (excluding therapies)	£279.20	£256.21	£22.99	1	£22.99	£689.70

Data supplied by JCH.

¹ [Jersey Cheshire Home – Jersey Cheshire Home is the only residential facility on the island, caring solely for adults with disabilities.](#)

JCH make up some of the deficit through fund raising – but it is not possible to completely make up the required amounts.

Financial Stewardship in Service of the Community

Despite the challenges posed by inflation and rising operational costs, JCH has managed to narrow the gap between income and expenses, demonstrating prudent financial stewardship. Between 2021 and 2023, JCH increased resident income by 22.9% while maintaining a cost increase of 14.8%, showing effective financial management. This approach not only reflects a commitment to operational efficiency but also a dedication to using funds wisely to benefit residents. However, JCH still relies on donations, investment income, and community support to bridge its operational deficit, which is not a financially sustainable way to look after our disabled islanders.

Financial Challenges Faced by Jersey Cheshire Home

Jersey Cheshire Home faces significant financial challenges in sustaining its essential services for disabled Islanders. Although JCH has worked to increase income through strategic initiatives, such as expanding capacity with additional rooms, the rising costs of service delivery have created ongoing financial pressures. From 2021 to 2023, operating expenses surged by 14.8% due to inflation, increased staffing costs, and maintenance expenses, with inflationary pressures further exacerbating these challenges. While JCH has managed to increase resident income by 22.9% over the same period, covering approximately 76.8% of expenses by 2023, this still leaves a substantial funding gap that relies on donations, investment income, and reserves to cover annual deficits. Additionally, the charity must invest continuously in specialised equipment, facilities, and training to meet the complex needs of its residents, which further stretches its financial resources, the Long-Term Care provision simply does not cover the cost to deliver the services provided. These constraints underscore the importance of community support, as JCH remains heavily dependent on external funding to sustain its operations and maintain high-quality care. Without additional financial assistance, JCH will struggle to continue providing its unique, intensive level of care for disabled Islanders and as a direct result their care will suffer, and it will place even more pressure on the Hospital.

Conclusion

In summary, Jersey Cheshire Home is an irreplaceable asset to the Island's disabled community, providing essential services that empower residents, alleviate family burdens, and enhance the lives of disabled people across Jersey, they are not receiving any financial support to run the services which is placing great pressure on its survival.

Jersey Cheshire Home needs to be supported financially to ensure that the burden of cost of care is not placed on the Hospital or on delivering specialist care off island which would cost the public purse between £3 million and £9 million more to deliver.

So, what happens if the Government does not assist? If left unaddressed, the shortfall will affect the long-term financial stability of JCH. Should JCH no longer be able to provide care to these individuals – not only will some residents lose their long-term home and care, but there are no other comparable care providers on Island. Instead, the Health Department will incur many millions in additional costs to UK providers.

This is bridging funding for 2025 and should not need to be repeated, due to the commissioning framework under development.

JCH's vision extends beyond simply meeting the immediate care needs of its residents it is a vision of inclusion, empowerment, and long-term sustainability. By providing care, advocacy, and community resources, JCH is a voice and a champion for the disabled in Jersey, working tirelessly to ensure that every disabled Islander can live with independence, dignity, and choice.

Financial and staffing implications

The cost is a one-off bridging grant of £200,000 funding to be paid directly to JCH.

Children's Rights Impact Assessment

A Children's Rights Impact Assessment (CRIA) has been prepared in relation to this proposition and is available to read on the States Assembly website.

Re-issue Note

This amendment has been re-issued to replace the word 'Social' for 'Community' in the wording of the amendment, to the correct budget line title.

Appendix

Additional information about JCH

Empowering Disabled Islanders with Tailored Care and Independence

JCH is more than just a care facility; it's a lifeline for those facing severe physical disabilities and incurable diseases, offering a safe, supportive, and empowering environment. Its mission is clear: to enhance the lives of disabled Islanders by providing high-quality residential care while enabling disabled Islanders to live with independence and self-determination. The range of services offered from nursing and personal care to support with activities such as gym and pool access ensures that residents are not only cared for but are given the tools, they need to live their lives to the fullest.

Residents at Jersey Cheshire Home benefit from a care model that is designed around their unique needs:

Mobility Assistance: With 100% of residents facing mobility challenges, JCH provides essential support with activities of daily living like dressing, feeding (including PEG feeds), and personal care, making it possible for residents to maintain a level of independence and dignity that would otherwise be unattainable.

Specialised Therapy: JCH offers critical rehabilitative services such as physiotherapy and aqua therapy to 77% of residents, supporting physical function, reducing pain, and enhancing well-being. This commitment to rehabilitation underscores JCH's role in helping residents improve their quality of life.

Personalised Health Management: For residents with chronic conditions like, Parkinson's Disease, Motor Neuron Disease, MS, stroke, diabetes, and hypertension, JCH offers personalised care plans and health monitoring. The skilled staff ensures that complex medical needs are met, allowing residents to receive comprehensive care that would be difficult to access elsewhere.

Fostering Community and Inclusion for Disabled Islanders

Beyond residential care, JCH is dedicated to extending its support to the wider community. It welcomes outside users to benefit from its specialised facilities, such as the gym and pool, which have been adapted to meet the needs of physically disabled Islanders. This openness reflects JCH's commitment to inclusion and its understanding that disabled individuals across Jersey can benefit from accessible therapeutic resources.

A Unique Approach to Complex Care Needs

JCH serves a demographic with high and complex care needs, often managing multiple co-morbidities, such as incontinence, obesity, respiratory issues, and some behavioural challenges. The level of personalised and intensive care offered by JCH requires not only highly skilled staff but also specialised equipment and ongoing training. For example:

Hoisting and Mobility Support: With 83% of residents requiring hoisting assistance and 67% needing two caregivers for personal care, JCH invests in the best tools, technology, and training to ensure residents' safety and dignity.

Behavioural and Emotional Support: JCH recognises the mental health challenges faced by residents, with 39% experiencing depression. Staff are trained to provide compassionate emotional support, which is essential to improving quality of life and fostering a sense of community among residents.

This commitment to intensive, multifaceted care means that JCH is able to meet needs that few other organisations in Jersey can accommodate, providing a sanctuary for individuals whose disabilities make living independently difficult or impossible.

JCH's Lasting Impact on Disabled Islanders

The Jersey Cheshire Home's value to the disabled community in Jersey is profound and multifaceted. It provides a safe, dignified, and empowering environment for disabled residents to live as independently as possible, while also offering resources, support, and expertise that benefit the wider community. Its impact is not only measured in the quality-of-life improvements for residents but also in the peace of mind it provides to their families and the wider community.