



Environment, Housing and Infrastructure Scrutiny

Panel

Quarterly Hearing

Witness: The Minister for Housing and Communities

Tuesday, 15th June 2021

Panel:

Connétable M.K. Jackson of St. Brelade (Chair)

Connétable J.E. Le Maistre of Grouville (Vice-Chair)

Deputy S.G. Luce of St. Martin

Deputy G.J. Truscott of St. Brelade

Deputy I. Gardiner of St. Helier

Connétable S.A. Le Sueur-Rennard of St. Saviour

Witnesses:

Deputy R. Labey of St. Helier, The Minister for Housing and Communities

Ms. S. Duhamel, Director, Strategic Policy, Performance and Population

Mr. T. Daniels, Director of Property, Jersey Property Holdings

Mr. S. Skelton, Director of Strategy and Innovation, Strategic Policy, Planning and Performance

[9:02]

Connétable M.K. Jackson of St. Brelade (Chair):

Good morning, Minister, and welcome to this quarterly public meeting of the Environment, Housing and Infrastructure Scrutiny Panel. In the interests of good order I will introduce myself, and the others will follow. I am the chairman, Constable Mike Jackson.

Connétable J.E. Le Maistre of Grouville (Vice-Chair):

Vice-chairman, Constable John Le Maistre of Grouville.

Connétable S.A. Le Sueur-Rennard of St. Saviour:

Sadie Le Sueur-Rennard, one of the members.

Deputy S.G. Luce of St. Martin:

Deputy Steve Luce of St. Martin.

Deputy I. Gardiner of St. Helier:

Deputy Inna Gardiner of St. Helier.

Deputy G.J. Truscott of St. Brelade:

Deputy Graham Truscott of St. Brelade District 2.

The Connétable of St. Brelade:

And we have the Connétable of St. Saviour, Constable Rennard. Your team are yourself clearly.

The Minister for Housing and Communities:

Yes, it is me, the Minister for Housing and Communities, Russell Labey. We have Marie-Claire, my private secretary, and Sue Duhamel, and also Tim from Property Holdings.

The Connétable of St. Brelade:

I will start off, if I may, in asking: during our previous quarterly hearing you noted your focus in the main was on the housing facet, it was a ministerial role, and the communities facet was less clearly defined. Has the communities remit of your role developed further and, if so, could you briefly outline what you would be accountable for under the communities remit?

The Minister for Housing and Communities:

Yes, of course, and the answer is yes, very much so. Building homes is or should be about building communities and in the *Creating better homes: action plan* that we have been developing over the last couple of months, it is clear that there is a community focus, or should be, to everything we do with housing. An obvious one of course is putting children first and making sure there is adequate provision, amenity provision, like open space to grow and play and develop in the developments that are creating. The test of a fully functioning society and community is how it looks after and protects and supports those who are finding it difficult making it alone, in trouble, going through a period of trouble, and that of course is what our Housing Advice Service is all about and the homelessness strategy too. I know that we are going to be talking about that a little bit later on. We

have also had a representation from a private team of individuals who have come up with a plan to provide provision for those of our young people of leaving home age but who have learning challenges and would find it difficult to live completely independently so this provision - it would be like a university campus, that is the plan - will be able to give them some independence but also assistance on site too. Everyone that has seen this, the plan came to me a couple of months ago and I thought it was absolutely fantastic. I believe that is the same reaction that they have got from the Minister for Health and Social Services and Property Holdings. I am glad to say Tim and Ralph are on the case to see if we can find a site for such a provision. Now that is an example of the community, grassroots community initiative, coming to me for some help and that is what I want to see encouraged. Better accommodation is vital to help us recruit and retain our key workers especially in health, education and Children's Services. We will be driving delivery of new key worker homes, 25 a year up to 2025, and defining, looking again at the definition of key worker and doing some work on that. I am also chairing now the Safeguarding Partnership Board and I have held one meeting of that. It is very new to me. I am pleased to say that the reaction was good from my first meeting in terms that I saw the role as holding Ministers to account, and departments and officers to account, on the various serious cases that come before us, and the reviews of those cases. There is a community focus to everything we do. Stop me if I am going on too long but I just wanted to talk about the north of town cluster of new developments. We are talking about the Apollo Hotel, the Mayfair Hotel, the Ann Street Brewery redevelopment and, of course, Gas Place, plus the Limes further up the road. When these all popped up at the same time the Minister for the Environment was going: "Woah, maybe we should have a public planning inquiry for all of these developments at the same time because where are these children going to go to school? How are they going to get to school safely? Where can they play and develop and grow and hang out and socialise, et cetera?" But the planning law does not allow for us to do that with a series of applications. Each one has to be taken on its own merit. Fortunately with this cluster the applicant, the developer, is the same; Andium Homes. So we are able to try and influence Andium, not that they need it because they are coming up with community-focused ideas themselves. I am really delighted to see that. As we know, they want to develop Le Bas Centre, so that is another one to add to that cluster. We are slightly on hold in that respect because of the review into where a new school might go or where an extension of a school might go or where Rouge Bouillon, if it does not stay where it is, might go. We know that is happening and drawing to a conclusion. But Andium have some very positive ideas. They want to press ahead with the Mayfair, the Apollo and the Revere because those 3 go together. But they are just relooking at redrawing the application for the brewery site, just to take into account some of the comments that they have received. I think that is positive too. Who knows, they might be able to help us with green pathways through that area, with more green space, with - I am hoping, fingers crossed - a youth centre too.

The Connétable of St. Brelade:

Minister, I am just going to take you back to the key workers accommodation topic. I fear that we are developing a third strata of society. Would you agree with that? I appreciate that you are looking into the detail and getting a definition worked up, and I think that is important, but do you see it as a third tier of society?

The Minister for Housing and Communities:

Could you just explain a little bit more on that third tier?

The Connétable of St. Brelade:

We have non-qualified accommodation and we have qualified accommodation, now we are putting something in the middle. As yet, we have not got definition - you are working on it - I would just like to hear your views on that.

The Minister for Housing and Communities:

I would like to reserve judgment on that until I have carried out the work that we are carrying out on defining key workers and establishing the problems. We do know, especially in Children's Services, that it is hard to retain staff. There is a high staff turnover in social workers, for example. We cannot do without these people. They are vital to health, of course. Accommodation is a bag factor for people. When somebody is looking to relocate, say they have a job in another place, the first priority is where they are going to live. The second priority is where they are going to educate their children. We have to respond to that. There is a plan to build 25 new key worker homes to identify the definition of the key worker. Up to now the key worker homes in health have been with the Health Department, the key worker homes for the prison have been with the Home Affairs Department. We want to bring all key worker homes - I think this is the plan and Tim will correct me if I am wrong - to the estate management, to Property Holdings.

The Connétable of St. Saviour:

You are talking about key workers. Yesterday we had 2 people come to talk to us and one of them was a key worker, and he had been brought to the Island, and now living in St. Brelade. I thought everybody was tipped out of Hue Court to make that the key workers'; what happened there? Because the people that were there were originally removed. Okay, it was being refurbished but they were all told they would not be going back because it was going to be for key workers. So what happened there?

The Minister for Housing and Communities:

It is for key workers.

The Connétable of St. Saviour:

And it is still not enough?

The Minister for Housing and Communities:

No.

The Connétable of St. Saviour:

So you are looking to build these 25 homes for key workers and we still have no immigration policy and we still have locals waiting for homes, and we are going to import people and put them in homes? I am not knocking you because you have been left with quite a big situation but we have a lot of locals who require homes and I personally do not want them in my Parish. Not for any other reason that I cannot accommodate them. It is an impossibility. St. Saviour's Hospital has staff accommodation, could you not refurbish and use that? Sorry, there is a lot to answer there.

The Minister for Housing and Communities:

There is. First of all, on St. Saviour in particular, and opposition to what was proposed in the bridging Island Plan, I am going round every Constable and the Parish Deputies. I am starting with the Constable of Trinity because he asked first and I am going to see him tomorrow. Where there is proposed Island Plan rezoning in any Parish I am going to - if you want me to come - come and see you.

[9:15]

The Connétable of St. Saviour:

Yes, please.

The Minister for Housing and Communities:

I will come and see you and your Deputies and talk through what it is you want or do not want because then after 12th July, I suppose, I will be getting together with the Minister for Planning and Environment and our departments to work out exactly the plan for each site. Immigration, of course, the Deputy of St. Peter is working on immigration and population policy. But I have to deal with the here and now. Of course it is vitally important and it is important that Government comes up with a plan. I cannot stop for that. In the last decade, between 2010 and 2020, we were 1,800 homes short of what we should have built in that decade.

The Connétable of St. Saviour:

We have been playing catch-up all the way through.

The Minister for Housing and Communities:

We are playing catch-up; it is a big catch-up that we are doing. It is so vital. The most crucial thing that I can do is to facilitate the building of more homes because that is the way that we can start to tackle the affordability issue because at the moment demand is outstripping supply and when that happens we know prices go up. This is why I keep banging on about the earlier release of government-owned sites and Tim and Ralph of Property Holdings are working very hard with me to reach that goal and we made a pledge in the *Creating better homes: action plan* to give certainty on many more government sites to our housing providers by the end of this year.

The Connétable of St. Brelade:

We will come back further on that matter a bit later in the meeting. For the moment, Deputy Luce has a question.

The Deputy of St. Martin:

Thank you for your words, I could not agree with you more. Absolutely. But can I just ask: 25 homes for key workers per year is fine when you have a stock of them. My concern is that we are desperately short of anything approaching quality homes for key workers at the moment. Do you not think, and I know this is an immense challenge you have, that we need to start with a much bigger number before we go back to 25 annually?

The Minister for Housing and Communities:

Very possibly but where I am going to be assisted here, and why I have accelerated the creation of a strategic regeneration team, this is a new unit for housing. Effectively it gives me a dedicated team to look at exactly these issues. Are we supplying the need, the right kind of homes for the different categories? I have asked for an interim appointment to be made for the team leader so that that can happen as of ... I think we are going to make an appointment within weeks, so that we can get that started and begin looking at answering those questions.

The Connétable of Grouville:

I am pleased the Minister is going to go round to the Constables and discuss the housing needs within each Parish. One of the things that is in the back of my mind is that if a Parish has to support the development of greenfields they are going to want to have input into who is going to live in those fields and what connection they have to the Parish. Are you committed to that principle and how are you going to make sure it happens?

The Minister for Housing and Communities:

That is why I am coming to talk to the Constables. I think Marie-Claire might have sent you an invitation already, John. I want to hear from you all about the need that you have identified in the Parish and how you would like to see it working. I do not want to prejudge but obviously part of the

raison d'être for the rezoning and going to the Constables in the first place and saying: "Which sites in your Parish can you identify and who for?" Part of that is because of Parish communities. It is keeping young people who want to start their own home but stay in the Parish because they are connected to it. That opportunity. As well as older people who might want to right-size from their property to something perhaps more sheltered and smaller. But we have a Gateway so we have to reach a blend, I would say. The proportions, the percentages of that, are something we have to work out together.

The Connétable of Grouville:

Can those proportions be a commitment? Can they be firm commitment that certainly a proportion - one would hope a large proportion - would be of people with Parish connections or certainly district connections because the east of the Island is considered different to the north or the west?

The Minister for Housing and Communities:

I have gone as far as I can go, Constable. But I think it is a positive message for you.

The Connétable of Grouville:

Not for me but for the Island because if you want Parishes to support developments of greenfields you are going to want to make it or the Government is going to need, in my opinion, to make a commitment and a firm commitment as to how that is going to work.

The Minister for Housing and Communities:

That is very clear.

Deputy I. Gardiner:

My quick follow-up question from the Constable's questioning: would the Minister agree different commitments can be made between development in the Parish for the 55 and above and for the first-time buyers affordable houses? The commitments to the Parish can be different because the needs of these 2 groups are different?

The Minister for Housing and Communities:

Yes, and that is the work we are trying to do and to respond to that, very much so.

Deputy I. Gardiner:

My original question was around priorities. As you mentioned, when people move to the Island or when people are looking for their new home, they are looking into 2 things: housing, the accommodation, and the schooling. In the U.K. (United Kingdom), there is a formula that is commonly used to calculate pupils' numbers when building new homes. For example, for every 100

new homes you need 21 extra primary school places. Do we have any type of calculation that says the new development of X units will require X primary and X secondary school places? If not, is it any policy that the Minister would look at so we can make the dependents, if we have an infrastructure in place, on site of the new development?

The Minister for Housing and Communities:

As you know, there is work being undertaken as we speak on how we respond to the new homes being built in St. Helier, the growing population, what we are going to do about Rouge Bouillon School, and that is nearing completion. I think States Members have had one briefing on it already. They must surely be making those calculations, that is what that is all about. But I am interested to hear that statistic.

Deputy G.J. Truscott:

I think, and I am sure the Minister does not need reminding of this, but it is just the conversations I have with constituents, with doctors. The doctors' practice, for example, just cannot recruit at the moment because (1) they have to buy into the practice, and (2) they then have to buy a house at £750,000-plus. I have another constituent whose daughter has had a different social worker over 6 months every month. You do not need reminding of the urgency, we really have got to start building. We have this care in the community, the main policy behind our new hospital, the N.H.S. (National Health Service) are short of 50,000 nurses; how on earth are we going to recruit to the Island going forward?

The Minister for Housing and Communities:

I take all that on board. I mean I am hearing the same stories too about staff recruitment, very definitely. We are also hearing stories from young Jersey families who cannot afford to buy a home and are looking to leave the Island because of it. That is just tragic. That is why we have to crack on with this building programme and give these people a realistic hope of being able to get on the property ladder for themselves and their families.'

The Connétable of St. Brelade:

The Housing action plan refers to the introduction of a new sustainable communities fund as part of the draft Island Plan, which will invest in community infrastructure and public realm. Could you tell us a little more about the desired outcomes this intends to deliver and how this will be integrated into the housing strategy?

The Minister for Housing and Communities:

One of my officers is better placed to deal with the specifics. Steve, could you come to our help here?

Director of Strategy and Innovation, Strategic Policy, Planning and Performance:

Yes, I can. The fund is proposed in the bridging Island Plan. It is clear it would need some further development and introduction of a legal basis on which to raise the charges. At this stage, the answers are broadly drawn while that further work would be done after the bridging Island Plan was adopted, if that policy remains. Effectively the fund would raise a flat fee per square metre of new development to contribute, as you say, to community infrastructure and public realm. I think by that we mean the physical infrastructure primarily but potentially also softer infrastructure, which could include public service infrastructure. But the infrastructure which is used by everybody in an area. So at the moment there are the means to secure planning contributions to planning obligation agreements, development contributions and those can be used in the immediate vicinity of a development or for the immediate impacts of the development. Those agreements are used, for example, to secure additional bus stops or improvements to the immediate local facilities. The community fund would be used to secure new infrastructure, which was impacted on by a range of developments. If we look at the north of town schemes that the Minister was talking about earlier, they could collectively contribute to something in that area or in the vicinity of that area that worked for everybody and helped to alleviate the impact. So that might be investment in parks and open spaces. It might be play space for children. It might be active travel infrastructure. It might be street furniture. It might also be, as I say, new facilities or softer infrastructure provision. At this stage, that work is still to be decided on and I think there would need to be a schedule of priorities established on an iterative basis by the Ministers.

The Connétable of St. Brelade:

Does that usurp what used to be termed the Percentage for Arts?

Director of Strategy and Innovation, Strategic Policy, Planning and Performance:

No, the Percentage for Arts policy is still in the Island Plan. The fund would look to, I guess, provide more actively usable infrastructure than perhaps the Percentage for Arts, which is there to lift the area through investment in arts.

Deputy I. Gardiner:

Again, in the U.K. there is a percentage the developer pays towards the new school places. Is it something that we would consider here?

Director of Strategy and Innovation, Strategic Policy, Planning and Performance:

There are means to secure developer contributions through either section 106 or the community infrastructure levy, which is more similar to the fund I just talked about. I would have to reserve judgment on whether that would be appropriate in a Jersey context. I think because our

development industry is not as directly comparable in terms of scale of developments, so because land is more restricted the cumulative impact or the single large-scale developments are quite rare and whether that requires a similar scheme or not, I think we would need to talk with colleagues in Children, Young People, Education and Skills more closely to understand. But I certainly think we have the means to understand where that additional education provision is required. That is some of the work that is ongoing at the moment through the Education review.

[9:30]

Therefore a mechanism, like a bond for developer contributions, might not necessarily be as useful here because it is a little bit more lumpy than if you take the U.K. context where development is large scale and more widely spread.

Deputy I. Gardiner:

I understand if the developer is small scale, like 4 units or 10 units, that is something that the profits are lower, but if the development is 100 units and above would you consider that it is big enough in Jersey and they will need the dozens of places in the school, which the developer can operate?

Director of Strategy and Innovation, Strategic Policy, Planning and Performance:

I think there is a definite connection there. I would not disagree. It is just on the specific mechanism and whether there might be alternatives available in Jersey because of the nature of our public services and our Island context.

The Connétable of St. Brelade:

Minister, you mentioned 2 immediate priorities at our previous quarterly hearing, namely the successful implementation of the new Housing Advice Service as well as the homelessness strategy. Could you update us on the progress of the work for these 2 areas and a timeline for when you anticipate these strategies to be implemented?

The Minister for Housing and Communities:

Yes, of course. While work on the first phase of the Housing Advice Service, consistent with the recommendations of the review of access to social housing, is nearing completion, the service consolidates online housing information and advice in one place for which the web page is now operational. A housing advice support officer has been recruited to support vulnerable clients and help them navigate government services and housing options. Email and telephone services to further support customers with housing queries will be operational from July, alongside an online referral form to assist with operational management and the triage of customers' needs. The H.A.S. (Housing Advice Services) service is currently in the soft launch phase and is due now to officially

launch in July 2021. Part of the problem for delay there is that creation of the online form. Obviously we are relying on another government department to assist with that. They are extremely busy so that has held us up a little bit. Shall I go on to the homelessness?

The Connétable of St. Brelade:

Just before, will there be an office at La Motte Street or somewhere else for those who wish to see somebody face to face and can attend?

The Minister for Housing and Communities:

Yes, it is primarily an online thing but there is a phone line and meetings would and could be arranged. It is primarily for an online thing but there is a phone line and meetings would and could be arranged. It is about getting people who are either having difficulties or are anticipating having difficulties and the earlier that we can get to these problems, the easier they are to resolve. So it is as it says. It is a help and advisory service so that we can get people targeted to the right department so it might not mean they need to come in and physically speak to the officers in the Housing Advice Service. They might need to go to Social Security or to Andium or whatever. It is about getting them to the right places.

The Connétable of St. Brelade:

Thank you. You highlighted at the Housing Advice Service the one stop shop, as you were saying just now, to direct people to the appropriate help. It has been a softer launch so it is coming in, as you say, in July. Is that correct?

The Minister for Housing and Communities:

Yes, it is hoped that everything will be online as it should be in terms of the forms that people will be asked to fill in by July 2021.

The Connétable of St. Brelade:

Great, we look forward to it. It was anticipated that this service would serve to prevent homelessness. Are we confident that it will do that at this stage? I just wonder how much evidence you have to base the decisions on the process which is being made. What is the homelessness status in the Island at the moment, do you think?

The Minister for Housing and Communities:

Well, it very much sits alongside the homelessness strategy. For the next phase of that project, they are consulting with a charity. It is not a U.K. consultant. It is a charity called Homeless Link, which has been doing what we are trying to do in the U.K. for some time. So the team are very keen to get advice from Homeless Link in setting up our services so that we learn from their experiences.

The Connétable of St. Brelade:

Can I take you to money now, Minister? Are you able to advise what policy recommendations and associated funding bids may be taken forward through the 2022 Government Plan?

The Minister for Housing and Communities:

Well, we have a bid of £250,000 recurring per year across the current Government Plan period. That is a total of £1 million for the strategic co-ordination and that has been submitted to deliver the strategic co-ordination function within the Government that I have been talking about and a new senior staff position. A bid has been submitted to increase the grant for Shelter Trust. The bid is consistent with the recommendations of the homelessness strategy. The bid is a recurring £300,000 per annum across the Government Plan period. A total of £1.2 million. Shelter Trust intends to use this funding to meet staff resource requirements and operational costs. We have a bid of £500,000 that has been submitted for a vacant homes project but will explore opportunities to bring vacant homes back into use. We are at capacity with what we can achieve at the moment, so with the vacant homes I have some ideas for, hoping it might be a community project, but we need to firm that up. Tenants' rights around stabilisation. The introduction of a rent stabilisation measure is one of the recommendations of the Housing Policy Development Board of course. The intent is to ensure tenants are not subject to unfair or unjustified rent increases in excess of R.P.I. (Retail Price Index) or the market equivalent rent of a property. A bid for £340,000 has been submitted across the Government Plan period. The breakdown of the figure is as follows. A one-off funding bid of £70,000 this year to support policy development and consultation including potential legislation and the creation of a rent stabilisation function. So basically we are looking to rewrite the Rent Control Law of 1946, I think, which provided for the Rent Tribunal. As we know, that is defunct but there is still a need for what it used to do and that is what we are looking at and how best to create that new improved Rent Tribunal rent officer. £90,000 recurring costs per year from 2022 onwards for the rent officer, as I have just said. Any resulting legislation for rent stabilisation would require the assent of the Assembly. That is going to go hand in hand with the Residential Tenancy Law of 2011 which we spoke about in the Assembly last week at length. It needs a complete rewrite.

The Connétable of St. Brelade:

Going back to the Housing Policy Development Board report now that it has been published, we saw that you had provided a response to the board's recommendations in the Housing action plan. Could you clarify whether you have accepted all the board's recommendations? It is not explicitly clear in your response whether you have or not.

The Minister for Housing and Communities:

Well, I think we have accepted all or most of those recommendations and that work has started, for instance, on the rent stabilisation. The point I was trying to make last week in the Assembly is that the policy report does not give me oven ready policy to bring to the Assembly to seek approval for. It does ask me to research and review and work up the policy in line with what the recommendations are and that is what we are doing. I do not know if Sue can perhaps help me with whether we have accepted every recommendation or nearly all of them.

Director of Strategy and Innovation, Strategic Policy, Planning and Performance:

So the answer is at the end of the *Better Homes* report, all of the recommendations of the Housing Board have been written out with a comment about how the *Creating better homes* responds to it. So that is really the way the recommendations have been responded to and, as the Minister has just explained, it is the Housing Board paper was very high level and the recommendations were not necessarily in a position where you could, I suggest, say yes or no directly to it because in most areas they were asking for additional research to be done and that is what the *Creating better homes* plan is seeking to do, to do that extra research. So the themes of the report have pretty much been accepted but the actions in almost every area needs to be taken to the next level of detail and so that is what the *Creating better homes* plan is doing. Thank you.

The Connétable of St. Brelade:

I am not sure if it is for you, Sue, or for the Minister, but are there any recommendations which could be more challenging to implement?

The Minister for Housing and Communities:

Well, the stabilisation is challenging. I have had a few emails already from landlords saying: "I am a good landlord. I have been a landlord for X amount of years. You come and see my operation. You ask my 2 tenants there about me. I am giving up on this now because of the Government red tape." I am going to see that gentleman. He is in St. Saviour. I am sure he is an absolute tip-top landlord. Unfortunately, we have a problem with some of our landlords but they are in the minority and without the Rent Tribunal, we do not have the ability to adjudicate on some of the problems that a tenant might be having. It is difficult for tenants. Who is going to complain about their landlord because you might consider that the fastest way to get evicted so we have to have a way of knowing where the rental property is and who runs it and being able to turn up and say: "Look, we need to do an inspection and check everything is all right. How is your tenant? How are things going on?" I think that will help enormously. So that is a challenge. We want also to encourage open-ended tenancies, if possible, if it can be done. We do not want to scare landlords in terms of unreasonable mandatory requirements that they might have to take up. We do not want to reduce the stock of rental property in the private sector so if somebody has a job out of the Island for a year and wants to rent their property, while they cannot, they should be able to do that, et cetera. So it has to be

handled very, very sensitively. We know the aims. The aim is we want all our tenants in the private sector or public sector to be safe and secure and as stress free as possible, so that is the outcome we desire and it is about achieving that. So I have to say that in my meeting with the Jersey Tenants' Association, I was incredibly impressed with that organisation but not every landlord is in the Jersey Landlords' Association. Other difficult ones I think are achievable. It is about what we have capacity for and that is why I am hoping the Strategic Regeneration team can help us. Perhaps we can start to get them to look at the best way to use the money for the vacant homes project as well as the very important strategic work on building absolutely the right stuff.

[9:45]

Unless my officers can think of something that is particularly tricky, please chip in.

The Connétable of St. Brelade:

I am sure it will arrive on their desks in not too long.

Director of Strategy and Innovation, Strategic Policy, Planning and Performance:

I think the Minister is correct. The themes of the report are challenging in some areas but they are all themes that are well thought through and they will all be investigated and developed further. They may not all end up with specific action depending on what the research shows us but we are going to be looking at all of those areas actively. Thank you.

The Connétable of St. Brelade:

Thank you. Going down the line, what work is currently underway to improve the accessibility to social rented accommodation and assisted purchase schemes?

The Minister for Housing and Communities:

Okay, so we are obviously looking at the Gateway. We are looking at redefining what an affordable home is. We know that Andium's definition of that is at least a minimum of 10 per cent below market value plus the option to defer payment of a further 25 per cent, so we are going to be looking at that. Access of course, again, is dependent on getting more homes built and we are promised 1,000 more affordable units by 2025. The discrepancy between our figure of 1,000 and the bridging Island Plan figure of 1,500 is because the bridging Island Plan took into consideration those affordable homes already under construction and in the pipeline which is 650 whereas we, on the Better Homes action plan, just counted the extra ones that we want to get by 2025.

The Connétable of St. Brelade:

I suppose it could be regarded there as the fine line between assisted purchase schemes and shared ownership schemes. What is your view on the shared ownership schemes to help people obtain a footing on the housing ladder and is this being considered? Are any schemes being worked up?

The Minister for Housing and Communities:

Yes, very definitely and I think it is going to be interesting to talk to the Constable of Trinity tomorrow about the shared ownership scheme there in Trinity and whether that is the appropriate model to roll out in those circumstances. We also have a problem, Chair, which comes up time and time again with people in the rental sector who want to get a foot on the property ladder but, because rents are so high, they cannot afford to save for the deposit. So we are looking at ways in which the £10 million that is available from 2022 can possibly be used to help there, whether we can help people save or whether the Government can match some funding with that so that people can get their deposits. Further than that, phase 2 is to look now at what commercial products are available in terms of mortgages and where we are falling short. There are possibly commercial products that are not available in Jersey which could be and is government intervention the best thing that we can do? The old States loan scheme crops up time and time again. Is there a way government can assist? It is a pretty good investment in people and of course it is secure in terms of the property. I think what has put Government off in the past is that if people are having difficulty with repayments, we do not want to be a Government that is now having to evict people from their home because they cannot make their repayments but there must be a way around that. Maybe we can have a scheme where it can flip from capital repayments to interest only if somebody is experiencing a period of difficulty. They can flip to interest only and then pick up again when things pick up for them. This is me thinking out loud but that is what we want to be looking at so that by the time I leave office in June 2022, there is perhaps more realistic hope or concrete hope of financial products available for our Islanders.

The Connétable of St. Saviour:

I do not know whether it is true but I have been told if you are a first-time buyer and the property you want to buy, if it is on the scheme, it has to be a one-bedroomed and then you can progress to a bigger place when you are going to have a family or when you are going to get ... Is this correct? It seems a bit ...

The Minister for Housing and Communities:

No, I do not think it is.

The Connétable of St. Saviour:

That is not true, is it? If you want to buy a 4-bedroomed house and you are single, you can still buy a 4-bedroomed house.

The Minister for Housing and Communities:

Yes.

The Connétable of St. Saviour:

Okay, thank you very much for that.

The Connétable of St. Brelade:

Minister, can you talk us through the policy approach of right-sizing, as we are calling it now, to release larger under occupied family homes to the market and how such a policy will be delivered to ensure that these individuals are able to access the right properties in an affordable way? I think I have to underline the “affordable way” so that they do not end up worse off than they would have been if they had not moved.

The Minister for Housing and Communities:

That is one of the barriers to right-sizing. It is unattractive if somebody is selling their home and garden and wanting to move to a smaller apartment if they have very little money in the bank left after doing that. That is a huge barrier to right-sizing and not everybody wants to leave their home in their senior years. Some people want to stay and the older we get we are a bit more resistant to change. The Parishes have identified people who would like to right-size and who would prefer to go with something smaller and there is perhaps an element of shelter to it or resistance to it. So that is the work I am going to undertake now going to all the Parishes that have sites rezoned in the bridging Island Plan to talk to the Constable and the Deputies about what are the requirements and whether these rezone sites are able to fit with that. I must say that the Deputy of St. Martin helped me enormously last time we had one of these discussions explaining that - and I have used it quite a lot - to build the kind of homes that they have built in St. Martin at cost now, you are looking at £300,000. Using modern methods of construction, in other words, the building is constructed elsewhere and assembled here, modular kit frames can knock one-third off that possibly at £200,000 so that is hugely beneficial. My action plan is very big on examples of how it is working brilliantly elsewhere and especially in Scotland. The problem we have coming down the track now is inflation. Timber has gone up 400 per cent, cement has gone up 35 per cent so that is something we have to be wary of and it is potentially worrying.

The Connétable of St. Brelade:

Indeed. Minister, moving on to the bridging Island Plan, in considering the draft bridging Island Plan’s significant focus on housing as well as communities, how has your ministerial role fed into the plan to date?

The Minister for Housing and Communities:

It has not. It has not fed into the plan to date. All I have had is briefings but I have responsibility to work with the Minister for Planning and Environment on exactly what will be built on the sites that are rezoned and that is the work I am starting now. So up to now, the short answer is I have not fed into the Island Plan but my work on it begins now.

The Connétable of St. Brelade:

So looking ahead, how do you ensure the foundation is set for any key policy work under your remit that would be required for the bridging Island Plan term and for work to inform the subsequent Island Plan? Do you have capacity within your department to be able to feed into it?

The Minister for Housing and Communities:

Yes, we will have. Well, as you have seen, Steve Skelton was instrumental in drawing up the whole Island Plan and I have a share of his time as well. Steve, is there anything you want to come in on there?

Director of Strategy and Innovation, Strategic Policy, Planning and Performance:

I think it might be worth just drawing out the part of the action plan which talks about the new strategic housing and regeneration team. So using the resources allocated in the Government Plan that the Minister referred to earlier for strategic co-ordination of housing delivery, we will establish a small team within effectively my part of the Strategic Policy Department. So separate from the planning policy team but align and work very closely with them and the action plan talks about the importance of joined up planning and housing policies, so that is definitely the direction of travel. With that additional resource, I think we will be able to ensure that the housing sector as a whole is properly represented and feeding into those plans. The Island Plan obviously talks extensively about housing. As you say, it is a key priority and that work has been done from within the planning policy team already but having the additional resource and additional expertise will help us do that better.

The Connétable of St. Brelade:

Thank you. The H3 policy has been suggested to deliver additional affordable housing that aims to capture some of the land value created by residential housing development to benefit the wider community through the provision of affordable housing. Minister, what is your view with regard to this policy and do you anticipate the policy to be contentious or challenged by developers?

The Minister for Housing and Communities:

Yes, it is contentious because the more conditions you put on developers, the more the costs go up and who ends up paying for those costs if we are not careful? The consumer. So the last thing we want to do is make homes more expensive. That is not the direction of travel. However, that is one

side of the competing tensions. The other is a perfectly reasonable expectation that people making money from property development in Jersey - and there is money to be made from that - can they not share in the responsibility? We do get a lot of kickback from these with people saying: "This is going to make my scheme less viable or completely impossible." Well, really, is it? People say that it is infringing their liberty as a developer to build what they want. Well, hang on a minute. What about the liberties of the community to expect housing at affordable prices? So those are the 2 competing tensions and it is about striking the balance.

The Deputy of St Martin:

Once again, I can only concur with the Minister when he said it is about striking a balance but I would urge him to look back at what happened in the past, and certainly when I first came into the Assembly in 2011. H3 had just come back on to the table and the current Minister for the Environment sat in your space, Chair. He was chair of the Environment Scrutiny Panel and I was his vice-chair and he said at the time, and I agreed, that the industry will not build anything if you force H3 on them and we were right. We missed out on building homes that we desperately needed because we were so clear that we would determine to force H3 on the industry. So I say to the Minister, we are still suffering from those years of inaction and to be very careful. The other thing of course, as he has already pointed out, building affordable homes is really difficult. I cannot see Government, States-owned sites or whatever you want to call it, being genuinely in a position to provide affordable housing in the near future unless you can find some philanthropist who is prepared to donate land because developers and entrepreneurs are going to be looking for profit. It may be a small profit but they will be looking for some sort of dividend pay-out on their investment and I, for one, cannot see how we are going to be able to develop affordable homes into the future without putting the land up free of charge.

The Minister for Housing and Communities:

Yes, what I am doing is getting all the main actors in housing and the delivery of housing into one room so it will be all the housing providers.

[10:00]

It will be the industry, construction and community as well and get them talking in one room. We hope to start that on a day in late July but, if not, September and make it 2 or 3 times a year and get guest speakers in, try to learn from each other and try to persuade. Yes, that is part of the plan is to get people talking together.

The Connétable of St. Brelade:

Reference has been made, Minister, in the media regarding the shortage of housing stock and the need for the housing supply to improve. It is highlighted that the Government should develop their own sites to assist but are reluctant to do so. What is your view regarding the release of government-owned sites for housing development?

The Minister for Housing and Communities:

I think there is light at the end of the tunnel. It is the area I have focused on with most force and as a top priority. Government has to do better at delivering its own land for development and signalling that sooner. Let us just take Andium. They need to know now that they will get Les Quennevais School which will not be available until 2026. We know what planning is like here. It is difficult. If they can plan and get it ready so that the spade can go in the ground in 2026, that is the key. So it is not just that site. There are about 12 that are potentially on the pale blue list for housing and we want them to go green and we want them to do that as soon as possible. Tim and Ralph of Property Holdings have that message and are working very hard. If Tim from Property Holdings is still on the line, he might want to chip in, I do not know, but I have made a pledge that we will get more government-owned sites with certainty on those for housing by the end of this year. It is a big claim but I am determined to do it.

The Connétable of St. Brelade:

What is the status of the Gas Place site at this point?

The Minister for Housing and Communities:

Okay, so Gas Place did not get its planning permission and that was really because of the requirement for parking on that site. That is what messed that plan up. We should have a conversation about the requirements for parking. Yes, people in St. Helier deserve to have a car parking space too with their home but some might say: "Well, we will give that up as long as we could get our foot on the property ladder" and maybe if there is a car-sharing scheme." So I think we need to start having the conversation about that because if car parking is holding up the development that is not right. But your original question was about Gas Place. Now, okay, there is a States decision that a certain amount of housing should go on the Gas Place site. So if that is going to change then we need to bring that back to the Assembly. In a way the Gas Place refusal can be seen instead of a disaster as an opportunity. That is what the new chairman of Andium Homes, Richard McCarthy, together with Ian Gallichan and all his team, have started to do. They have started to look at whether it is an opportunity and they have drawn up some plans, and that involves very much more park. If we can compensate for the loss of the units that were going to be built on Gas Place by giving Andium Le Bas now or one of the other sites that I have been talking about, if we can compensate for that loss with some extra sites to Andium we could potentially make that all park, could that be helpful in education terms? So, as I say, if the States agree that we can

offset the units that were going to be there, elsewhere, possibly that is a way forward. We are not just looking at the park or extending it and what goes on Gas Place, we are looking at the environment around it too so that we can create some green corridors from north of town up to the schools in St. Saviour, and also to the primary schools and around and about. There is potential here but it is not certain yet.

The Deputy of St. Martin:

I just wanted to say to the Minister that if he speaks to planning officers and looks back a few years when Gas Place and building in those environments was coming up for approval, there were these green corridors down through Belmont Road, Phillips Street, and the planners for Ann Court incorporated that. In fact, he will probably know that the area outside the Arts Centre around towards the old brewery is almost pedestrianised in the Ann Court plan. That is the start of these green corridors which I am so happy to agree with him on are essential as we move forward as these areas are developed for housing. We must have these green, pedestrian, open, amenity, pleasant, airy parts of town for people to use and enjoy.

The Minister for Housing and Communities:

Yes, and I am really delighted at what Andium are doing and how they are working and they are really on top of this. There is some exciting potential. I mean, if you took 10 town planners and put them in a room and showed them all the plans for Gas Place they would all say: "Well, what you need here is a park. That should all be park. That should be providing the green open space for all those houses you are building." We say: "Well, we need more houses, we need more houses." Well, let us build more houses but let us see if we can get more open space as well.

The Connétable of St. Brelade:

Minister, given that Gas Place used to be a car park, and now is partly park, do you feel that there is a need to provide communal additional parking space in that area of town? Would that not alleviate the problem you are having by not getting proposed sites through planning because of lack of car parking?

The Minister for Housing and Communities:

Could be. I would not like to guess on it. I think it was unfair on the Gas Place scheme to put the amount of car parking provision with it. I think that is what completely put the kibosh on it from planning terms; that is why it did not get its approval because the car park was going too low and too near what is potentially Neolithic down there. It was probably not a clever thing to do in the first place. But out of disasters sometimes springs opportunity and I think it does present us with an opportunity. I gave up my car when I was living in London because it was too expensive, and residents parking came in and I kept forgetting on a Monday morning and it was getting towed away

and I was paying £300 to get it back all the time so I thought: “No, I am going to give this up.” Then a car-sharing scheme happened just at the end of my road and I started using that and it was fantastic. Of course as I was in London it was brilliant in terms of the buses and the trains so I had other options. So we have got to look at this holistically and look at the opportunities presented by new schemes like car sharing, and making sure of course our integrated travel policy is truly integrated.

Deputy I. Gardiner:

I appreciate the Minister for using the word “holistically”; I do think that we need to look holistically at the decisions. Now, if we are thinking about working holistically, would the Minister agree that the housing ... we do have a crisis, we all know that we have a housing crisis and affordability, at the same time we have difficulties to find the correct space for our essential infrastructure and for our schools. We have to make priorities; we have to prioritise. Would it be the better way to allocate the sites for the essential community infrastructure - if it is parking, if it is essential services, if it is schools - before continuing to build housing so we have a framework? I think the best example is when the police station moved to the new space the housing was built there and now we have a difficulty to find the space for school and for the very important fire and ambulance station. This is one of the examples that the site is gone and now we are in a very difficult situation.

The Minister for Housing and Communities:

Well I would not say let us do this stuff before housing; let us do this stuff alongside housing. Let us not do anything to delay building houses because we have to build more homes, otherwise we are in trouble. That is what we have got to do. I saw Tim from Property Holdings popped up and, Tim, if you want to come in here, I think I am right in saying that this is precisely what you are engaged in doing at the present, is it not?

Director of Property, Jersey Property Holdings:

Exactly that, Minister. I think that we should try and avoid looking at sort of individual areas in the isolation of others; holistically is the correct approach. I do think that we can look at developing housing and education and meeting J.H.A.’s (Jersey Housing Authority) needs. I think that there will inevitably be elements of compromise but I do think that our ambition is to try and tick all the boxes to a certain extent.

The Connétable of St. Brelade:

Yes, they will be all different. Picking up from Tim’s point, the draft bridging plan references the identification of government-owned sites to contribute for more housing. Perhaps you could elaborate on the sites generally that have been earmarked for this and the timelines regarding the release and development of them. Where are they?

The Minister for Housing and Communities:

Yes, so there is the ambulance station obviously, there is Westaway Court, there is La Motte Street, there is Le Bas Centre, there is Les Quennevais School, there is St. Saviour's Hospital. Tim, help me with ...

Director of Property, Jersey Property Holdings:

That is a pretty good list for starters, and I think as the hospital project proceeds and as the office project proceeds the sites will come up and they will be given the same consideration. But I think that we are working with Andium to make sure that they have got a clear understanding of what the list is, and that if there are any other social housing providers we are also keen to make sure that the availability of perhaps smaller sites that may be less suited to Andium's scale of development can also be optimised.

The Connétable of St. Brelade:

Minister, given that the bridging Island Plan will not be agreed and, therefore, implemented until March next year, can you outline what actions from your Housing action plan will implement short term policy tools or quick wins that can start to be implemented now that will complement the planning related policy mechanisms outlined in the plan in order to start addressing the housing affordability issue sooner?

The Minister for Housing and Communities:

Yes, well I have already actioned the cessation of conveyancing homes by share transfer, so that is a piece of action. We have talked a lot about the regeneration and strategic unit and team, which is obviously because it is so vital to what we do, and that has been actioned and will soon be up and running. We want to redraw the Residential Tenancy Law, the Rent Control Law, and we want to formulate a sensible rent stabilisation programme and implement that. We want to have a clear idea of what we are spending the £10 million earmarked to help people access first time buyer homes; how that can be used to its optimum, then after that what extra could we possibly do. I have to refer to my notes for others but there probably are other actions.

The Connétable of Grouville:

Deputy Truscott mentioned earlier that there is a shortage of housing in the higher end of the market where you have professional people finding it difficult to buy a house. I think this problem is compounded by the number of wealthy immigrants we get into the Island. I am given to understand there have been 15 in the first half of this year.

[10:15]

They are obviously buying up the properties at the higher end of the market and pushing house prices throughout the market extremely high. A quick win would be to reduce that number. At one point I understand the target was 5 a year. If we carry on like this, this year we are going to have 30 wealthy immigrants coming into the Island simply pushing house prices up. Should this not be put a stop to?

The Minister for Housing and Communities:

You do have a habit, Constable of Grouville, of bringing up very, very key issues but difficult ones.

The Connétable of Grouville:

I think it is our job, Minister.

The Minister for Housing and Communities:

I know, and you do it very well. I have a problem personally with the amount of 2(1)(e)s coming into the Island. I am concerned about it. I think this year alone it has exceeded 15 already. Just as Russell Labey, not the Minister for Housing for a moment, I think we need to look at this. I think we need to know the impact that this is having on the Island. I worry about the effect in the rural communities. There is so much land now not available to farming because the owners of it do not want farming on there, and there are ways of exploiting the little loopholes to ensure that you do not get a potato or a cow anywhere near a field. That is really worrying, especially if we are going to cut down on pesticides and insecticides by crop rotating. We need all the available fields available to the growing and farming industry. So I personally do worry about the scenario the Constable of Grouville paints in that bringing more and more high net worth individuals into the Island, what effect that is having on prices. I am at capacity so it is not work I can commit to in my department, but I do think it should be looked at. Whether we should say it is one out one in, whether we keep it at one level, what would that do? But there has been quite a rush of applications this year alone and ...

The Connétable of Grouville:

Would you agree that it is unsustainable to have 15 in the first 6 months which could turn into 30 in a year?

The Minister for Housing and Communities:

If the target is 15 we should stop at 15.

The Connétable of Grouville:

I do not think there is a target, Minister. Perhaps you could enlighten us?

The Minister for Housing and Communities:

I think the aim is 15 but it has been around 20 for the last few years per year. We are at June and we are at 15. I do hear you and I wonder whether the brakes should be put on.

The Connétable of St. Brelade:

Minister, can you elaborate as to who signs these off at the moment? We had H.A.W.A.G. (Housing and Work Advisory Group) in the past. I do not know if that still exists as such.

The Minister for Housing and Communities:

Yes, it is H.A.W.A.G. and the Deputy Chief Minister, Senator Farnham.

The Connétable of St. Brelade:

Thank you. Of course we must not overlook the economic benefit that many of the immigrants bring to the Island, but the point I think that the Constable makes is it needs some clarification and maybe it is for our panel to look into the area from an agricultural point of view, which you highlighted earlier.

The Minister for Housing and Communities:

If I just may say - sorry to interrupt - there will be people listening to me for the last 2 or 3 minutes going: "He is absolutely crazy, he is looking a gift horse in the mouth, what they bring is incredibly important." What I am worried about is becoming reliant on that sector and that for me is a worry because that is not a good place to be.

The Connétable of St. Brelade:

I think we would all agree that it cannot be to the detriment of the younger generations wishing to get on to the housing ladder and it has got to be thought through. I just want to go back to the bridging Island Plan and the call for sites outcome. The plan so far has identified 16 sites for the provision of affordable homes through the rezoning of land. What is your view regarding rezoning for this purpose and, in your view, will the allocated sites be sufficient to meet the demand?

The Minister for Housing and Communities:

Well that is what I am about to find out. Look, we need these homes and that is a priority and my job is to help in the delivery of these homes. I would prefer not to build on greenfields at all but if we are going to do so I would prefer that they are not grade A fields in terms of productivity. That has always been my position. But the job I have to do is deliver on more housing and I think there is a recognition that some land has to go.

Deputy G.J. Truscott:

I was just going back to the 2(1)(e)s and personally I have not got too much of an issue with them coming to the Island, I think they do bring a lot of tangible benefits. But there was a stage where they were restricted in what they could do and what they could purchase locally; I understand that changed under the Gorst Government and that through an agent they can buy and develop properties on Island. Have we any intel or any information as to their activity and how much they do in that area?

The Minister for Housing and Communities:

Well I understand that is not supposed to happen, that they are entitled to buy one house. Of course sometimes the house comes with fields attached. I do not want to speak out of turn but that ... as I understand it - and I do not want to speculate in area which perhaps is not my area of responsibility - but I do not think they are allowed to build ... they are allowed to buy a home and it has got to be at a certain price, it is nearly £2 million and I think that is going up to over £2 million. That is what is supposed to happen, Deputy Truscott.

Deputy G.J. Truscott:

It sounds like it needs investigating, thank you.

The Minister for Housing and Communities:

Look, we all hear stories.

The Deputy of St. Martin:

I just wanted to take the Minister back to his affordable homes and just ask him this question: does he agree with me that while there is a desperate need for affordable homes there is also a desperate need for retirement homes, in fact homes for all sectors of our community that are in need. I know he will find out that in my Parish of St. Martin we have 2 fields proposed for rezoning. We are disappointed as a Parish that we do not have any in that rezoning for retirement homes. Does he agree with me that maybe the Minister for the Environment should have looked a bit broader? Is he disappointed that it is only rezoning for affordable; that there is no rezoning for retirements or for nursing homes for that matter? We have an ageing population that we cannot do anything about, it is coming down the line, I am one of them, many of the other members of the panel fall into the same category. So does the Minister agree that we need homes for all sorts of people?

The Minister for Housing and Communities:

I do, and this is why I keep banging on about the new strategic regeneration team. This is what we need, to look across government departments, across the industry, looking at the community and what is required. This cannot be set up sooner, and that is why we have accelerated it and hope to have it in place before the summer recess.

The Connétable of St. Saviour:

Going back to what Deputy Truscott was saying, there was a plan that you could not have horses on your agricultural land and now we seem to have a lot of horses, more than cows on some of the land. It is a great shame, but what is a shame and I do keep mentioning it when we have these Scrutiny meetings, the fields above Grands Vaux Reservoir have been raped, for want of a better word. It was good agricultural ground on that farm and the farm has been sold many times and is now with a wealthy resident who has built 2 other homes in the property, and the ground just keeps getting torn up. Going back to what you were saying before, that was good agricultural ground and it is just such a shame that it is not used, and it is a mess if you go past Grands Vaux Reservoir. It is not my Parish, it is St. Helier, and according to the rest of the Scrutiny Panel that come and visit us, that he is going by the plan that he put in and he was granted permission. I just think that is absolutely disgusting. These fields that I have in St. Saviour which we are going to talk about - and I do want to meet you - 2 of them do not want to be sold and one does. So we need to talk about land that is good for farmers. We have got 3 farms in St. Saviour and most of them, like me, have fields in other Parishes because there is nothing in St. Saviour. So I just think it is such a shame. We say we are benefiting from these wealthy residents who are joining us; I would like to see on paper where I am benefiting, to be honest with you, and I would like to know why they are allowed to have horses on agricultural fields where years ago even if you were a farmer you had to ask permission to have a workhorse. I know I am much older than a lot of people in the States but I think we need to look into this.

The Minister for Housing and Communities:

Actually equine use is allowed and it is a long time since we have stopped using horses to pull the plough but, nevertheless, it is considered agricultural. I think land controls need a massive amount of tightening up here. I think we are in trouble. Also planting an orchard is a perfectly good way of taking a field out of action. That is allowed and that is agricultural. There are plenty of loopholes to be exploited.

The Connétable of St. Saviour:

But you can graze sheep and everything through an orchard. Even pigs can go loose through an orchard which is another benefit.

The Minister for Housing and Communities:

Yes, I am not sure that many 2(1)(e)s are letting pigs graze their orchards.

The Deputy of St. Martin:

I just wanted to point something out to the Minister, which I am sure he is aware of. Certainly when it comes to orchards the only way that you can get permission for trees is if you have a 9-year lease with a recognised cider maker and you take that lease out and you get permission for a change of use. The other thing about horses - and the Constable of St. Saviour may well know this - but it has become recognised recently with the problems that potato farmers have with potato cyst nematode that a rotation is a benefit, and when you can show that you are putting horses on your land for a couple of years and then taking that land back for potatoes that break in, the potato crop has become quite valuable and it is a way of introducing a rotation into your growing. So I take her point, I have been surrounded as a dairy farmer by horses all my life, but there is a way of both working together for mutual benefit.

The Connétable of St. Saviour:

Yes, I do that with Jersey Royal because I am organic, so I have to rotate. Thank you.

The Connétable of St. Brelade:

Minister, we have only got a couple of minutes left and I would like to before we close just invite your comment on the Les Quennevais Park loan scheme, and we now have P.54 on the table. Quickly in a few minutes, what are your views on that?

The Minister for Housing and Communities:

My view is, to cut to the chase - and I have consulted with your colleagues, Connétable, in St. Brelade - my view is to offer an extension to the 10-year option to repay the loans of a 15-year repayment, which would bring the repayments down more. That has to come before the Assembly so that is what I propose to do. Every single resident of the Les Quennevais blocks have been sent a letter today I think or yesterday explaining that. Now, when I came into office I was implored by a couple of people associated with Les Quennevais to bring this loan scheme in as quickly as possible. It is time sensitive; I am worried about that for the residents. This is a scheme to help those who cannot access a commercial financial product. That is what it is for and that is why it has been set up, that is what the States agreed. We found a fund, we found the money sitting there; it is not enough to cover everybody but for those who would struggle to access a commercial one that is what it is for. So I got broad agreement from your colleagues in St. Brelade and I will bring that to the Assembly.

The Connétable of St. Brelade:

Minister, I thank you and your team for presenting to us this morning. It has been much appreciated and we look forward to discussing matters further in due course.

The Minister for Housing and Communities:

Thank you very much, Connétable.

[10:30]