



# Environment, Housing and Technical Services Scrutiny Panel Quarterly Meeting with The Minister for Housing

**THURSDAY, 7th APRIL 2016**

**Panel:**

Deputy D. Johnson of St. Mary

Deputy T.A. Vallois of St. John

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

**Witnesses:**

Deputy A.E. Pryke of Trinity (The Minister for Housing)

Director, Corporate Policy

Policy Officer, Strategic Housing Unit

Chief Officer, Community and Constitutional Affairs

[10:34]

**Deputy D. Johnson of St. Mary (Chairman):**

Right, if we are all ready. Welcome, everyone, to this public hearing of the Housing Scrutiny Panel. For the record perhaps we will introduce ourselves. I am David Johnson, Chairman of the panel.

**The Deputy of St. Mary:**

Again, thank you all for coming. As you know the main purpose of this meeting relates to the supply of housing. The panel in its previous formation, which I am now the only survivor of, did its own review back in September, perhaps unusually before the housing strategy was produced and the main purpose of this hearing, as I understand it, or as we understand it, is to look at our

recommendations, see how they compare with the strategy but get clarification from both sides concerned. Finally, go through the delivery plan to see where we are in the overall context of delivery. Perhaps I could begin by asking a very general question. The housing unit itself is a self-collaboration between Ministers. Am I right in thinking that you, Minister, have overall responsibility for that or ...

**The Minister for Housing:**

The Strategic Housing Unit? Yes. Yes, and there is part of a team here as well as the ... I sit on the Future of St. Helier Group and, as I said, the Strategic Housing Unit is made up of myself as chair, the Minister for E.D.T (Economic Development and Tourism), the Minister for Infrastructure, the Minister for the Environment, Assistant Chief Minister ... is there anybody else? Social Security.

**The Deputy of St. Mary:**

Okay, but for our purposes where we are looking for action, I suppose we would direct it to your good self, do we?

**The Minister for Housing:**

Yes.

**The Deputy of St. Mary:**

Rather than ...

**The Minister for Housing:**

Well, depending what the actual question is.

**The Deputy of St. Mary:**

Yes, I do not mean questions, just general performance, it is through you?

**The Minister for Housing:**

Yes.

**The Deputy of St. Mary:**

Okay, right. Again, to what extent, if any, is Andium involved in the discussions as to policy?

**The Minister for Housing:**

Regarding Andium, as you know the shareholder responsibility that sits with ... Treasury and Resources sits on the Strategic Housing Unit. The shareholder is with Treasury and the function

has been delegated to the Assistant Minister for Treasury and Resources. So where the Strategic Housing Unit is looking at all supply, of course Andium plays a part in that too. Overall, Andium ... well, their business plan is due to come out fairly soon, they are going to be presenting that to the Strategic Housing Unit as well.

**The Deputy of St. Mary:**

That was really my point. I appreciate the M.o.U. (Memorandum of Understanding) is between Andium on the one hand and Treasury on the other, you get other Ministers involved here and I am just wondering - in fact we touched on this once before - whether the ... is this the M.o.U. which is perhaps not an elderly but it is ... would you be in favour of that being reviewed to ...

**The Minister for Housing:**

I think it is always good to sit back and review, perhaps after 2 or 3 years how it can be improved or was there areas there that we did not at the time foresee how it was going to be? So I think it is always good practice, as far as I am concerned, that things like that should be reviewed. Regarding kind of how Andium worked too, they have to consult ... we set kind of what is needed to supply houses through the Island Plan so they have dovetail making sure that they build, improve, or refurb their houses as per the States decision in this strategic ... in the housing transformation.

**The Deputy of St. Mary:**

My general concern is that, as I say, the M.o.U. itself is limited to Treasury on the one hand, and given that the drive is coming from yourself, whether that should be expanded to make sure its obligations ... it has obligations within the M.o.U. to the unit.

**The Minister for Housing:**

I think that is something that has been highlighted and I think in the next year or so that is something that we should review.

**The Deputy of St. Mary:**

Can we bring that forward at all? What I am really asking is could this panel look at the M.o.U. with a view to ...

**The Minister for Housing:**

Well, you can decide what you look at but always something like that would be very useful, yes.

**The Deputy of St. Mary:**

All right, thank you.

**The Deputy of St. John:**

What ability do you have to make the Minister for Treasury and Resources review the M.o.U.?

**The Minister for Housing:**

Other than sitting at the Strategic Housing Unit and would it come in an item of agenda then the Strategic Housing Unit would say this is something we would need to look at.

**The Deputy of St. John:**

Because I would agree with you it is good practice to review M.o.U.s but we can see from other M.o.U.s where they have been in place for a very long time and only when an issue has come up or a concern or a problem, which may end up in your basket as Minister for Housing that it is reviewed. So would it be something that you could make happen?

**The Minister for Housing:**

I would like to think so, yes.

**The Deputy of St. John:**

So how would you do that? How would you go about ...

**The Minister for Housing:**

We need to unpick the M.o.U. So I said I would not like ... because it has only been, what, 14 ... not quite 2 years yet so it is something that we need to sit down and really kind of unpick. If that is something that you are thinking of reviewing then the timing could be quite good.

**The Deputy of St. John:**

Okay.

**The Deputy of St. Mary:**

Okay, let us move on to the affordable gateway. Are you going to lead on that, Sadie?

**The Connétable of St. Saviour:**

Yes. In October 2015 you advised of the first annual review of the qualifying income level and ... no, to have an affordable ... you have to excuse me because I am not ... an affordable housing gateway would be completed by the end of 2015. Has this been done?

**The Minister for Housing:**

Some of the view has been done. You have been more involved with the gateway.

**Policy Officer, Strategic Housing Unit:**

Yes, do you want me to explain? So as part of the gateway there is a review we are undertaking at the moment with Social Security who have responsibility for the gateway ...

**The Connétable of St. Saviour:**

Sorry, can I just stop you there. You say "at the moment", this was supposed to be done by 2015. Are you still doing it or was it completed by 2015?

**Policy Officer, Strategic Housing Unit:**

No, we are still doing it as part of all the policy, so income levels also in terms of eligibility criteria, age, the ages that people can access, the groups, the families and so on. There is also about things like the refusals policy. In the U.K. (United Kingdom), for example, you have a scheme which sets out your criteria ...

**The Connétable of St. Saviour:**

I do not live in the U.K.

**Policy Officer, Strategic Housing Unit:**

But that is something we need to do equivalent here.

**The Connétable of St. Saviour:**

Yes, I know but we live here and it is totally different housing here, totally different to what you can get in the U.K.

**Policy Officer, Strategic Housing Unit:**

But I think it is important though to have a scheme and policies which set out ... because you have extreme housing need over here, it is important, bearing in mind you need to meeting the housing needs, to have a clear set of policies and procedures which are set out. I think that is what we are trying to follow, have a scheme in place which sets outs all their criteria so that people know what to expect and they have a fair understanding of a clear process for people who are on the gateway or who apply for social housing.

**The Connétable of St. Saviour:**

So how far are you now? Being that we are now sort of halfway through 2016.

**Policy Officer, Strategic Housing Unit:**

I think the housing strategy mentions in respect of the gateway that we complete the review during this year, 2016. I would hope that we could have something in place by early ... by late spring, early summer.

**The Minister for Housing:**

As you know, the gateway is quite limited in terms of people that can apply.

**The Connétable of St. Saviour:**

Yes, because I have them.

**The Minister for Housing:**

Which is a shame because I would like to widen that but the reason you cannot widen that I am sure will come under supply.

**The Connétable of St. Saviour:**

Yes.

**The Deputy of St. John:**

Sorry, you just said that you would like to widen the criteria but do you have problems with housing the current criteria?

**The Minister for Housing:**

Yes.

**The Deputy of St. John:**

So how would you go about that?

**The Minister for Housing:**

First of all, you have to understand what the actual need is out there. You have the need of those who would fall into band 1, band 2, et cetera, but as more supply comes on, as I caveated it, is that we do not need to work at key worker's accommodation and we need to look at accommodation for those who are leaving care and those who are single people who are under the age of 60. At the moment they cannot access that.

**The Deputy of St. John:**

Okay. Under the current criteria?

**The Minister for Housing:**

Under the current criteria.

**The Deputy of St. Mary:**

When you say “key workers” you are talking about nurses, teachers and that side?

**The Minister for Housing:**

Yes. Yes, that is the review that ... no the ...

**The Deputy of St. Mary:**

Another scrutiny panel, I was aware of that but that would of course ... to accommodate them that would reduce the number available elsewhere of course? Yes, okay.

**The Connétable of St. Saviour:**

We thought you had a list of about 1,200 people on the list. We have been doing some number crunching ourselves and we think we are down to 984.

[10:45]

That was in June of last year. Do you know how you are now? How many people you do have on the list approximately. Because it is going to change, is it not, because we get people coming in. Have you got many people still waiting?

**The Minister for Housing:**

Yes, the band 1 and band 2 for one, 2 or 3-bedroomed as of last week ...?

**Policy Officer, Strategic Housing Unit:**

Yes.

**The Minister for Housing:**

559, that is band 1 and band 2.

**The Connétable of St. Saviour:**

Band 4 you have 66 that can house themselves if they could find accommodation? Band 4.

**The Minister for Housing:**

Yes, 66.

**The Connétable of St. Saviour:**

Yes, that is of those who can find ...

**The Minister for Housing:**

So 984 altogether. Is that the figure that you had?

**The Connétable of St. Saviour:**

Yes.

**The Minister for Housing:**

There we are.

**The Connétable of St. Saviour:**

See we number crunched, we met, snap. Thank you for that.

**The Deputy of St. Mary:**

Sorry, while we are on the gateway ...

**The Minister for Housing:**

It is only a point in time.

**The Connétable of St. Saviour:**

Yes, yes, yes, I appreciate that.

**The Deputy of St. Mary:**

Yes, sorry, before leaving the gateway, again our own review referred to Andium trialling a choice base flatting system with a number of gateway applicants. Can you tell us how that is going?

**The Minister for Housing:**

I think it is going very well on the one, 2 and 3-bedroomed places and I think especially those are difficult to let because of where they are perhaps or whatever. So it is continuing.

**The Deputy of St. Mary:**

It is on a trial, so people are putting forward their premises?

**The Minister for Housing:**

Yes, that is right, yes.



**The Deputy of St. Mary:**

Supplementary to that, we recommended before that this be extended to all housing trusts, is that on the cards or ...

**The Minister for Housing:**

I know we have had many discussions with them about that. That is not so easy to do because they are trusts and they can do, not quite, more or less as they like but they have that freedom. But also with ... their clients tend not to move as much as the Andium ones do, or want to move. It is a much smaller amount really within the trusts too.

**The Deputy of St. Mary:**

Okay, thanks for that.

**The Deputy of St. John:**

So moving on to supply. During the panel's review, we recommended that the Minister should ensure that annual targets for the delivery of affordable housing reflected the needs and requirements of individuals on the gateway. Was the annual supply report published at the end of 2015 as intended?

**The Minister for Housing:**

Yes, it was I think. I cannot remember 2015. Yes, that is the work with ... the Environment that do that, it would be them that would be issuing that.

**The Deputy of St. John:**

Okay, so from the issuing of the report, and I am assuming you read it and assessed it yourselves, what do you think? What is your take of it?

**The Minister for Housing:**

As with going back to the Island Plan, what was rezoned in the Island Plan or what was put in the Island Plan, if things work out accordingly, and it is very finely balanced, then the number of houses, which was 1,000 put into the Island Plan over the life of the Island Plan will be built. But the big caveat there to is that if everything that is in the Island Plan comes through.

**The Deputy of St. John:**

There are huge risks around that being delivered, especially within the time period that was expected by 2020, I believe it was?

**The Minister for Housing:**

2020, yes.

**The Deputy of St. John:**

There are a lot of risks, what we have seen from the adviser's report and things and our own scrutiny report, that there are various elements to ... whether it is planning, all things in regulations that cause problems to deliver, how do you foresee that changing from now until 2020?

**The Minister for Housing:**

Hopefully, as I said, it is very finely balanced and in the inspector's report one comment that he did make, I think, and is worth really commenting on is that if you take a site out for one reason or another, then you need to put another in.

**The Deputy of St. Mary:**

So just go on on that bit, the annual supply report and our own review identified that over 80 per cent of households were waiting for one or 2-bedroomed properties. So I presume the report does and will identify the type of property in each case of what is available?

**The Minister for Housing:**

Yes, if we work out what is coming up, and I am sure you have a list of the future sites that are going to be redeveloped or developed, depending on their ... if you add them all up that does meet the need.

**The Deputy of St. Mary:**

Okay.

**The Connétable of St. Saviour:**

The present need? Because we have people coming in all the time now.

**The Minister for Housing:**

Well, if people are coming into work or whatever, they cannot access social housing until they have been here for 10 years, and it would be no different if you would like to know.

**The Deputy of St. John:**

How do you monitor that then?

**The Minister for Housing:**

How do we monitor that? Well, they have to go down to Social Security.

**The Deputy of St. John:**

So through the Housing and Work (Jersey) Law?

**Director, Corporate Policy:**

Yes, you cannot get on the gateway unless you have certain residential status and you get your residential status ...

**The Minister for Housing:**

Until the 5 years. Then it is checked back at Social Security.

**The Deputy of St. John:**

Back to the supply side of things. The Minister, in response to a scrutiny report, advised that work was underway to identify additional finances which would enable Andium Homes to begin development of the Summerland and Ambulance sites as soon as they became available. How is this work progressing?

**The Minister for Housing:**

I know that Andium have been in discussions, a lot of discussions, with Treasury. I would say that we are keen that Summerland, once the police had moved out next year, that it should progress A.S.A.P. (as soon as possible), and I know work has been done with Property Holdings too regarding how they are going to take over the site, et cetera. As for funding, that is going to be in Andium's business plan and they are in discussions with Treasury about that.

**The Deputy of St. John:**

So from that answer I take it that resources have not been identified or they will be at the time ...

**The Minister for Housing:**

I think it is fair to say that discussions are still ongoing about that with the Treasury.

**The Deputy of St. John:**

Is it realistic to expect it to happen in this term?

**The Minister for Housing:**

I would hope so. Not built in this term.

**The Deputy of St. John:**

No, but the resources identified?

**The Minister for Housing:**

Yes, I think ... because if they cannot use some of the bond money, because the bond money would have run out, then they would not have flexibility to do something with the finance. I think that is a question that you would have to ask the Minister for Treasury and Resources.

**Director, Corporate Policy:**

The Andium business plan they are working on is a 2016 - 2020 business plan. The proposal is obviously to include Summerland in there. Once the business plan is approved, that approves the funding and then the site transfers and that is what we are very much focused on.

**The Deputy of St. John:**

Is the business plan aligned to the bond?

**Director, Corporate Policy:**

The business plan is aligned to the bond and to the housing strategy.

**The Deputy of St. John:**

Okay, so there is some realistic expectation that the bond money is something with resource to pay towards the Summerland now?

**The Minister for Housing:**

That is something you should ask the Minister for Treasury and Resources.

**The Deputy of St. Mary:**

Just following on from that point, again, in the course of our own review Andium did indicate that they had in mind making proposals to the Minister for Treasury and Resources for funds beyond the bond. Is that in the business plan? Are you aware ... has application been made for further funds?

**The Minister for Housing:**

I know they have had discussions with the Minister for Treasury and Resources about that, but I think that is something you would need to ask the Minister for Treasury and Resources.

**The Deputy of St. Mary:**

On to delivery, later on we will perhaps go through the schedule in your report to see where are on various things, but apart from Summerland and ambulance sites which have been delayed, we had this ...

**The Minister for Housing:**

I do not think Summerland has been delayed, sorry.

**The Deputy of St. Mary:**

All right, the building thereon I think has been delayed beyond what we originally had hoped, was it not?

**The Minister for Housing:**

The ambulance one is in the next M.T.F.P. (Medium Term Financial Plan) request but we have to do the Summerland one. Regarding on the other side of the road, the old school, I think that is ... I think the Minister for D.F.I. (Department for Infrastructure) is going to demolish it and then give some thought to how it is used.

**The Deputy of St. Mary:**

That is proceeding in advance of the ambulance one?

**The Minister for Housing:**

I do not know if it is particularly in advance of that one.

**The Deputy of St. Mary:**

Okay. Either way, as I say, I think by regional projections both were delayed beyond the original intention but in our review and discussions with the Minister for the Environment he said he would of course identify additional sites to make up for what might be the shortfall. Have any additional sites been identified since the October report?

**The Minister for Housing:**

Not that I am aware of?

**Director, Corporate Policy:**

Not in terms of rezoning, but clearly Andium and the other housing trusts are constantly exploring sites.

**The Deputy of St. Mary:**

But there have been no additional ones identified as yet?

**The Minister for Housing:**

By Andium you mean or by ...

**The Deputy of St. Mary:**

No, by the housing unit, by the Minister for the Environment or whichever proposed party is responsible for looking for more sites.

**The Minister for Housing:**

Not that ...

**Director, Corporate Policy:**

The Island Plan sites meet the requirements and those Island Plan sites are expected to come along in the period to 2020 including the Andium business plan once it has been approved and then we will talk about it. But I am not aware of any material significant new sites since then.

**The Minister for Housing:**

No. The Christians Together have got a site by Minden Place carpark. Housing ... Les Vaux are refurbishing theirs at Troy Court and the Homes Trust are doing De la Mare, which ... but that was all ... perhaps the scope was not put in but the others have been known about.

**The Deputy of St. Mary:**

Okay, but moving on, our overall concern obviously is the overall target presumably of 1,000 affordable homes by 2020, are you saying that is on target?

**The Minister for Housing:**

Well, as I said before, it is finely balanced. If you take one site out, as the inspector said, you have to find another one to be put in.

**The Deputy of St. Mary:**

Right, hence the question of are there more sites to put in.

**The Minister for Housing:**

Well, at the moment as it stands it is going but things could change, planning issues, States decisions or whatever.

**The Deputy of St. Mary:**

Okay, can we go on to the 90 per cent market rental policy?

**The Deputy of St. John:**

Minister, are you able to advise when you plan to undertake a review of the 90 per cent market rental policy and the impact it has had on tenants and States finances?

**The Minister for Housing:**

I think we mentioned that in the housing strategy and I think it is something for next year, if I remember rightly. Yes.

**The Deputy of St. John:**

So you plan to undertake the review next year?

**The Minister for Housing:**

I think it is in the housing strategy for next year, yes.

**The Deputy of St. John:**

Have you had any feedback or information from anywhere within the market or even from Social Security about the impact of the 90 per cent market rental policy?

**The Minister for Housing:**

No, not really, no.

**The Deputy of St. John:**

Are you aware if it has had any affect in terms of private sector rental, in terms of the actual commercial rates?

**The Minister for Housing:**

No comment back, no.

**The Deputy of St. John:**

No? Okay.

**The Minister for Housing:**

But you are more in touch with the landlords and everything, but no one has commented back?

**Director, Corporate Policy:**

The way it works at the moment is that the Social Security income support component for private sector housing is based on the 90 per cent market rental of what would be achieved for a social housing property at market rates. I think Social Security are currently reviewing the components or the private sector. That work is ongoing and we are in discussions with them. I believe that that work is being done and, as I say, the S.H.U. (Strategic Housing Unit) is involved with that. But as for any impact on the private sector, we are not aware of any.

**The Deputy of St. John:**

When the 90 per cent market rental policy came in there was a slight change in the decision about how to introduce the 90 per cent rental policy, which meant that you would only apply it to tenants once they moved into a property, not straight away on all tenants. Do you have a rough idea how many people have now been affected?

**The Minister for Housing:**

We looked at that the other day.

**Director, Corporate Policy:**

Yes, I cannot think of the figures today. We do know ...

**The Deputy of St. John:**

Could you provide the information?

**Director, Corporate Policy:**

... and we have the stats ...

**The Minister for Housing:**

Yes, we can, yes. It was fairly low number, if I remember rightly, but what the number was I cannot tell you off the top of my head. But it was a low ... that percentage was quite low.

[11:00]

**The Deputy of St. John:**

Have you seen any difficulties in terms of movement within the market in terms of so ... especially the social housing sector market in terms of the ability to transfer between properties and downsizing because of the application of 90 per cent market rents?

**The Minister for Housing:**

As you would expect, I think, when somebody has had a lower rent and they are having to move that ... any change can be difficult to understand. I think that needs to be explained and the reasons, whys and wherefores. Then, importantly, they need to understand that if their home did not meet decent home standards to begin with and they are moving into something that does definitely meet decent home standards, better insulation, et cetera, et cetera, then they need to pay the 90 per cent of the market rent. But if they are going into somewhere that is, just for example, better insulated that in turn should bring down the heating bills.



**The Deputy of St. John:**

How can the tenant themselves, though, determine whether it is a better alternative meeting decent home standards compared to the current accommodation they live in? So if they were not happy in terms of seeing the new property and they did not believe it was decent home standard, what mechanism is there?

**The Minister for Housing:**

Well, I would like to think that Andium would have a mechanism in place for their clients to understand the dangers of a place that has bad insulation, did not have very good windows fitting or whatever against somewhere that does. It should speak for itself to.

**The Deputy of St. John:**

Is it just Andium Homes that have to meet with the decent home standard?

**The Minister for Housing:**

No, but the other trusts are fairly ... most of them are fairly new buildings and they meet the ... the ones that probably do not, or I do not think they do, but anyhow I could be wrong about that, is Les Vaux which is why they ...

**The Deputy of St. John:**

Troy Court?

**The Minister for Housing:**

Troy Court.

**The Connétable of St. Saviour:**

That is all be refurbished, is it not?

**The Minister for Housing:**

That is all being done and they hope to start, I think if not this year it is definitely next year.

**The Connétable of St. Saviour:**

Yes, we have had all the plans through.

**The Deputy of St. Mary:**

Just for clarification for my own purpose, are there tenants who are capable of downsizing that could be financially better off staying there, keeping their accommodation when they do not need it rather than downsizing and hitting the 90 per cent rate?

**The Minister for Housing:**

Yes, there will but then you are where you are now and it does not meet decent home standards.

**The Deputy of St. Mary:**

It might not.

**The Minister for Housing:**

If they need to be refurbished or need to be demolished then they need to move.

**The Deputy of St. Mary:**

Right, so you are saying in fact that will be induced or encouraged to move in the course of the refurbishment programme and that then allows the 90 per cent rate to kick in at that stage?

**The Minister for Housing:**

Yes.

**The Deputy of St. Mary:**

Okay.

**The Minister for Housing:**

It is important to understand the reason why the 90 per cent rate too.

**The Deputy of St. John:**

In terms of the impact of the 90 per cent, was there no expectation upon, for example, the economics unit to kind of make some form of ... even if it is just a simple assessment on an annual basis to see whether it is having an effect on the market itself?

**The Minister for Housing:**

That is something you will need to ask the economics unit, I trust. I do not know. I do not know whether they ...

**Director, Corporate Policy:**

I am not entirely sure I understand the question. In terms of the 90 per cent policy driving private rent?

**The Deputy of St. John:**

Yes, yes.

**Director, Corporate Policy:**

I think the 90 per cent policy is absolutely critical to underpinning the housing transformation. It is what provides the money so we can provide better homes for people. Is it right after we have introduced such an important policy change to review that? Yes, and we are going to do it next year. Should part of that review include impacts on private sector rents? Yes, I think you are right.

**The Deputy of St. John:**

The question I am asking is whether there will be a requirement, maybe on an annual basis, that the economics unit, just as part of their job, see there is every year a change because of the policy being that only when people move it is a 90 per cent rent rather than a blanket 90 per cent rent from a specific date. Because it is not quite fully qualified in the social housing sector yet, is it?

**Director, Corporate Policy:**

I would be very content to have a discussion with the economics unit. My sense is it is something you periodically review rather than annually, you just calibrate the policy and make sure that the social rent is not driving the private rent, or indeed vice versa.

**The Deputy of St. John:**

Okay.

**The Minister for Housing:**

Yes, because it would be just one other element that would affect the rent of course.

**The Deputy of St. John:**

No, but that is why I am asking whether you would get the economics unit to look at that and assess that, whether one is affecting the other. It would be nice to know from an economics perspective rather than assumptions being made.

**Director, Corporate Policy:**

I would not disagree. The only point I would make is that the 90 per cent policy is important because it underpins all the improvements that we are seeking to make.

**The Minister for Housing:**

Those who cannot afford the 90 per cent should be safeguarded through the social security system.

**The Deputy of St. Mary:**

Sorry, again, for clarification, the 90 per cent rate is obviously being applied to the 100 per cent rate and ...

**The Minister for Housing:**

A hundred per cent market ...

**The Deputy of St. Mary:**

Yes, and how frequently is that updated or what stage will we get to? Is it a rolling programme or ...?

**Policy Officer, Strategic Housing Unit:**

Yes, some carry out a rolling programme on, for instance, new builds, on refurbished properties to make sure that it reflects 90 per cent market value.

**The Deputy of St. Mary:**

Okay. One suggestion made in the Assembly that when ... because tenants now pay a deposit to an independent third party there could be some inclusion in the documentation to give basic information as to what sort of property it was and the rent. That might be helpful. Is that ...

**Policy Officer, Strategic Housing Unit:**

That already happens. They give a range of rents. We have had ... we do not ask for the specific rent, that is going into too much detail but we ask for the property type, the number of bedrooms and also the rent which is charged to that, it provides an additional dataset in respect of rents or will in the future ...

**The Deputy of St. Mary:**

That is my point, are they getting information now?

**Policy Officer, Strategic Housing Unit:**

I mean, you have to admit that affects only people who are being charged a deposit but there is a new rental price index which is being produced by the Statistics Unit, and a sort of interim number was produced at February time which gave some indication of rents, but that work has to be built on and there will be another quarterly report coming out ...

**The Deputy of St. Mary:**

Okay, so it is just being continually updated, that is all we want to know.

**Policy Officer, Strategic Housing Unit:**

Yes, it is, yes. Yes.

**The Minister for Housing:**

Just to clarify a point there, I do not think Andium tenants do pay a deposit.

**The Deputy of St. Mary:**

Right, okay. Fine.

**The Deputy of St. John:**

But they no longer pay in arrears like they used to and a lot of them had to catch up with that arrears.

**The Deputy of St. Mary:**

Right, did you say next?

**The Deputy of St. John:**

No.

**The Minister for Housing:**

I do not know, but I know that Andium are being - what is the word - much more proactive about arrears, which is a good thing, rather than let somebody who is in arrears go up month by month so consequently they are at the end and nothing is done. At the end of 6 or 7 months they could be owing quite a lot of money. So I think they are much more proactive and saying: "What are the reasons? Why are you not paying? Let us talk about it" which is better. Better management.

**The Deputy of St. Mary:**

Right, can we move on. I think, Sadie, you were going to ask the next one?

**The Connétable of St. Saviour:**

Yes. Are you able to advise when you plan to undertake a review of the 90 per cent market rental and the impact it is going to have on the tenant, which is what we have just been discussing?

**The Minister for Housing:**

Yes, as we said before, I think it is going to be next ... we will do that next year.

**The Connétable of St. Saviour:**

How is the work progressing to establish a new legal framework for retaining properties in the affordable housing sector? There was going to be a framework.

**The Minister for Housing:**

You mean like the first time buyers to make sure that is place?

**The Connétable of St. Saviour:**

Yes.

**The Minister for Housing:**

Work is progressing with the law advisory panel. There are 2 things there about doing some sort of like shared equity and that work is, as I understand the panel, coming to an end and something should be lodged fairly soon. The other one is still about doing different types of products and housing products, that work is still ongoing. But the main one about shared equity is coming fairly soon.

**The Deputy of St. Mary:**

Sorry, to drill that down, do you know when fairly soon might be?

**The Minister for Housing:**

I think the next couple of months?

**Policy Officer, Strategic Housing Unit:**

It is being directed by the legislation advisory panel, so it is an amendment to the new property law. We have seen the draft and I believe it has been out to a consultation with the legal profession and they have come back positively. Hopefully it will have sign off at their next meeting, which is next week, I believe. But certainly it will be coming forward in the next couple of months.

**The Connétable of St. Saviour:**

Have you sites set aside possibly for first time buyers or are you trying to do it on a mixed thing or is there anything leading up to say: "Well, we have first time buyers in that area" because we obviously need homes for first time buyers?

**The Minister for Housing:**

Yes, a couple of sites have first time buyers attached to it. De la Mare and there is the J.C.G. (Jersey College for Girls) site, there are 40 units up there. Samarès.

**The Connétable of St. Saviour:**

Going to the J.C.G., if we are to believe what is in the press, there is a conflict of interest now. There are things that they want to preserve in the buildings. That is something new that has come up. Well, surely that should have been sorted out in the first place?

**The Minister for Housing:**

I think that is sorted out. I know the Dome ... because I used to go to J.C.G., I was quite keen that the Dome stayed. I know the Dome is staying. So I have not ...

**The Connétable of St. Saviour:**

There was something in the press that said things were being held up ever so slightly because there was something that had to be kept. Now, should those things not have been sorted out in the first place?

**The Minister for Housing:**

In the planning process?

**The Connétable of St. Saviour:**

Yes.

**The Minister for Housing:**

I would be surprised if they were not. I do not know what the issues are.

**The Connétable of St. Saviour:**

It is something recent that has come up.

**The Minister for Housing:**

Right, but I know the 40 units, one bedroom units that are affordable, which are going through the gateway, are progressing.

**The Connétable of St. Saviour:**

Are progressing? When you say "progressing" how far away from a final thing are we?

**The Minister for Housing:**

I think they are due next year, if I remember rightly. 2017, yes.

**The Connétable of St. Saviour:**

2017?

**The Minister for Housing:**

Yes, next year.

**The Connétable of St. Saviour:**

Roughly when in 2017. There are 12 months?

**Policy Officer, Strategic Housing Unit:**

We do not know an exact date.

**The Connétable of St. Saviour:**

You do not know, okay. But those are first time buyers, because I think we are getting to the stage where it is important to have first time buyers.

**The Minister for Housing:**

They are one bedroom. There are 40 units there that will have to go through the gateway.

**The Deputy of St. Mary:**

Sorry, if we can just go back a stage, we talked about the legal framework and the legalised part, I am not sure it is within our remit but can we have a copy of the consultation documents or whatever you are able to give us as soon as you can?

**The Minister for Housing:**

It is something we can ask. We can ask for you, definitely.

**Chief Officer, Community and Constitutional Affairs:**

Yes, we can ask Senator Bailhache as chair of the L.A.P. (Law Advisory Panel) and if he is happy then we can pass all that documentation over.

**The Deputy of St. Mary:**

It probably is Corporate Services to do any scrutiny formally maybe but it is in our own interests ... okay.

**The Minister for Housing:**

Yes. We have nothing to hide. It is a good piece of work.

**The Deputy of St. Mary:**

My next area is mortgage lenders, which is probably a general comment but ...



**The Minister for Housing:**

Sorry, I did not catch the first bit.

**The Deputy of St. Mary:**

Mortgage lenders for the supply of housing generally. In our own report we advise the Minister should commission research to identify what measures can be taken to increase the number of lenders in the market. Has any work been done on that at all?

**The Minister for Housing:**

No, not really. No.

**The Deputy of St. Mary:**

I think, Minister, you once mentioned in the House you were in favour of the redirection of deposit loan scheme. Is that still ...

**The Minister for Housing:**

It is still here.

**The Deputy of St. Mary:**

... on your radar, is it?

**The Minister for Housing:**

It is still on my radar but it is one of those that I do not think are going to ... because of the current climate the money has to come from somewhere and that is the challenge really. So it is looking as more houses apply, whether we can be a bit more inventive on how we get the money but that is ongoing work, I think.

**The Deputy of St. Mary:**

Okay, was there to be a scoping document looking at other ways of helping buyers, introduction of help to buy schemes, equity loans, mortgage guarantees, is that...?

**The Minister for Housing:**

Yes, I think the first step really is to get what we have just been talking about before, like the shared equity and whatever. Get that to the States and approved, because that is one step, but it needs to be a bit flexible.

[11:15]

**The Deputy of St. Mary:**

All right, I accept that. You need the legal framework in place before this can be pursued but the intention ... that has been done with the intention of being a preliminary tool, is it?

**The Minister for Housing:**

As I said all along, the deposit loan scheme worked well but it is only for a small number of people at that time. Whether we can look at it again, but it down to having the finances to be able to do that.

**The Deputy of St. Mary:**

The final point on this area, mortgage tax relief and its removal. Will that impact on the objectives of the strategy unit?

**The Minister for Housing:**

Would it impact? It will not have a direct impact but I think the way that it has been done is acceptable. It knew people could still get the mortgage relief but it is going to be tapered out in 15 years' time, I think it is.

**The Deputy of St. John:**

Ten years.

**The Minister for Housing:**

Ten years' time.

**The Deputy of St. Mary:**

So that will obviously affect people's ability to repay. So it will in fact affect, will it not?

**The Minister for Housing:**

Some mortgage lenders did not take into account that when they lent the money. So whether it has occurred or not, I do not know.

**The Deputy of St. Mary:**

Okay, as I said right at the beginning before you leave I would like to go through the programme of ... we are not quite there yet but few sort of loose things on that before. I think the Connétable of St. Helier, who was a previous chairman here, he mentioned in the Assembly recently about the establishment or re-establishment of the housing forum and I think you said you were content with that. Is that something you would wish to pursue?

**The Minister for Housing:**

I think not in the wider sense it was. I think it disbanded 1998/99 time because it was rather unwieldy, I understand. I was not there at the time. But I think more on focus groups on particular topics would be more ... work better, shall we say, than having all issues discussed by everyone. So we are going to be looking at doing smaller focus groups as we go through the strategy.

**The Deputy of St. Mary:**

Who do you understand might to be part of this focus group?

**The Minister for Housing:**

Like if it is an area like with social housing regulations, we will look at the social legal work as we have been doing with the social housing trusts.

**The Deputy of St. Mary:**

Okay. All right so it could be different focus groups for different areas?

**The Minister for Housing:**

Yes.

**The Deputy of St. Mary:**

Okay, right. Okay. Again, one of the things we highlighted, and you may say it is more planning, but there are a lot of empty properties in the Island. If they were not empty the problem would be solved to a certain extent. Are there measures being contemplated to incentivise people to dispose of them?

**The Minister for Housing:**

Yes, because bringing any supply into it is rather ... I have the graph here. Out of 3,300 there were different reasons why ... a lot said that we should not try and find ... but when you unpick it all it could be people between tenancy or between buying and selling their house, or just gone into residential nursing care. So there are some reasons underlying that.

**The Deputy of St. Mary:**

Sorry, but recollection was that almost 30 per cent were also due to second homes or holiday homes, which is ...

**The Minister for Housing:**

But to understand the actual numbers we would need to find a way of finding out many homes and the real reasons why? Whether we can talk to the Comité des Connétables about putting it with some questions on the rates form, but that work needs to be done.

**The Deputy of St. Mary:**

So nothing has been done on that yet?

**The Minister for Housing:**

We have had some initial discussions but no detailed work on it yet.

**The Deputy of St. Mary:**

It seems to me to be quite a crucial area that could be improved in ...

**The Minister for Housing:**

Bearing in mind that the rate forms only go out, what, once a year, is it not? Then they have put ... what questions do you put on the rates form? So that work needs to be done.

**Policy Officer, Strategic Housing Unit:**

That is in the housing strategy to be completed by 2017 so there are different ways to achieve that. Certainly the rates system would be the best route down to maybe an additional ... rates for an empty property would be a high level of rate but we need to consider that with the Comité des Connétables before any solutions are found because there are genuine reasons ... certainly it has been used in the U.K. and it might be something that we can do over here but it needs to be investigated clearly with those most affected.

**The Deputy of St. Mary:**

Okay, an almost related point, there are also a lot of planning permissions out that which are not being yet started. That is something that the Minister for Environment is keen on doing. Again, is there progress on that?

**The Minister for Housing:**

I have not had an update from the Minister for the Environment on that but he was looking at - as I understand it, if I remember rightly - increasing fees for those who come back to ask for ... once you have planning permission it lasts for 5 years, so he was looking at when they come back to reapply of increasing the fees. Whether he has done that or not, I am not too sure.

**The Deputy of St. Mary:**

Then on that, that is what I was getting at at the very beginning, is that something which ... as it affects the overall housing strategy, is that something which is regularly discussed within the unit, or is it just his area ...

**The Minister for Housing:**

Not regularly discussed because it is his area, but that is something when he has done a policy that will come to the Strategic Housing Unit Group.

**The Deputy of St. Mary:**

All right. Again, he has already ... the Minister for the Environment has already told us about the possibility of a future development charge on ... an extra development tax, that is not quite out for consultation, I do not think.

**The Minister for Housing:**

No, no.

**The Deputy of St. Mary:**

That is again on his ...

**The Minister for Housing:**

He has made it clear.

**The Deputy of St. Mary:**

But, again, it seems to me it is an integral part of the problem we had so, yes, I would like to think that they ...

**The Minister for Housing:**

When we did not adopt the H3 policy in the Island Plan, which could have helped with that issue. It was proved that we needed to come up with some sort of policy to achieve better result from rezoning or whatever to make sure that on that we can get some affordable housing.

**The Deputy of St. Mary:**

Okay.

**The Minister for Housing:**

That work is ... he is progressing with that but it is a challenge.

**The Deputy of St. John:**

Do you think it is because we did not adopt the H3 policy? That is 5 years ago, so what is the expectation that anything will happen in the next 5 years?

**The Minister for Housing:**

I think because ...

**The Deputy of St. John:**

I know it might seem quite harsh but it gets ridiculous.

**The Minister for Housing:**

It is not ... I am with you; it is not an easy policy to achieve ...

**The Deputy of St. John:**

No, I am sure it is not, nothing is easy to achieve in this world.

**The Minister for Housing:**

... but the Minister for the Environment has started that work, because he is liaising with the construction industry, mortgages lenders, developers to try and achieve something. The Minister for the Environment will get there.

**The Deputy of St. John:**

It is just a shame that it has had to take 5 years.

**The Deputy of St. Mary:**

As mentioned at the beginning, I would like to go through the delivery structure. Are there any other questions on individual items?

**The Deputy of St. John:**

No.

**The Deputy of St. Mary:**

Can we get back to what is page 39 of your review, there is a chart there, if I could just update myself as to where are on that. They are quite ... I will not use the word "woolly" but they are quite broad in their ambitions, which is not a criticism at all. But I would just like to see if we can get nearer to the times for account. So starting with the ...

**The Minister for Housing:**

But a lot of these policies is just saying: "This is what we are going to do." Once that work begins, we have an understanding of working the policy underneath it. That the crucial one really. Right, carry on, sorry.

**The Deputy of St. Mary:**

Okay ...

**The Deputy of St. John:**

Sorry, can you explain that?

**The Minister for Housing:**

Well, a lot of them ... but it is once you have said: "We need this policy" but it is once you start work on that policy that is the main body of work that needs to be done.

**The Deputy of St. John:**

So basically you are saying that a lot of the policies are not in place? Sorry, that is the way it has come across.

**The Deputy of St. Mary:**

Are the policies in the strategy?

**The Minister for Housing:**

Some of that work is ongoing but you still need to formulate that policy because some of them will not be ending until quarter 3 2016, quarter 4 2018. This is high level.

**Director, Corporate Policy:**

This is our programme of work. We have not make all the decisions under the programme of work because we have to do the work. So one item is to investigate ways to incentivise development ...

**The Connétable of St. Saviour:**

It is like a wish list?

**Director, Corporate Policy:**

Well, it is a programme of work.

**The Connétable of St. Saviour:**

A wish list.

**Policy Officer, Strategic Housing Unit:**

It sets the strategic direction for housing. It identifies the challenges, it identifies the issues that need to be dealt with and then there is a programme of work which will come forward. So that is set out in the action plan and this strategy is supposed to drive that work by identifying it and then specific and more detailed policy papers would originate from in the strategy to achieve the sort of main objectives and the vision.

**The Minister for Housing:**

Bearing in mind, this is the strategy for the next 4, 5 years and this is the first housing strategy that has been formulated.

**The Deputy of St. John:**

But would I be right in saying that there are some policies or legislation that is in place that already supports some of these work programmes that you are doing over the next 5 years. Is it a case there is nothing in place and you are starting from scratch or you are improving ...

**The Minister for Housing:**

No, improving ... if it needs improving we are improving what is there. If it needs to be reviewed, we are reviewing what is there.

**Director, Corporate Policy:**

If you look at the ...

**The Deputy of St. John:**

I am just trying to clarify what it is that you set.

**Director, Corporate Policy:**

... private rental sector, over the last 3 years we have introduced new law on tenancies to replace a pre-war law. We have introduced deposit protection, we have given statutory protection to unqualified people for the first time ever, we have introduced condition reports, prevented people overcharging for utilities. So, yes, I think there has been a lot of work done, but this is the next programme of work.

**The Deputy of St. John:**

Yes, I was just clarifying it.



**The Deputy of St. Mary:**

Again, to a certain extent, just looking at the third item: “1.3, developing and improving home ownership initiatives such as shared equity.” It has here: “Underway and ongoing.” You have already clarified with the Law Revision Board ... well, not the Law Revision Board ...

**The Minister for Housing:**

Law advisory panel.

**The Deputy of St. Mary:**

Yes, that is already in hand. It is that sort of information that is helpful rather than it just says “underway” and we do not quite know how underway it is. So that is where we are coming from really. Just going through them, I mean: “Monitoring demand and supply of housing” that is ongoing, you are doing annual report, et cetera.

**The Minister for Housing:**

Sorry, which are you ...

**The Deputy of St. Mary:**

I have started at the top on page 39, 1.1.

**The Minister for Housing:**

Yes.

**The Deputy of St. Mary:**

We have: “Adoption of an affordable housing policy paper” which is ready for quarter 3 of this year?

**Policy Officer, Strategic Housing Unit:**

Yes, that work is ongoing so that will provide an overview of affordable housing needs in the Island coupled against the balance of providing the right sort of products for people, whether it be affordable rent or affordable purchase and looking in the middle where there is an affordability gap. So, for instance, this is where the idea of the products come in so your shared ownership, your Andium deferred payments scheme, your shared equity and making sure that there are products which are tailored to individual household’s needs.

[11:30]

So that is looking at what those needs are, for instance, from the recent housing needs survey which came out from the Statistics Unit, using the data that came out from that to put together an affordable housing paper to look at needs and where there are gaps and where we can put new products and additional support where it is necessary.

**The Deputy of St. Mary:**

That will clarify also where we want to go with that, will it not?

**The Connétable of St. Saviour:**

You might not be the right ones to ask and this might not be the right place to do it, but with the new hospital that is coming up - and I am old enough to remember a nurses' home that went with this one - are you hoping to have an input to see if we could have accommodation for medical staff. I know here it has about gateway looking for key workers. At the back of the Parish Hall in St. Saviour we have a lot of Andium people there and they have key workers that have to go into a lot of the apartments there. Are you going to try and muscle in and say: "You need to put something for medical staff"? Not just one room but some sort of accommodation to go with the nursing so we could encourage people to want to come and work in this new hospital we are going to have?

**The Minister for Housing:**

I think one thing about key workers is looking across the board there. It is not Health's core business, shall we say, but they have to keep some medical apartments for their locums, whatever, as part of the hospital estate. But regarding other accommodation I think the days of a nurses home attached to a hospital - I was in one - are gone because people do not want to be living on the shop front. But also those nurses who the hospital or Health and Social Services tend to be trying to recruit are the ones that have gone several years into their career so they are more specialist, so there they are older, therefore they come with a family attached to them. Therefore they would be looking for a 2 to 3-bedroom place. All that portfolio should ...

**The Connétable of St. Saviour:**

Come in with the Health ...

**The Minister for Housing:**

No, should come out of Health and sit with either Property Holdings or Andium, or whatever, as key workers' accommodation. So it sits there in the right place. So that is why we want to look at widening the gateway so that we have key workers' accommodation.

**The Connétable of St. Saviour:**

Okay, thank you.

**The Minister for Housing:**

The same could be said for the prison as well.

**The Connétable of St. Saviour:**

Yes, but the nursing just seems we have to bring them in but we already have prison people already available on the Island so would already be established with fund. We have to bring in medical staff and I just think it is ... you know, at this moment in time we cannot offer them any accommodation as such.

**The Minister for Housing:**

No.

**The Connétable of St. Saviour:**

If a locum comes across, he has to be put somewhere, bless him, otherwise they are going to say: "We are not going to bother because you are just not accommodating me."

**The Minister for Housing:**

Especially the nursing staff, and that is why the key workers' accommodation. But we need to have a supply to be able to do that. A supply of houses to be able to do that.

**The Connétable of St. Saviour:**

A supply of homes, yes, and then we are back to ... yes, thank you.

**The Deputy of St. Mary:**

Sorry, I was saying this is more help than I initially thought ... sorry, I am damning you with fake praise there but there are things there that do give ... so things are under way and my early question about the reduction in the amount of properties left vacant, that is starting this quarter. On page 40. I am just giving you an example. So if this is your overall business plan, how often is that updated? Can we ...

**Director, Corporate Policy:**

I think we should look at quarterly or 6-monthly, yes.

**The Minister for Housing:**

I know we are not going to achieve everything ... you know, the best will in the world, I would like to think that we will achieve our targets but things happen ... whatever, but I would like to think that we would at least ...

**The Connétable of St. Saviour:**

Like I say, it is as wish list and we just keep our fingers crossed.

**Director, Corporate Policy:**

The Minister addresses this more than quarterly, weekly.

**The Minister for Housing:**

But then in saying that we are a small team so there is not a big team sitting ...

**The Deputy of St. Mary:**

No, sorry, all I am asking is ...

**The Minister for Housing:**

In the Strategic Housing Unit it is only 2.5, but they are good value.

**The Deputy of St. Mary:**

I would not doubt it.

**Policy Officer, Strategic Housing Unit:**

It is co-ordinated across States departments. We are working with the Environment Department, Social Security ...

**The Minister for Housing:**

I just praised you so let us stop there. **[Laughter]**

**The Deputy of St. Mary:**

Our basic question is we are looking to you for the cohesive report really and so on that, if there is as update every quarter, can you share that with us so we can keep abreast of what is going on and note whether there has been a slip back in targets?

**The Minister for Housing:**

Yes, no problem.

**The Deputy of St. John:**

I think what would be useful as well is to know what ... from the Strategic Housing Unit's point of view, the risks that are around delivery of these. So what do you believe the risks are so that we can also look across the board at other areas, particularly like Environment for example, as a scrutiny panel.

**The Minister for Housing:**

Yes, because you scrutinise them too, do you not? Yes, we can do that.

**The Deputy of St. Mary:**

Well, if we get that update we can just badger you as and when we think we need to ...

**The Minister for Housing:**

That is fine.

**The Deputy of St. Mary:**

... with progress reports. I think I am done. Okay, Minister and colleagues, thank you for your help. We are better educated than we were before and we will look forward to seeing you quarterly, hopefully, at least.

**The Minister for Housing:**

Thank you very much.

[11:36]