STATES OF JERSEY

SOCIAL HOUSING PROPERTY PLAN 2007–2016

Lodged au Greffe on 16th January 2007
by the Minister for Housing

STATES GREFFE

PROPOSITION

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

to refer to their Act dated 27th June 2006 in which they adopted the Strategic Plan 2006 to 2011 and, in particular, Section 3.8 of that Plan and -

to agree that the States social housing stock should be brought up to an acceptable condition and maintained at that standard through an adequately funded maintenance programme and –

(i) to agree that a number of non-core, prime location properties, as detailed in Appendix C of the Social Housing Property Plan 2007 – 2016, should be sold on the open market;

(ii) to agree that the Housing Department should make arrangements to enable States rental tenants to apply to buy one of the properties listed in Appendix D of the Plan, according to the 10-year timetable specified, on a shared equity basis or at full value, and with first-time-buyer conditions attached, as set out in Section 3.7.1 of the Plan;

(iii) to request the Minister for Treasury and Resources to agree –

(a) that, in accordance with Article 15(3) of the Public Finances (Jersey) Law 2005, the receipts from sales effected under paragraphs (i) and (ii) should, in the first instance, be put towards the planned programme of property refurbishment and regeneration of key high-rise developments detailed in Appendix B of the Plan,

(b) that the receipts generated from sales effected under (i) and (ii) that are not required to complete the planned programme of property refurbishment and regeneration detailed in Appendix B should be held in an interest-bearing fund and that the interest generated be credited to the Housing Department's revenue account;

(iv) to agree that the Housing Department should plan for the creation of additional sheltered housing, through conversion of existing stock and acquisition where appropriate;

(v) to agree that there should be no further transfer of stock to Housing Trusts unless explicitly agreed by the States Assembly.

MINISTER FOR HOUSING

REPORT

SECTION 1: The need for a Property Plan

1.1 Introduction

1.1.1 Strategic targets

The States Strategic Plan 2006-2011, adopted by the States Assembly on 27th June 2006, set a number of targets for the Housing Department. Among the most important of these was the production of two major pieces of work. The first (and the subject of the present report) is the Property Plan, the essential purpose of which is to identify the estate management, maintenance, and refurbishment issues currently confronting the Housing Department, considered together with the States commitment to expand home ownership, and to make recommendations accordingly.

Among the priority issues to be covered here are –

- Dealing with the immediate problem of refurbishment requirements
- Ensuring that States rental accommodation is fit for purpose, with particular reference to the demographic bulge
- Putting the Departmental budget on a sound footing, with particular reference to the ongoing revenue cost of maintenance
- Increasing the level of home ownership in Jersey, particularly in respect of States Tenants by devising innovative means for them to purchase existing states rental accommodation.

1.1.2 The need to act now

As indicated in the following section, the Housing Department will, during 2007, be commissioning a fundamental review of the organisation and structure of social housing provision in Jersey – but any temptation to defer making a decision until after that report has been produced, should be strongly resisted. An organisational review will tell us nothing new about the most urgent issue facing us: the condition, and fitness for purpose, of the stock.

It is that stock condition which is the subject of the present report. Already, 18% of States rental housing stock would fail at least one aspect of the U.K. Decent Homes Standard. This figure is set to rise rapidly over the next few years. Real people live in this accommodation. They cannot afford to wait for another report or another review to confirm what we and they already know only too well.

1.1.3 Fundamental review of social housing

The second piece of work committed to in Section 3.8 of the Strategic Plan, was the production of a fundamental review of social housing in the Island. This report will be produced during the second half of 2007, and will focus on all of the issues, including but not exclusively –

- The purpose of social housing
- Affordability
- Allocations criteria
- The nature and extent of any currently unmet social housing need

- How it should be regulated and by whom
- The long-term future for Housing Trusts and States rental accommodation
- Links to other corporate policy areas, such as the eradication of poverty and the assurance of housing supply to meet the needs of key workers or returnees
- Medium and long-term costs of options
- Potential for greater inter-agency co-operation and/or organisational change.

1.1.4 Background work

Both the present report, and the fundamental review to be produced in 2007, should be viewed in the context of a number of other pieces of work which are either under development or recently published, and which each contribute towards an overall picture of Island housing supply and demand. The most significant of these other documents are –

- Planning for Homes 2006 – the latest in an annual series of statistical reports produced jointly by the Planning and Housing Departments;
- Housing Needs Survey – undertaken in late 2004 to estimate, by analysing respondents' aspirations, the potential housing requirements of households in Jersey for the forthcoming 5-year period 2005-2009 – it is intended to revise this Survey during 2007;
- Review of the Island Plan (preparatory work for this is being carried out by the Planning Department);
- Migration – Monitoring and Regulation (P.25/2005) – the Report and Proposition from the Policy and Resources Committee, outlining a new system for controlling entitlement to employment and accommodation;
- The Parr Report – the Law and Economics Consulting Group produced a report in November 2000 on the Economics of the Housing Market in Jersey (known as the Parr Report). It emphasised a pressing need to address both how the demand for housing is managed, through subsidy and policy, and how supply of housing might be increased, with the new Island Plan being seen as the main mechanism to deliver change;
- 'Aiming for a Fairer Society' – the 2001 report for the Social Policy Strategy Group, from Professor Robert Walker of the University of Nottingham, which led to –
- Social Policy review (P.47/2002) produced by the Social Security Department;
- Income Support System (R.C.48/2004) which led to –
- Draft Income Support Law (P.102/2006).

1.1.5 Principal issues

A number of separate but linked issues have led to the tabling of this Report and Proposition, in particular –

- an urgent need to re-invest in the social housing stock, through planned maintenance and refurbishment;
- inadequate revenue budget and capital funds to achieve this re-investment, and a corresponding duty placed on the Housing Department, under the States Strategic Plan 2006 to 2011, to produce detailed proposals for

the procurement of funding to sustain a programme of refurbishment works for States rental accommodation;

- a duty placed on the Housing Department, under the States Strategic Plan 2006 to 2011, to use social housing stock to progress a shared equity scheme in order to encourage an increase in levels of home ownership in the Island;

- a duty placed on the Housing Department, under the States Strategic Plan 2006 to 2011, to achieve the Decent Homes Standard by 2016;

- a duty placed on the Housing Department, under the States Strategic Plan 2006 to 2011, to review, develop and implement strategies for the provision of social housing in the Island, including the long-term management of States rental accommodation – this being the first of a series of reports which will be produced towards that target;

- a recognition that the States rental housing stock is both larger than necessary, and of the wrong composition to meet predicted patterns of future need.

In seeking to meet these challenges, the Housing Department has adopted a holistic, sustainable and practical approach which will, it is hoped, meet with the approval of the Assembly.

1.2 The problem

The Housing Department is well aware of the financial pressures confronting the States. This report, therefore, should not be seen as a traditional plea for more resources: Rather, it is a carefully structured, self-funding plan to meet the urgent needs of social housing tenants, by making strategic use of the housing portfolio.

The provision of long-term, sustainable and affordable housing to meet the needs of those members of the community who are least able to secure suitable accommodation, is the main function of the Housing Department, reflected in its responsibilities as landlord to one out of every seven people in the Island – 13,000 people living in 4,600 States rental dwellings.

An essential part of those responsibilities as landlord is to ensure that the public sector social housing stock is kept in good condition, so that it can be efficiently used by those in need. With such a large portfolio of properties, this task naturally demands significant, regular investment.

However, unlike other social rental landlords, the Housing Department currently also has a responsibility to administer and fund rent subsidy schemes for both the private and public sector. These schemes ensure affordability for a considerable number of tenants, but place significant demands on the annual Housing budget, to the point where reasonable provision for repairs and maintenance to the States rental stock has been, and continues to be, compromised.

For a number of years, the Housing revenue budget has been starved of funds, while at the same time there has been constant pressure to defer capital spending. As a result, routine maintenance has been trimmed to a dangerously low level, and there is a significant backlog in the programme of major modernisation/improvement schemes funded from capital. The Housing Department has reviewed the condition of the entire portfolio, and has concluded that –

- £7 million p.a., rather than £4.5 million, is currently required to maintain the buildings in a sound and safe condition;

- capital investment of £75 million is needed, over the next ten years, to bring the social housing stock up to an acceptable standard, and to regenerate key areas, particularly within St. Helier;

- the only realistic way in which these two issues can be dealt with, is through the sale of some property in order to raise the funds to be spent on the remainder.

There are a number of factors which make this the ideal time to discuss and decide on this issue –

- The States Assembly has recently approved the Strategic Plan 2006 to 2011, which requires the Housing Department to produce proposals for matters such as refurbishment funding and a shared equity scheme based on the use of States rental stock (see Section 1.3);

- It is impossible to overstate the urgency of the situation. Currently, 18% of States rental stock fails at least one aspect of the best available objective measurement, the Decent Homes Standard (DHS). If action is not taken now, then by 2010 (the year which the U.K. government has set as the target date in a 10-year programme for all British social housing to meet the DHS) 25% of the social housing stock here in Jersey will fail to meet that standard (see Sections 1.4 to 1.7);

- With the imminent transfer of rental subsidy administration to the Social Security Department, there is an opportunity to look at the Housing Department budget afresh (see Sections 1.8 and 1.9);

- The present public sector social housing stock is larger than is necessary overall to meet social housing need, and demographic changes mean that it is the wrong ‘mix’ to meet predicted need (particularly for sheltered housing) in the medium to long-term future (see Sections 1.10 and 1.11); and

- There is increasing recognition – embodied in the Strategic Plan adopted by the States – of the community demand for a greater degree of home-ownership. The Strategic Plan assumes that the Housing Department, and States rental stock, will have a key role to play in meeting that community aspiration (see Sections 1.12 and 1.13).

1.3 The strategic background

Section 3.8 of the States Strategic Plan 2006 to 2011, adopted on 28th June 2006, sets as a target a ‘good standard of affordable accommodation for all’, indicated by –

- Increased levels of home ownership
- Reduction in the number of people waiting to be adequately housed
- A supply of homes that better meets the Island’s housing requirements
- Equity in access to the housing market
- Stable housing market/prices
- Building standards that are equal to those in the U.K.
- Increase in the percentage of homes in public ownership at “Decent Homes Standard”
- Increase in provision of Island-wide sheltered housing.

Specific listed targets are –

3.8.1 From 2007, commence a programme to bring States-owned housing stock up to United Kingdom ‘Decent Homes Standard’ by 2016

3.8.2 Review housing demand/supply through the publication of ‘Planning for Homes’ in 2006

3.8.3 Produce detailed proposals for the procurement of funding to sustain a programme of refurbishment works for States rental accommodation with acceptance of a report and proposition by July 2006

3.8.4 Review, develop and implement strategies for the provision of Social Housing in the Island, including the long-term management of States rental accommodation

3.8.5 Introduce new policies which will ensure more equality in entitlement to accommodation by 2008

3.8.6 Amend building bye-laws to incorporate Lifetime Homes Standards by 2007

3.8.7 Review building bye-law standards for fire safety, energy efficiency and structure following their forthcoming review and adoption in the U.K.

3.8.8 Introduce a shared equity and, if appropriate, potential discount scheme, initially using existing Housing Department stock to increase home ownership

3.8.9 Introduce security of tenure legislation by 2007.

The present report particularly addresses targets 3.8.1, 3.8.3, 3.8.4 and 3.8.8.

1.4 Housing Stock condition

1.4.1 Factors influencing maintenance needs

As at 1st June 2006, the Department managed 4,602 units of social rented accommodation. Not surprisingly, the stock is made up of properties of varying ages, as follows –

Period of construction	Percentage of stock constructed
1900 – 1949	4.2%
1950 – 1959	12.1%
1960 – 1964	4.2%
1965 – 1969	7.9%
1970 – 1979	37.8%
1980 – 1984	11.4%
1985 – 1989	9.5%
1990 – 1999	12.4%
2000 – 2006	0.6%

The period of construction has a significant impact on the maintenance and improvement needs of the stock, and therefore on the approach adopted in this property plan. This is not only because of the obvious fact that buildings deteriorate with age, but also because there have been particular periods of history, in Jersey and elsewhere, which were characterised by poor building; and because any significant change in building standard regulations has an impact on the maintenance requirements of property constructed prior to that change.

It has been clearly identified that different types of stock have different maintenance needs, and that unit size is also important: Small units such as bedsits or one-bedroom flats cost proportionately more to maintain than larger dwellings, partly because of high turnover rates, but also because the most frequently maintained items – kitchens and bathrooms – are largely the same.

The Chartered Institute of Housing reports that ‘Non-traditional [i.e. non-standard] stock has higher on-going maintenance costs than traditional due to the inherent defects and materials used’. In a District Audit of its stock, Gosport Borough Council concluded that ‘property built between 1945 and 1964 is generally less well constructed and less likely to have had significant improvement works undertaken.’

The same is almost certainly true in Jersey. Indeed, it could be argued that the period during which Island property was less well constructed probably extends further, as far as the mid-1970s, especially when one considers the high-rise developments which were constructed between 1967 and 1975.

Generally, high rise blocks are more expensive to maintain due to higher cyclical maintenance costs, inherent defects, access, and health and safety considerations.

Furthermore, in the mid-1980s, local Building Regulations in respect of such important issues as heating and insulation were significantly changed, in line with latest U.K. standards. Unless they have been subject to major refurbishment in recent years, local buildings constructed before that time generally do not benefit from what are now considered adequate levels of insulation.

Whilst pre-war properties might be considered to be of better build quality, buildings of this type can again be expensive to maintain and improve, mainly due to the types of materials used; this is particularly relevant when buildings have some historical merit which attracts protection in the form of listed status.

It can be concluded from all of this, that as much as 66% but certainly a minimum of 29% of the Department's social housing stock can be considered as 'non-traditional', and therefore generally more expensive than average to maintain, in terms of the Chartered Institute of Housing's findings.

1.4.2 Maintenance budget savings – false economy

In any property-owning organisation, when savings are sought, it is always the building maintenance budget which is especially vulnerable, simply because other areas of spending are usually mandatory, or at least difficult to defer. For a year or two, the adverse effects of cutting back on maintenance can pass almost unnoticed; even so, they are insidious and cumulative. In the housing sphere, ultimately, units of accommodation become unfit or even unsafe, and have to be closed down. Well before that time, they become unpopular with tenants, and therefore difficult to let.

The Housing Department fully recognises the need for efficiency and value for money. Over a number of years the Department has radically reorganised its maintenance function to ensure that services are provided 'better, simpler, cheaper'. Making full use of the Department's buying power as a major construction customer, advantageous schedules of rates have been negotiated for the 3 key areas of routine maintenance, response repairs and void property refurbishment. As a direct result, the Department is recording value-for-money performance measures which would place it among the very top performing social landlords in the U.K.

Value for money is not enough, however, if the overall lack of funding means that the essential maintenance programme falls further and further behind. Detailed surveys of the stock under management have clearly shown that a sum of about £7 million per annum is required to keep the buildings in good and safe condition, while the current budget allocation is around £4.5 million per annum. Efficiency gains alone cannot bridge such a gap Quite simply, all other things being equal, the Housing revenue expenditure budget would need to be increased by £2.5 million per annum, in order to provide for a fully funded maintenance programme.

Each year that passes with inadequate funding for preventive maintenance has a number of negative effects:

- It inevitably means that, when the work is eventually carried out, its cost will have increased by more than the intervening rate of inflation, because problems will have become more serious over time.

- It places a higher demand on costly, 'urgent response', ad hoc repairs which then in turn disrupt planned maintenance programmes.

- It increases the risk of accident and injury to tenants, and therefore the exposure of the States to potentially expensive claims.

- Ultimately it leads to residential accommodation being underused, and eventually closed down as unfit or unsafe.

The Department has a sound knowledge of its stock. It has planned rolling maintenance programmes for the next 20 years (see **Appendix A**) and has produced a comprehensive refurbishment programme covering a 10-year period (see **Appendix B**). The Department is therefore well positioned to face future demands, knowing both the scale of the problems and the required solution – but is frustrated by a chronic shortage of funding to make the necessary improvements.

1.5 The Decent Homes Standard

The U.K. Government has defined a 'Decent Home' as one which is wind- and weather-tight, warm, and with modern facilities. Specifically, it must –

1. meet the current minimum statutory standard for housing;
2. be in a reasonable state of repair;
3. have reasonably modern facilities and services;
4. provide a reasonable degree of thermal comfort (measured by effective insulation and efficient heating).

These are not just abstract targets. There is strong evidence, for example in the work of the National Family and Parenting Institute, the Annual Report of the U.K.'s Chief Inspector of Social Services, and CAMHS (Child and Adolescent Mental Health Strategies) published by a number of local authorities, of a causal link between poor standards of accommodation, adult depression, and poor health and education outcomes for young people.

In the year 2000, an estimated 2,100,000 homes owned by local authorities and housing associations in the U.K. failed to comply with the Decent Homes Standard. Throughout the U.K., there was an estimated £19 billion backlog of repairs and improvement. In that year, the U.K. government set a tough target for social housing providers, requiring that all social rented housing should meet the Decent Homes Standard by 2010 – that is, within 10 years. Whilst latest estimates suggest that it is unlikely that this target will be met, the number of non-compliant homes is coming down year on year.

Performance across the U.K. is far from consistent, however, as shown in the following table of percentages of non-DHS-compliant properties –

	2003	**2004**	**2005**
South West Housing providers with 3,000 to 5,000 properties	30.10%	25.30%	19.00%
National Mean Average	22.90%	19.70%	18.70%
National Top Performers	1.00%	1.20%	0.90%

There will be a natural inclination for Jersey to aspire to be a top performer in this sector. Even if the necessary funding was immediately available, however, achieving the 2010 target would require too great a concentration of refurbishment activity in too short a time. This would place considerable inflationary pressure on local contractors over the next couple of years, and would create a repetition of the problem in 20 or so years' time. It would also require an unmanageably large degree of estate 'decanting' during refurbishment.

It is considered more sensible management to spread the required work in a more sustainable way over a 10-year period, leading (as stated in the States Strategic Plan 2006-2011) to full compliance with the Standard by 2016. This reflects the recent States decision, in adopting the Strategic Plan.

1.6 Capital Expenditure Requirements

As well as the annual maintenance requirement, there is also a significant backlog in the modernisation/improvement programme, due to pressures on capital funding across the States. Analysis of the whole portfolio has indicated that capital funding of some £75 million at 2006 prices will be required, over the next 10 years, in order to meet the States strategic target of achieving Decent Homes Standard, across the board by 2016. This estimate of an average £7.5 million a year, before allowing for any inflation increases over the 10-year plan period, is based on a list of priced works, and can therefore be considered reasonably accurate. It is a far higher urgent annual capital requirement than the sum which has been agreed in principle as Housing capital funding for the next 5 years.

During the last 10 years a number of estates – Oak Tree Gardens, Cherry Orchard Court and others – have been redeveloped or refurbished to a high standard, and similar works are currently in progress at both Le Squez and Le Marais. Unfortunately there are a significant number of other estates which need attention.

The best current estimate, based on detailed appraisal of the housing stock, is that 2,300 properties in some 60 locations, ranging from large estates to single dwellings, are in need of modernisation or redevelopment within the next 10 years. Unless the States are prepared to countenance the gradual closure of estates, there is no way to avoid the need to re-invest in the stock. A summary of this programme, with the list of priced works, is attached as **Appendix B.**

It is acknowledged that the Council of Ministers has made available a total of £6 million a year in capital funding for each of the 5 years 2007-2011, even though this additional £30 million has to be offset against the withdrawal of existing capital bids totalling £15 million in respect of the Cedars and Ann Court Phase 1. (These 2 bids were withdrawn partly because of pressure to allocate resources to other areas, partly because a package of funding over 5 years was considered far more useful in terms of the ability to plan ahead with some measure of certainty.)

If the States approve the measures proposed in this Property Plan, the capital requirement will be higher over the first 5 years than over the last five (2012-2016), both because of the urgent nature of some initiatives, and because some refurbishment will need to take place before funds can be generated through sales of property. The capital funding already promised will therefore be needed during these early years, in order to 'kick-start' the redevelopment programme.

1.7 The need for regeneration in key areas

Included within the general capital need for refurbishment to bring property up to the Decent Homes Standard, there are a number of key areas, particularly within St. Helier, which look shabby and 'tired' and which are in urgent need of regeneration. It is difficult for a community to have pride in (and therefore care for) its living environment if it feels like a run down, cheerless, 'concrete jungle'.

In Jersey, shortage of land zoned for building has at times created pressure to build high, with insufficient thought given to the social consequences. Often, the short-term benefit of creating large numbers of housing units on relatively small parcels of land is outweighed by the long-term social damage caused.

The Housing Department portfolio includes a number of properties which can be considered 'high-rise', at least by local standards: La Collette Flats, The Cedars, De Quetteville Court, Convent Court, Caesarea Court, Hue Court and Le Marais tend to provide an awkward mix of family accommodation and accommodation best suited to older people. These 2 client groups have very different needs, and the potential for friction in a densely-populated building is considerable.

It is no coincidence that some of these high-rise buildings are among the least popular accommodation – generating the highest proportion of complaints about issues such as cleaning and anti-social behaviour, and the highest number of transfer requests. Once this kind of situation gets beyond a certain level, the downward spiral can be almost irreversible, destroying all community spirit and pride.

If the States give the Minister and the Department the power to make essential strategic decisions about the housing stock, as outlined elsewhere in this report, it is the intention to put necessary resources into regeneration initiatives in key areas, righting the wrongs of the past. Chief among these target areas would be –

- demolition of the Convent Court and Caesarea Court high-rise buildings, and their replacement with new housing schemes;

- demolition of the De Quetteville Court high-rise building, and redevelopment of the site into a small complex of suitably designed sheltered homes.

In addition, in the final years of the Plan, serious consideration will need to be given to the future of the 4 high-rise blocks at Le Marais. These blocks were originally constructed in 1972, and a good deal of work was done on them between 1999 and 2002. By 2016, they will be nearly 45 years old, and will require either further expensive major work, or demolition and replacement (probably with a scheme of family houses and flats).

In the case of some of the taller blocks – particularly those in relatively good condition, with a small 'footprint' which would restrict the potential for redevelopment – it is proposed that remodelling as sheltered housing will be the best way forward. As was mentioned in Section 1.4.1, however, high-rise blocks can often be inherently expensive to maintain, particularly if the original standard of construction was poor. For both social and resource reasons, then, refurbishment is generally less likely to be the favoured option than redevelopment.

1.8 The Housing Department Revenue Budget

Excluding the income and expenditure associated with Housing Control and Building Loans, and recharges to Treasury funds, the Housing Department revenue budget for 2006 is broadly as follows –

Income		£'000
Gross Rents		(32,227)
Other income		(2,095)
Total income	**(34,323)**	
Expenditure		
Rents Subsidies		25,050
Staff & administration		1,528
Fixed operational costs (cleaning, utilities etc.)		3,956
Insurance & rates		899
	31,433	
Maintenance		
Response repairs		1,172
Voids		1,459
Planned maintenance and decoration		1,835
Medical alterations		75
	4,541	
Total expenditure	**35,974**	
Net Expenditure (cash limit)	**(1,651)**	

It is easy to see the disproportionate impact on this budget of the private and public sector rent subsidy schemes. When savings have to be found –

- they cannot be drawn, to any significant degree, from rental subsidies, without creating the very hardship which subsidy schemes are designed to alleviate;
- staff and administration costs, as a function of property under management, compare very favourably with other social landlords, and could not be further reduced without having a serious negative impact on service standards;
- inevitably, the savings pressure falls, repeatedly, on the same area – maintenance.

The rental subsidy components of the Housing budget dwarf the sums available to carry out the Department's core tasks. In approximate terms, £25 million per annum is the cost of rental subsidy, while £10.9 million is available for all other activities put together. With staffing and fixed costs currently amounting to £6.4 million per annum, just £4.5 million is left, each year, to invest in building maintenance. At less than one per cent of the portfolio’s value, this maintenance investment is well below the level which any responsible private sector landlord would consider prudent.

The problem is exacerbated by the fact that the Housing Department have not been able to make provision for future expenditure. By way of contrast, the Housing Trusts were originally set up with the ability to put annual savings into a sinking fund to cover the cost of future major work.

Comparative data collected by KPMG as part of its ‘Benchmarking of Public Services 2003 – Final Report’, and which the Department has continued to maintain, shows that weekly repair costs per dwelling in Jersey are well below those in the U.K. If local efficiency was the only reason for this difference, it would be impressive. However, the fact is that the small amount spent per unit per week reflects a budget which is inadequate to maintain an ageing stock and provide a responsive maintenance service to some of the most vulnerable people in our society.

Over the last 4 years to date, the response repairs budget in Jersey, expressed on a per-unit per-week basis, has been –

2003	£5.00
2004	£4.56
2005	£4.77
2006	£4.89

The U.K. median equivalent for the current year is £12.80. If the Housing Department’s response repair budget was set on this basis, the total 2006 spend under this heading would be £3.071 million.

Furthermore, the accepted U.K. standard is that response repairs should amount to no more than 24% of a housing provider’s total maintenance budget – which would lead to a total maintenance allocation, in Jersey, of £12.8 million– very much more than the £4.5 million currently available for this purpose.

The advantageous schedules of rates which have been negotiated with contractors mean that the picture is not so black. Certainly, more resources are needed, but it is felt that –

- a much smaller overall increase is required than would be dictated by blind reliance on the U.K. measures;
- any increase should be primarily directed at planned maintenance, where one pound does the work of two, rather than at response repairs.

Application of these principles gives rise to the following adjusted budget, based on the current number and mix of properties –

Income			£’000
Gross Rents			(32,227)
Other income			(2,095)
	Total income	**(34,323)**	
Expenditure			
Rents Subsidies			25,050
Staff & administration			1,528
Fixed operational costs (cleaning, utilities etc.)			3,956
Insurance & rates			899
		31,433	
Maintenance			

1.9 The transfer of subsidies to the Social Security Department

In the spring of 2007, it is expected that the Income Support System currently being developed by the Social Security Department will come into operation. Rental subsidy, as a

Response repairs		1,668
Voids		1,459
Planned maintenance and decoration		3,835
Medical alterations		75
	7,037	
Total expenditure	**38,470**	
Net Expenditure (cash limit)	**(4,147)**	
Current Net Expenditure (cash limit)	**(1,651)**	
Additional Requirement	**2,496**	

key element of income support, will be administered entirely by that Department.

Clearly the cash limits of both Departments will change to reflect their changed responsibilities. In the case of the Housing Department, what remains will be a budget whose sole purpose will be to set housing policy and administer and maintain States rental properties. It will become more obvious than ever before, that this budget is grossly inadequate for the demands placed on it.

1.10 Demographic changes

When the 2001 census was taken, 17% of the total local population were above normal working age. By 2010, that proportion will be 19%, and by 2030, 30% of the population will be over 65. A significant number of these older members of society are likely to be ‘asset-rich, cash-poor’ home-owners, who may wish to downsize to more manageable, affordable accommodation. They will only be able to do so if provision is made for suitable ‘last-time’ homes for purchase as well as for rental. It is vital to plan ahead for that known future need.

The average age of a States tenant is 55, while the comparable figure for the general adult population, taken from the 2001 Census, is 47. Nearly 1,800 pensioners are living in States rental accommodation.

Age Band	States Tenants	General adult population
Aged over 60	40%	24%
Aged between 50 & 59	20%	15.5%
Aged between 40 & 49	20%	19%
Aged under 40	20%	41.5%

For some time, the acknowledged area of greatest shortage, within social rented housing, was that of 3- and 4-bedroom houses for use as family homes. However, the H2 list in the Island Plan brought forward a number of sites for development, such as Field 1218 and Field 1370 (both in St. Helier) and Field 40 and Fields 89, 89A 9 92A and 93 (formerly Hodge Nurseries) in St. Clement, among others.

The general presumption with all of these sites has been that they will be developed on a mixed tenure basis, primarily for families, with 45% of the resultant homes being provided for social rented purposes and 55% for first-time buyers. ‘Planning for Homes 2006’, the best guide to predicted levels of supply and demand, shows clearly that these sites, together with the remaining sites identified in policies H3 and H4, will provide sufficient homes to meet the 3- and 4-bedroom need of the Island for some years to come. Equally, ‘Planning for Homes 2006’ shows that increasingly, a different social group – people beyond normal working age – represent the biggest and most immediate planning challenge, with an estimated 350 sheltered housing units needed within the next 5 years, albeit that it is anticipated that this need may already have risen to nearer 400 units.

The Department will be working in collaboration with Planning as part of future revisions to 'Planning for Homes' in order to ensure adequate provision of last-time buyer homes. Some of this additional provision can be achieved through conversion of existing accommodation, while some will have to be created by acquisition from, or co-operation with, private developers.

1.11 The public sector housing 'mix'

The current composition of States rental stock is as follows –

Accommodation Size	Number of Units (Ground floor or lift serviced in brackets)	Percentage of total units (Ground floor or lift serviced in brackets)
Bedsit	369 (87)	8% (1.9%)
1 Bedroom Flats	1,593 (521)	34.6% (11.3%)
2 Bedroom Flats	1,158 (294)	25.2% (6.4%)
3 Bedroom Flats	123	2.7%
1 Bedroom Houses	86	1.9%
2 Bedroom Houses	388	8.4%
3 Bedroom Houses	752	16.3%
4 Bedroom Houses	120	2.6%
5+ Bedroom Houses	13	0.3%
Total	**4,602**	

The increasing numbers of retired people living in the Island will have a right to expect secure, well-insulated, disabled-friendly accommodation in a good state of repair – mostly one- and two-bedroom flats, with a higher requirement than ever for units on the ground floor (the units for which demand is already highest).

Tired, high-rise buildings with poor insulation and ageing, unreliable lifts, will not meet the challenge, in terms of what we can predict about future housing demand.

In many ways, it might appear from the statistics above, that there is an ample supply of small flats to meet the needs created by the 'demographic bulge'. However –

- Many flats have access problems:

Very few of the bedsits and small flats are on the ground floor, and those that are, are already in great demand. For the others, in many cases there is no lift; in others, if the single lift is out of commission, people can be effectively trapped for significant periods of time. Generally, there will be no actual danger or risk to health, but people's quality of life is severely impaired in this type of situation.

It should also be noted that, even in those buildings which are equipped with more than one lift, each lift does not always serve every floor; and some lifts are approaching the end of their useful life.

- One-bedroom flats are in the majority:

Traditionally, housing authorities have housed elderly single people and couples in one-bedroom accommodation.

The States Housing Department is no exception to this general rule. Increasingly though, it is felt that many elderly people, particularly those with grandchildren, have a legitimate requirement, in terms of a full quality of life, for two-bedroom units, which would allow them to have visitors (and at times of illness, carers) to stay, or to look after grandchildren occasionally in an emergency.

Even purely from a financial point of view, it should be remembered that a second bedroom can cost less in the long run than a respite care place, or a place on a hospital ward or in a nursing home for an elderly person recovering from an operation. And from a social perspective, helping people to cope, in their own home, with the occasional crisis, is clearly preferable to institutional care.

Some two-bedroom units could be created by conversion of existing stock, or amalgamation of less useful accommodation, but obviously amalgamation reduces the total number of units available.

1.12 Encouraging home ownership

The Housing Department currently administers a large number of properties which are likely to be a poor ‘fit’ in terms of the increasing future social need for ‘last-time homes’ and sheltered accommodation. The most realistic way of meeting the specific housing needs of the future population mix (as the Guernsey strategy report has also concluded) will be to raise funds from the sale of some of these ‘mismatched’ housing units in order to raise funds to refurbish or redevelop other, more suitable units.

At the same time, the Strategic Plan has set a target of increasing the extent of home ownership in the Island. Among the reasons for the adoption of this target, are the well-established principles that –

- People who have purchased during their higher-earning years will have an asset which can help to support them later in life, with less need to call on help from the taxpayer;

- in many cases, the benefit of property ownership will be passed on to the following generation.

In terms of the sale of social housing stock to tenants, there is also strong evidence that –

- mixed tenure estates tend to be socially stronger than those which consist solely of social rental;

- an increased sense of pride leads to reduced resource demands in the form of maintenance bills and costs generated by vandalism.

There are undoubtedly a number of ways in which the States could encourage home ownership, whether (as with the H2 and H3 sites) by supporting the development of affordable starter homes; through financial assistance in the form of tax incentives; or (as was suggested recently) through some form of interest-free loan scheme. A number of such approaches are considered further in Section 3.

1.13 Targeting social rented housing

The purpose of social rented housing is clearly to meet the accommodation needs of those in the community who would be unable to house themselves, whether through rental or purchase, in the open market. It is implicit in that purpose, that resources should be accurately targeted at need.

To that end, Housing Department allocations criteria are set in such a way as to direct the available resources at three main groups:

1. People with physical or mental disabilities, who need special types of housing, but who cannot afford such accommodation in the private sector.

2. Families with young children, on relatively low incomes.

3. People aged 50 or over, on relatively low incomes.

The phrase ‘relatively low’ is important: Because of the generally high cost of living in Jersey, income bars are set higher than would be normal elsewhere, and discretion is used in special circumstances, such as when a family income drops during the time that one partner needs to stay at home to look after a baby, or when childcare costs impose a particularly heavy burden.

Maximum income levels (under review) are currently:

Family with one child.................................	£575 per week (£29,900 p.a.)
Family with two children (same sex)............	£650 per week (£33,800 p.a.)
Family with two children (opposite sex)........	£725 per week (£37,700 p.a.)
Family with three or more children..............	£725 per week (£37,700 p.a.)
Single persons over 50................................	£450 per week (£23,400 p.a.)

Increasingly, however, over the last few years, it has been found necessary to exercise discretion to relax these maximum income criteria, in order to let properties. This, as much as any other single piece of data, suggests that there is an over-supply of social rented housing.

More importantly perhaps, the eligibility test only happens once: Once someone has been accepted as a States rental tenant, however much their financial or other circumstances may improve, they are free to continue to occupy social rented accommodation indefinitely, even though the Waiting List includes people in far greater financial and social need. In terms of targeted social assistance, this makes very little sense.

For obvious reasons, detailed statistics in this area vary from week to week; but at the time of writing –

- 970 tenants (22%) were paying full fair rent, with no abatement;

- 105 (2.3%) were paying at least 90%, but less than 100 % of fair rent;

- 269 (6%) were paying at least 75%, but less than 90% of fair rent;

- 637 (14.3%) were paying more than 50%, but less than 75% of fair rent.

If social rented housing is to serve its true purpose, then it is legitimate to at least seek to discover whether the near-25% of tenants presently claiming little or no abatement are still in genuine need of States rental social housing – or whether it might be a more appropriate use of resources to help some of them get a foot on the property ladder. It is noted, in this context, that the recent (October 2005) Guernsey Strategy for Social Housing includes a commitment, in that Island, to review whether tenants, whose financial circumstances have improved to a level at which they would not be accepted as new tenants, still have a legitimate claim to subsidised social rented housing.

In Jersey, these better-off tenants far outnumber the people on the States Rental Waiting List, who have been assessed as being in clear social need. There are therefore strong grounds for reasoning that the States social housing stock is larger than it needs to be overall, but is not being used to best social effect.

This is not to say that the mere fact that full fair rent is being paid in the States sector, is in itself proof that the tenant has realistic alternatives –

- The fair rents have not been increased for 2 years and are now up to 20% or more below market level There will therefore be some tenants who can afford full States rental, but who might still have difficulty renting on the open market.

- The gap between States ‘fair rents’ and market rents is deliberate – a commitment has been given to maintain the differential at a minimum of 10%; but this means that the occupation of States rental accommodation always involves at least that element of hidden subsidy against the open market, even if no actual abatement is being received. The whole principle of a 'fair rent differential' will surely need to be reviewed by the Social Security Department, in developing the Low Income Support Scheme.

- Most people start to reach their peak disposable income in their middle to late 50s, after children have left home; at that age, they are unlikely to feel they have many serious opportunities to purchase in the open market, since short-term mortgages on open-market property in Jersey are certain to involve relatively high monthly repayments; and they would be understandably reluctant to abandon the relative security of States housing, in order to rent in the private sector.

These are clear pointers to a compassionate, case-by-case approach to targeting assistance, rather than a dogmatic one; having said that, it was noticeable, when a number of homes at Le Squez and Le Marais were offered for sale to tenants, that a number of the successful applications to purchase came from tenants receiving some degree of rent abatement.

SECTION 2: The funding options

2.1 Reduce expenditure

Given sufficient ruthlessness, any budget can be balanced. However, as outlined above, it is clear that expenditure is already inadequate. Any further reduction would be false economy, merely accelerating the inevitable crisis and increasing its ultimate cost.

At the same time, it should be noted that if the recommendations in this Plan are approved – in particular the sale of significant numbers of social rental properties to people who are currently social tenants – it is expected that significant medium- and long-term revenue budget efficiency savings will accrue. These are described in Section 5 below.

2.2 Increase the budget

Thinking corporately, the Housing Department understands that community aspirations for continuous improvements in health, education and social care will always tend to have a stronger claim than a relatively unglamorous area such as building maintenance; but the Department cannot stand by and watch social housing provision gradually disintegrate – especially when, as stated in Section 1.5, that disintegration has a health education and social impact.

The Department has repeatedly sought increased funding, but has had to recognise the pressures on resources across the whole of the States. It seems very unlikely that those pressures will ease to any significant degree in the next few years. Another solution must be found.

2.3 Transfer some stock to Trusts

2.3.1 Stock in good repair

Transfer to Housing Trusts of stock in good repair, for full social rented value, would generate a short-term capital receipt. Transfer of, say, 400 units, might be expected to raise £50-£60 million. In the medium- to long-term, however, such transfers can only exacerbate the funding problem: Instead of the 'opportunity cost' of abated rents in the public sector, there would be a very significant additional *real* cost, in terms of rent rebate (or its replacement within the low income support system) which would quickly eat up a large part of any capital receipts, reducing the amount available for modernisation programmes.

Even after the rental subsidy function is taken over by the Social Security Department, rent rebate will still be a cost to the States, as a component of the new Low Income Support Scheme. If the tenants of these properties agreed (after the consultation which the States have agreed is essential in such situations) to transfer to a Housing Trust, the States would experience a dual loss, since rental subsidy would continue to be paid in the form of rent rebate, but States revenue, in the form of rental income, would have decreased by a greater amount than any savings achieved through reduced operating costs.

The average annual net rent paid by a States tenant is £3,657. 78% of States tenants pay an abated rent, with an average abatement level, across all 4,602 tenants, of £3,432 per annum. The projected ongoing annual cost to the States of transferring 400 tenants would therefore be a loss in rental income of (400* £3,657 = £1.463 million) plus a new rebate cost of (400* £3,432 = £1.373 million) – a total annual cost which would start at £2.836 million and would tend to steadily increase. In relation to a possible one-off receipt of £50-£60 million, this is an unacceptably high ongoing revenue cost.

It is a central principle of the present report, that the funding issue needs a long-term, sustainable solution – not the sort of quick fix that ultimately makes the underlying problems worse.

2.3.2 Stock requiring refurbishment

Transfer of stock requiring improvement/redevelopment is a device which has occasionally been used, with some success (as in the transfer of Bas du Mont Flats to the Christians Together in Jersey Trust). Transfer is effected at a consideration which reflects the cost, to the purchaser, of bringing the building into good repair; the Trust is able to borrow funds for refurbishment against the equity value of the site; a degree of pressure is taken off the States Housing capital programme in the immediate term; and ultimately, units of accommodation which were becoming uninhabitable are put back into good use.

From a States resources point of view, the short-term outcome of such initiatives is clearly positive. Without wishing to denigrate the work of the Trusts in any way, however, in the longer term the same arguments made in Section 2.3.1, about the ongoing cost of rent rebate and loss of rental income, still apply. Transfers of stock to Housing Trusts cannot therefore be seen as a sustainable method of raising funds.

The Trusts have made, and continue to make, a significant contribution to social housing provision in Jersey. Over 1,000 households are living in decent, affordable accommodation, with another 200 units coming on stream shortly, because the Trusts have been able to invest in new property development. This scale of investment could not have been achieved directly by the States. No-one should imagine, however, that wholesale transfer of States Housing stock to the Trusts would constitute some sort of magic solution to all the pent-up funding problems: Quite the opposite is true.

For the above reasons, the Department does not intend to seek to transfer any further stock to the Housing Trusts at this time.

2.4 Sales of selected properties on the open market

The Department has the skills, and has done the research, to carry out a full programme of planned maintenance and refurbishment; but it cannot achieve that if it has neither sufficient funding nor the freedom to use assets to best effect.

The Department administers a number of properties which fit uneasily into a social housing portfolio, and which represent a poor use of assets. Such properties tend to be ‘non-standard’ in the Chartered Institute of Housing sense, and therefore relatively expensive to maintain (see Section 1.4.1). There can be no sense in using a high-value, high-maintenance house in a prime location for social housing purposes, when that property would attract offers of half a million pounds or more on the open market – capital receipts which could be used to have a positive effect on the quality of life of dozens of tenants on estates throughout the Island, in line with the commitment to achieving Decent Homes Standard across the board.

With the agreement of the States Assembly, some sales have already been achieved, notably L’Hôpital, Old Station House, the Eastern Telephone Exchange, 101 Don Road, Winchester House and Amy’s House, raising a total of £2.1 million. These capital receipts are funding the refurbishment of houses on the Clos de Roncier Estate – cladding, insulation, replacement of windows, gutters, fascias and heating systems, additional parking and extensive landscaping improvements – which will, when complete, provide a greatly improved living environment for 87 households and extend the useful lives of these properties, delaying the need for major refurbishment works.

La Falaise, St. Martin was recently sold for £675,000. Proceeds from the sale will be used to provide similar improvements for the 16 households at Clos de Quennevais.

It is estimated that sales of similar properties, over the next few years, could yield about £10 million, funds sufficient to perform the same sort of refurbishment on another 400 homes. A schedule of planned sales is attached at **Appendix C**. The refurbishment works which could be carried out as a result are included in **Appendix B**.

It is understood that some will be philosophically opposed to the idea of using sales on the open market in this way, believing that all such property should always be retained in public ownership. Understandably, such feelings can be particularly strongly held, when the properties in question are important in terms of Island heritage.

As mentioned in Section 1.4.1, however, buildings of non-standard construction can be disproportionately expensive to maintain; and in an era of increasing pressure on public sector resources, it becomes ever more difficult to secure the funding required. All too often, hard choices have to be made, between conservation and social need, with the result that some fine buildings have to be neglected. Far better, surely, that such properties, appropriately protected by planning constraints, should be cared for by the greater resources available within private ownership.

Ultimately, the Housing Department, is merely seeking the freedom enjoyed by any other social landlord, to use the available stock for the greatest good of the greatest number. Otherwise, inevitably, either –

- demands have to be made on capital funds to refurbish properties which are in any case inappropriate for use as social housing, or

- buildings will gradually decay – not only the buildings which could have been sold, but also those which could have been refurbished using those capital receipts.

Both outcomes represent a waste of public resources.

In considering properties for sale on the open market, there is no question of tenants being summarily evicted: It is proposed that whenever the sale of a prime-location dwelling is considered, it will be offered first, at full market value, to the sitting tenant. On that basis, it is not envisaged that resale conditions would be imposed in such cases. Any tenant who does not wish to take up this offer, will still be able, if s/he wishes, to participate in the affordable house purchase scheme described in Section 3 below. If purchasing in any form is out of the question, the tenant will of course be able to transfer to another social rental property.

2.5 Sales to social housing tenants

We know that there are people currently occupying States rental property who are in a financial position where they could consider renting or purchasing in the open market. Others might be able to consider purchase if the conditions were more favourable. At the same time, there is a waiting list of people in desperate need of subsidised rental housing.

Sales to States tenants do not, of course, represent 'uncharted territory': The agreed sale of 208 properties to existing tenants is already providing the £50 million reinvestment required to finance the Le Squez and Le Marais redevelopment (the cost of which is not included in the £75 million requirement referred to above). This initiative –

- gives tenants an opportunity for independence;

- strengthens the community;

- provides refurbishment funding which would otherwise be unattainable;

- is clearly in line with the housing targets set out in section 3.8 of the 2006 to 2011 Strategic Plan.

There is significant scope to extend this approach, with certain procedural modifications, to include other estates and social housing tenants generally (see Section 3 below).

It is considered that any sales should be of property in reasonable condition. If necessary, refurbishment work should be carried out before the property is offered for sale. Chief among the reasons for adopting this approach, rather than 'sold as seen', are that –

- Lenders will be more willing to give a mortgage on a property in good condition, and purchasers will equally be more willing to 'stretch' to acquire such a property;

- It would be unwise and counter-productive to impose a high maintenance burden on purchasers from the start, in addition to their mortgage repayments;

- Ethically, the States should not be seen to be simply walking away from their responsibilities.

SECTION 3: Encouraging home ownership

3.1 Introduction

The fact that recent first-time-buyer developments have generally been three or four times over-subscribed, is a clear indication that there is very significant pent-up community demand in this sector. Many tenants would leap at the chance to become home-owners, provided the conditions were right. In some cases, all that is needed is opportunity, while in others, a helping hand is required, at least in the short term. The options for creating those favourable conditions are explored in this section.

The Department has actively investigated various models for encouraging home ownership – Shared Ownership, Homebuy, Grants to Vacate, Sales at Discount, Right to Buy and Shared Equity – which could, to varying degrees, increase options for sales to existing tenants. Each of these options is examined below.

The whole field of affordable housing abounds in technical terms which are sometimes used interchangeably, or in misleading ways. To avoid confusion, this section will therefore preface each discussion with a brief definition of the specific mechanism being discussed.

3.2 Shared ownership

Affordable housing purchase initiatives generally involve some form of 'enabling discount', since they are aimed at people who would not normally be in a position to buy. Some initiatives, however, only operate effectively under specific market conditions; and some can have undesired side-effects.

In a shared ownership scheme, the buyer purchases a share of the property and pays rent on the remainder. Total monthly costs will be higher than renting the whole property, but lower than buying the whole of it. Such schemes tend to be most effective where rents are low in relation to mortgage interest rates, since otherwise the owner/tenant has little to gain by paying rent on part of the property, rather than a mortgage on all of it. Occasionally, schemes are made to work by setting rental rates on the non-purchased portion at an artificially low level.

Shared ownership schemes normally have scope for 'staircasing' – that is, periodically increasing the purchased share – although many schemes do not allow graduation to 100% ownership. It is rare for schemes to allow a *reduction* in the purchased share, and buyers who run into financial difficulties after a period of time are an acknowledged problem, demanding significant administrative resources.

It should be recognised, however, that the bureaucratic overhead for the States, of continuing to be the landlord of a part-sold property, would be significant and long-term. There would be an ongoing need to monitor payments, manage arrears, set rent levels, and negotiate with residents over maintenance issues on a shared responsibility basis.

Such a shared-responsibility relationship has existed for a number of years, in respect of 99-year leasehold properties, for example at Clos des Sables, Maison d'Azette and Quennevais Park. The resource demands of this kind of arrangement are significant, and any scheme which would tend to extend them must give cause for caution.

In addition to the ongoing administrative issues –

- a shared ownership scheme could only be introduced in the context of specific legislation to allow this novel (in Jersey terms) form of tenure. The introduction of such legislation could be expected to take at least 2 years; and

- in an era of relatively low interest rates, it is debatable whether tenants could derive any real financial benefit from being able to purchase a proportion of their home while continuing to pay fair rent on the remainder.

For these reasons, it is felt that there are better, more sustainable methods than the strict shared ownership model, to increase the present Jersey level of home ownership.

3.3 Homebuy

Homebuy is a scheme intended to encourage social rental tenants to buy on the open market. A U.K. Housing Association administering a Homebuy scheme provides an interest-free loan of 25% of the cost of an identified property on the open market, and the tenant funds the remaining 75% from savings and/or a mortgage. The most important aspect here is that the purchaser owns the property outright, and is therefore solely responsible for its upkeep.

There is nothing to repay to the Association until the property is re-sold or otherwise conveyed (e.g. on inheritance), at which point the amount to be repaid will be 25% of the sale price (or of the independent valuation, if no actual sale takes place). Similarly, the owner can choose to redeem the remaining 25% at any time without re-selling, in which case the amount repayable is 25% of the market value at that time.

The basic principles of the Homebuy Scheme appear sound, and lie at the heart of the affordable housing approach described in section 3.7 below.

3.4 Grants to Vacate

"Grants to Vacate" (GTV) is a scheme which appears to have been introduced in a very small number of areas in the south-east of England, chiefly London boroughs (Enfield, Slough, Hackney, Richmond, Mid-Bedfordshire). The Richmond scheme has already ceased operation.

The scheme involves a grant, rather than a loan, to social housing tenants who can find a mortgage to purchase in the open market. The purpose, as with Homebuy, is to free up social housing in high-demand areas by persuading better-off tenants to buy. Unlike with the Homebuy model, however, applicants for a GTV have to prove that they would be unable to buy on their own, which has the perhaps perverse effect of targeting the persuasion at the 'second tier' of social rental tenants, rather than the wealthiest.

Grants in Enfield range from £24,000 to £36,000, according to size of property. The Borough requires repayment of one-third, two-thirds or the whole of the grant, if the property is re-sold within 3 years, 2 years or one yea respectively. In all other cases, there is no repayment, and the Council has paid a substantial sum to gain control of a social housing unit. (The tenant may well have accrued discount under the Right to Buy legislation and the grant scheme recognises that the full market price would not be achieved if the property were sold to the sitting tenant.)

This may be considered a worthwhile bargain, if the result is that social rented housing is more generally occupied by people in the greatest need, while better-off households are encouraged to become more independent. If such a scheme was transposed onto the Jersey market, however, costs could be expected to be significantly higher.

A modification of this system – interest-free loans to vacate – has been suggested by members of the Social Affairs Scrutiny Panel. The result of the States making such loans, however, would surely inevitably be that mortgage lenders (who are primarily interested in a borrower's existing level of debt) reduce their own offer accordingly. Also, a scheme, as has been suggested, targeted at people receiving very high levels of rent subsidy, could only have the effect of taking out of social rented housing some of the people who need it most, while imposing huge debts upon them. The capital costs of lending sufficient money to low-earners to allow them to buy on the open market would be enormous, perhaps up to £200,000 per case. Not only is there no identified source of funding to facilitate such loans, but it is difficult to see how they could ever be repaid.

3.5 Sales at discount

Sale at discount is the method being used in the Le Squez/Le Marais redevelopment, in which sales of some refurbished or new build properties are being made to existing States tenants, with the receipts being used to fund redevelopment of the whole estate. Prices have been set at 10% discount to first-time buyer market price, with a contractual provision for States 'clawback' of that 10% when the property is next conveyed.

In many ways, this method is similar to shared equity (see 3.7 below). However, with the benefit of experience, the disadvantages of such a blanket approach, with the same discount automatically given to everyone, are that –

- even those tenants who could comfortably afford to pay the full price at the outset, are given the 10% discount, thus unnecessarily reducing States capital income in the short term;

- a 10% discount is insufficient to greatly increase the pool of potential buyers.

3.6 Right to Buy

Perhaps the best known of the 'affordable housing' schemes in the U.K. is 'Right to Buy', introduced in 1981, with at least 50,000 households added to the scheme each year since then. The essence of the scheme is that social rented housing is sold to tenants – or even former tenants – at a substantial discount, which is not means-tested. Rights under the scheme have a statutory basis, so, as the name implies, social housing landlords cannot normally refuse to sell to an applicant unless (as is happening increasingly, for example in Scotland, faced with an acute shortage of social housing) a legislative moratorium on such sales is imposed in particular areas.

It is not believed that the introduction in Jersey of a U.K.-style 'Right to Buy' would be wise. Experience in the U.K. has shown that if social rental properties are sold on the basis of a statutory right, rather than on a discretionary basis, there can be serious negative consequences. The following table shows how the Jersey proposals are designed to avoid the pitfalls which have become evident in the U.K. 'Right to Buy' system:

Disadvantages of the U.K. 'Right to Buy' Scheme	Features of the Jersey Shared Equity Scheme proposals
the most desirable, most socially useful properties are snapped up, leaving the residue of the social rented stock in a proportionally worse condition;	only those properties which are least needed in terms of meeting social need will be sold;

social rental housing estates increasingly become predominantly populated by elderly people and young single parents – those least able to take advantage of the Right to Buy, even with substantial discounts being offered;	the sense of community pride within estates will be strengthened, while retaining a diverse 'occupier-profile';
it is impossible for the housing authority to ensure that social housing supply and demand are kept in equilibrium. Dramatic market effects can be experienced.	sales will be carried out in a managed, sustainable way, without imposing unnecessary strains on the wider housing market, and related at all times to current levels of supply and demand within social housing. It is believed essential that decisions on sales to the open market and to tenants should be balanced against delivery of new social rented housing and the needs reflected in the States Rental Waiting List.

3.7 Shared Equity

3.7.1 Characteristics of shared equity

Under shared equity, or 'assisted purchase' schemes – unlike with shared ownership – a tenant acquires the freehold title to a property, while paying less than 100% of the market value, but *without* having to pay rent on the remainder. This is effectively the 'Homebuy' principle operating within the 'internal market' of social rented housing, rather than in the open market.

In order to extend the opportunity to as many people as possible, discounts of up to 25% are offered. The housing provider accepts the initial notional loss incurred through the discount, but recovers it, as with Homebuy, when the property is resold or ownership is transferred in any other way. (If the purchaser wishes to clear the debt earlier, the same recovery process occurs, but based on independent valuation, rather than actual sale.) The amount repayable is linked, as previously described, to the percentage size of the discount and the market value of the home at the time of settlement.

The system has a number of advantages, as stated above, over 'Right to Buy'. It also has distinct advantages over shared ownership and sales at discount, effectively combining the best of the other approaches. Under the shared equity model for extending home ownership, the purchaser may buy at a substantial discount, but –

- there is a 'clean break', with minimal ongoing bureaucratic burden;

- limiting sales to existing social rented tenants has the effect of not exacerbating any perceived housing shortage – indeed, there would be a presumption that the sitting tenant should always have first refusal on any property offered for sale;

- first-time buyer conditions can be imposed, preserving the property, in perpetuity, for that section of the market, and greatly restricting any opportunity for massive 'windfall' profits;

- the public interest is protected, because of the condition requiring that when the property is next conveyed, the States will receive a share of any increase in value, in proportion to the discount given;

- maintenance obligations for the whole of the property are passed onto the purchaser, which, together with the reduction in management costs, will to some extent offset the foregone 25% rent;

- the transaction is based on the full first-time buyer market value of the property, rather than on an arbitrarily discounted value. A buyer who could afford to pay the full price would be encouraged to do so – improving cash flow to the States and allowing the purchaser to reap the full benefit of any subsequent increase in equity;

- the sale is a conventional one, requiring no specific new legislation;

- the shared equity system of large, recoverable discounts genuinely makes house-purchase an affordable option for large numbers of people who could not otherwise have contemplated it and who would therefore have been permanently trapped in the social rented sector, with an ongoing requirement for some level of subsidy.

3.7.2 A practical example

It may be helpful to see an example of how a Jersey shared equity scheme would operate in practice:

> States tenant T has an income of £750 p.w. (£39,100 p.a.) and pays an abated rent for a 3-bedroom house with garden and parking space (£197.55 p.w. instead of the £231 'fair rent' for the property), equating to a monthly rent of £858.99.
>
> The house is valued at £280,000, as a first-time-buyer home. T buys the property outright, but only pays 75% of the assessed market value at this stage, funded entirely from a mortgage. Over 25 years, T's monthly mortgage repayments on a loan of £210,000 will be (at current rates) £1,225 per month, which reduces significantly after allowing for mortgage interest tax relief.
>
> This repayment figure is admittedly larger than the previous rent, but gives T the obvious advantages of equity over the 'dead money' of rental; and although the amount of tax relief will obviously reduce year-on-year (as the interest element of repayments goes down) over the whole mortgage period it will average out as an effective reduction of £100 per month.
>
> 10 years after buying, with £155,189 outstanding on the loan, T decides to sell the property. T receives three-quarters of the proceeds from the sale, minus the outstanding mortgage principal and fees; the States receive the other quarter. T has made a total of £147,000 in mortgage payments, but will have amassed equity of about the same amount, and has received considerable tax benefits over the ten years. Without this opportunity, T would have paid at least £103,000 in rent during this period (this assumes no rent increases at all: annual 2.5 % rent increases would raise the figure to £115,483) and would have had nothing to show for the money.

3.7.3 Potential uptake

It is expected that a significant number of States tenants would be able to take advantage of such a scheme. Currently, 22% of States tenants pay full 'fair rent' without abatement, and nearly a quarter of all tenants pay at least 90% of the fair rent. These tenants are currently occupying over 1,000 States rental properties, at a time when the States Rental Waiting List is in the low hundreds.

Not all better-off tenants, obviously, will find purchase immediately attractive. For many though, even if buying a property outright on the open market might be beyond their means, the shared equity approach is clearly a realistic option. An important factor here is that, whereas rent abatement carries with it a degree of incentive to minimise earnings, shared equity creates an incentive to *maximise* them. Also, over a 10-year period, many other tenants will see their personal financial circumstances improve, and become able to consider assisted home purchase during the life of the Plan.

In addition to these 1,000 better-off tenants in the States sector, there are also potential buyers who are currently occupying other forms of social housing. The proportion of tenants in a position to pay full 'fair rent' is far higher among Housing Trusts than it is in the States sector – probably because the States have always been seen as the ‘landlord of last resort’. At the time of writing, 53% of all Housing Trust tenants (564 out of 1,062) are not claiming rent rebate. This represents a considerable addition to the pool of better-off tenants who might be able to consider purchase, under the right conditions.

In the event that there is insufficient demand from States Tenants, consideration will be given to extending the scheme to those tenants of Housing Trusts who were originally nominated by the Housing Department, on the strict provision that the respective Trust enters into an undertaking whereby the Housing Department has 100% nomination rights into any resultant vacant Housing Trust units.

3.7.4 Summary of proposals – a States of Jersey Shared Equity Scheme

Over a 10-year period, it is believed that there is scope for the sale of 800 States rental homes to social housing tenants (including the 208 Le Squez/Le Marais homes already agreed by the States). Gross proceeds (including income deferred until a subsequent conveyance) would be in the region of £167 million, sufficient funds to–

- manage the whole of the necessary estate refurbishment programme and creation of sheltered housing over the period;
- manage a fully effective preventive maintenance programme;
- allow the Department to focus on its core task of helping people in genuine need, despite the reduction in revenue income arising from the departure of better-off tenants; and
- significantly reduce the demands on States funding.

Meanwhile, 800 new home-owners would have been created, with 2,300 or more people moving out of social housing and into a home of their own.

The schedule of properties which it is intended to sell to social housing tenants over the next 10 years, is listed in **Appendix D**. Also attached for clarity, as **Appendix E**, is the list of properties which would remain as States rental housing after the sales.

SECTION 4: Financial Implications of the Property Plan

The financial implications stated below are based on the following assumptions and ignore the effect of inflation.

Assumptions:

All references to Housing rents are gross. Each sale of 100 dwellings to tenants currently paying full fair rent would result in a reduction of about £750,000 a year in gross rental income.

Property sales to existing tenants are to those paying full rent. If a significant number of purchasers are people who currently rely on an element of rent rebate or rent abatement to assist with rental costs, the budget transfer requirement would be adjusted accordingly.

Total income and operating costs (including uplift for maintenance) are reduced pro-rata to property numbers.

A budget transfer of £25 million will take place from Housing to Social Security re Income Support to reflect current cost of rent rebate and rent abatement.

A £75 million investment is sufficient to bring retained stock up to a standard that is sustainable in the long run assuming an annual increase of £2.5 million in the revenue maintenance budget (pro-rata to the revised stock figures).

A retained stock level of 3,500 units is sufficient to clear demand (need) for social housing into the long term – i.e. there is no foreseeable need to expand the stock.

Stock valuation before capital programme investment or sales is £960 million (based on an assumed average value of £208,000).

Activity happens in one time period – in reality this will extend over a number of years. Depreciation and cost of capital are ignored.

The value of stock disposed (400 units sold at 100% equity and 400 units at 75% equity) =£167 million, less retained equity of £21 million = cash receipt of£146 million.

£45 million of these receipts is invested in stock (together with£30 million from the capital programme).

The balance of cash (£101 million) is invested to yield a 5% return, which is utilised to support the Housing revenue account. Note: This return will diminish over time in real terms as the value of cash receipts is eroded by inflation. However, funds will be received for the sale of the outstanding equity balance (£21 million) in the future, and this sum could be credited to the interest-bearing fund to further support the Housing Department's revenue account.

Applying the above assumptions, and the stock changes proposed in the report, the Departmental budget in 2016 would look like this:

ncome		£'000
ents and Other Income		(28,356)
nterest from Initial Net Sale Receipts		(5,041)
Total Income	**(33,397)**	
xpenditure		
taff & administration		1,262
perational Costs		3,267
nsurance & rates		742
	5,271	
laintenance		
Responsive repairs		1,377
Voids		1,205
Planned maintenance & decoration		3,167
Medical alterations		68
	5,817	
urplus Before Transfer for Income Support Costs	**22,309**	
udget Transfer re Income Support Costs	(25,050)	
let Deficit	**2,740**	
dd Back Current Cash Limit	(1,651)	
dditional Budget Requirement	**1,089**	

The above forecast appears to identify a need for up to an additional £1.1 million per annum (at current prices) to operate the Housing Department by 2016. As the main financial driver for change is stock numbers, and sales will take place across a 10-year period, the incremental budget increase requirement would be some £100,000 per annum during each of those 10 years. The Housing Department believes, however, that it should be possible to absorb this level of annual saving. It is also important to remember that disposals will take place in a regulated manner in order that the resulting financial implications can be monitored against the forecast and the policy regularly reviewed and adjusted if necessary.

SECTION 5: The potential for savings

The rationale for this Property Plan is a desire to improve the quality and mix of States rental housing, protecting these assets for the Public and where possible enhancing their value, while furthering the States Strategic Aim of encouraging increased levels of home ownership.

The above forecast highlights cost reductions, which go beyond the fact that the maintenance and refurbishment programmes will at last be fully funded –

- Management of a smaller property portfolio, and the opportunity to have a more proactive rather than reactive maintenance strategy, would make possible a reduction of 3 Civil Service posts, achieved through natural wastage over the 10-year Plan period.

- The plan provides for the sale of 800 properties, including the previously-agreed sale of 208 properties at Le Squez and Le Marais – 17.4% of the present total stock. It is only reasonable to expect that maintenance costs, over the course of the 10-year plan period, will reduce in the same proportion, from the present ‘desired’ level of £7 million p.a., particularly considering that with each year of fully-funded refurbishment, the condition of the stock will improve considerably.

- Section 1.4.2 described the cumulative cost of a backlog in maintenance activity. The corollary of this is that in the long run, a timely programme of refurbishment and maintenance saves more than it costs. Response repair costs, in particular, are obviously reduced when routine maintenance is fully effective.

Because of the combined effect of the last 2 factors, the Department is confident that, at the end of the 10-year period, planned and responsive maintenance will be manageable within a budget of £5.8 million p.a.

SECTION 6: Executive Summary

6.1 The Housing Department and the States as a whole are faced with a number of issues which must be addressed as a matter of urgency.

There is a long-standing and increasingly serious funding shortfall for refurbishment and ongoing maintenance of States rental property. This is highly unlikely to be tackled effectively through traditional funding arrangements. At current stock levels, ongoing maintenance requires £2.5 million a year more than is presently available, and the 10-year programme of major refurbishment will need a further £7.5 million a year, at current prices.

There is a stark choice, between identifying the necessary funding, or watching the social rented stock steadily deteriorate to the point where large parts of it become unusable.

At the same time, there is clear evidence in the Island of pent-up demand for home ownership, and the States have given a commitment to helping the community to satisfy those aspirations, by creating affordable opportunities for people to get onto the housing ladder.

The social rented housing stock is larger than necessary, and the mix of stock will become increasingly inappropriate as pensioners constitute an ever-larger proportion of the community.

To a very important extent, these problems are complementary: In combination, they have the potential to provide a solution for each other. Rather than attempt to deal with each of these issues separately, or to identify a ‘quick fix’, the Housing Department has therefore produced a holistic, sustainable, long-term plan for action. Central to that plan is the wish to make the most effective use of the housing stock in order to provide the highest possible quality of service to tenants.

6.2 It is recommended that the Action Plan represented by the Appendices is approved, and in particular –

- that certain ‘non-core, prime location’ properties should be offered for sale on the open market (with first refusal being given to any sitting tenant) as detailed in Appendix C;

- that the Housing Department make arrangements to enable States Tenants to apply to buy one of the properties listed in Appendix D, according to the 10-year timetable specified there, on a shared equity basis or at full value, and with first-time-buyer conditions attached, as described in Section 3.7;

- that the receipts from sales should, in the first instance, be put towards the planned programme of property refurbishment and regeneration of key high-rise developments detailed in Appendix B;

- that the receipts generated from sales that are not required to complete the planned programme of property refurbishment and regeneration, be held in an interest-bearing fund and that the interest generated be credited to the Housing Department's revenue account;

- that there should be no further transfer of stock to Housing Trusts for the time being.

6.3 By approving this Property Plan, the States will be creating a legacy to be proud of – not just patching over the immediate problems of today, but looking ahead to ensure that the Island's housing stock is fit for purpose and adaptable for the challenges of the future and the needs of this community into the long term. At the same time, an opportunity is created for a significant number of people to be able to satisfy the ambition of a lifetime, in buying their own home.

SECTION 7: Financial and manpower implications

This proposition has significant financial implications, as detailed in the report; it is believed, however, that these are overwhelmingly positive for both the States and the Island as a whole.

In compiling this report, the Housing Department has worked closely with the Treasury to develop the financial models that underpin the proposals.

This proposition has positive manpower implications, in that implementation of the recommendations will result in a saving of 3 Civil Service posts.

Recommended sources of further information:

Office of the Deputy Prime Minister (Publications Dept.) Ashdown House, 123 Victoria Street London SW1E 6DE – This office is in overall charge of social housing policy in the U.K., including the Decent Homes Standard.

National Family and Parenting Institute, 430 Highgate Studios, 53-79 Highgate Road, London NW5 1TL

U.K. Chief Inspector of Social Services Annual Report, available from DH Publications, PO Box 777, London SE1 6XH, or downloadable from the internet

Jersey 2001 Census Report

‘A Long-term Plan for Social Housing in Guernsey’ (October 2005)

KPMG ‘Benchmarking of Public Services 2003 – Final Report’

Chartered Institute of Housing

APPENDIX A

GENERIC 20 YEAR CYCLICAL & PLANNED MAINTENANCE PROGRAMME				
	CYCLICAL MAINTENANCE	**PERCENTAGE OF STOCK INCLUDED**	**PLANNED MAINTENANCE**	**PERCENTAGE OF STOCK INCLUDED**
EAR 1	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
EAR 2	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
EAR 3	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		

ɜENERIC 20 YEAR CYCLICAL & PLANNED MAINTENANCE PROGRAMME

	CYCLICAL MAINTENANCE	PERCENTAGE OF STOCK INCLUDED	PLANNED MAINTENANCE	PERCENTAGE OF STOCK INCLUDED
ιR 4	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
ιR 5	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
ιR 6	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		

GENERIC 20 YEAR CYCLICAL & PLANNED MAINTENANCE PROGRAMME

	CYCLICAL MAINTENANCE	PERCENTAGE OF STOCK INCLUDED	PLANNED MAINTENANCE	PERCENTAGE OF STOCK INCLUDED
EAR 7	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
EAR 8	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
EAR 9	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		

GENERIC 20 YEAR CYCLICAL & PLANNED MAINTENANCE PROGRAMME

	CYCLICAL MAINTENANCE	PERCENTAGE OF STOCK INCLUDED	PLANNED MAINTENANCE	PERCENTAGE OF STOCK INCLUDED
AR				
	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
AR				
	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
AR				
	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		

APPENDIX A *(cont'd)*

GENERIC 20 YEAR CYCLICAL & PLANNED MAINTENANCE PROGRAMME

	CYCLICAL MAINTENANCE	PERCENTAGE OF STOCK INCLUDED	PLANNED MAINTENANCE	PERCENTAGE OF STOCK INCLUDED
YEAR 3	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
YEAR 4	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
YEAR 5	Service Windows	20%	Decorations	20%
	Electrical Check	20%	Minor Refurbishment of Lift Equipment	10%
	Service Play Areas	100%	Replace Batteries on Emergency Lighting	10%
	Service Pump Equipment	100%	Overhaul/Refurbish Play Areas	20%
	Service Lifts	100%	Replace/Overhaul Pump Equipment	10%
	Service other Plant & Machinery	100%	Replace/Overhaul other Plant & Equipment	10%
	Drain Cleaning	100%	Replace Boiler	8%

APPENDIX A *(cont'd)*

GENERIC 20 YEAR CYCLICAL & PLANNED MAINTENANCE PROGRAMME

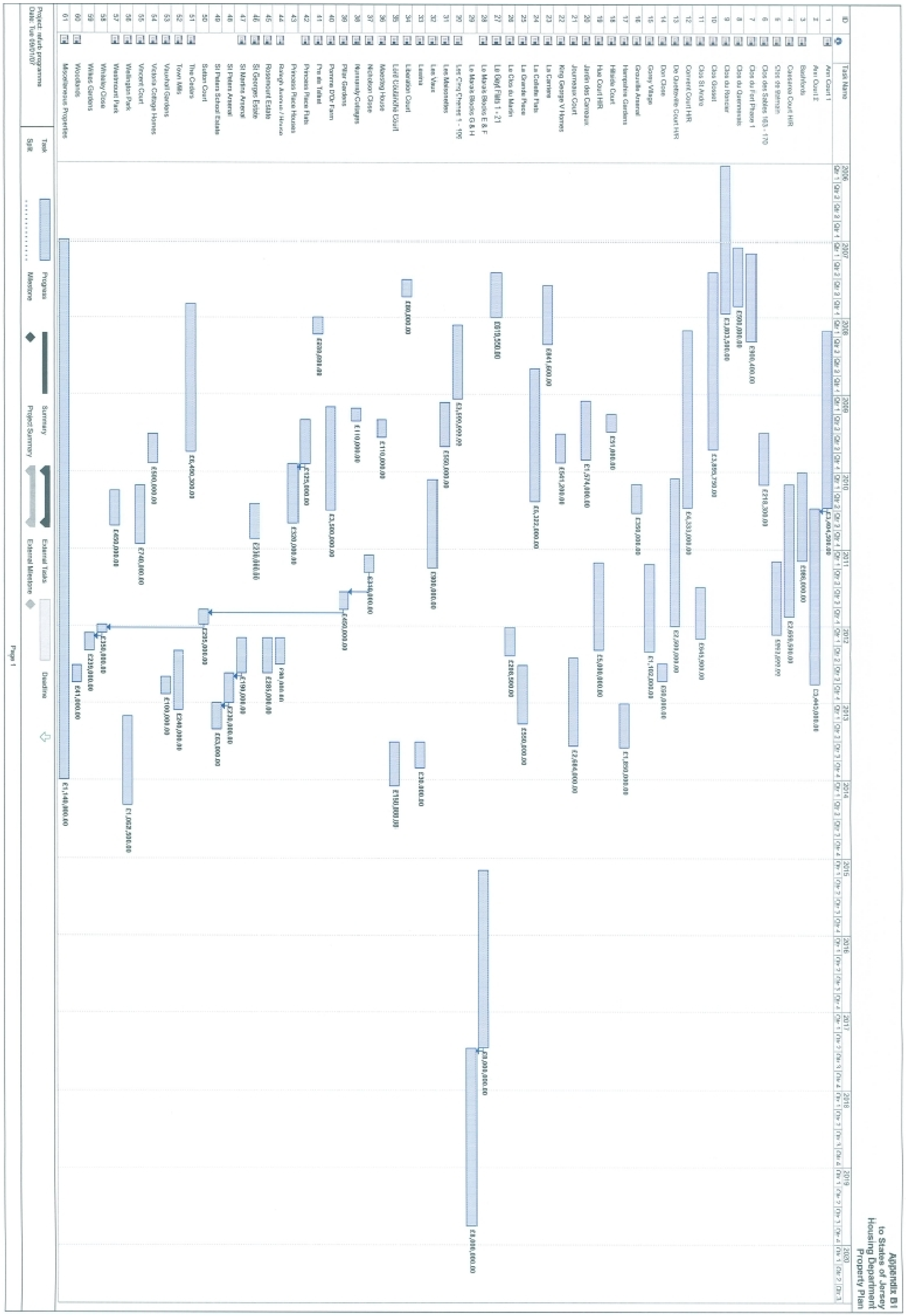
	CYCLICAL MAINTENANCE	PERCENTAGE OF STOCK INCLUDED	PLANNED MAINTENANCE	PERCENTAGE OF STOCK INCLUDED
EAR 6	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
EAR 7	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
EAR 8	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		

GENERIC 20 YEAR CYCLICAL & PLANNED MAINTENANCE PROGRAMME

	CYCLICAL MAINTENANCE	PERCENTAGE OF STOCK INCLUDED	PLANNED MAINTENANCE	PERCENTAGE OF STOCK INCLUDED
EAR)	Service Boiler	100%	Decorations	20%
	Service Windows	20%	Minor Refurbishment of Lift Equipment	10%
	Electrical Check	20%	Replace Batteries on Emergency Lighting	10%
	Service Play Areas	100%	Overhaul/Refurbish Play Areas	20%
	Service Pump Equipment	100%	Replace/Overhaul Pump Equipment	10%
	Service Lifts	100%	Replace/Overhaul other Plant & Equipment	10%
	Service other Plant & Machinery	100%		
	Drain Cleaning	100%		
EAR)	Service Boiler	100%	Decorations	20%
	Electrical Check	20%	Minor Refurbishment of Lift Equipment	10%
	Service Play Areas	100%	Replace Batteries on Emergency Lighting	10%
	Service Pump Equipment	100%	Overhaul/Refurbish Play Areas	20%
	Service Lifts	100%	Replace/Overhaul Pump Equipment	10%
	Service other Plant & Machinery	100%	Replace/Overhaul other Plant & Equipment	10%
	Drain Cleaning	100%	Replace Windows	

APPENDIX B1

10-YEAR REFURBISHMENT AND REGENERATION PROGRAMME



APPENDIX B2

REFURISHMENT PROGRAMME FINANCIAL COMMITMENTS 2006 - 2019

ESTATE	START DATE	COST	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Ann Court 1	03/03/2008	£3,404,500.00			£3,404,500.00											
Ann Court 2	21/06/2010	£5,445,000.00					£5,445,000.00									
Bashfords	04/01/2010	£986,000.00					£986,000.00									
Caesarea Court H/R	01/03/2010	£2,869,500.00					£2,869,500.00									
Clos de Balmain	01/03/2011	£868,600.00						£868,600.00								
Clos des Sables 163 - 170	01/07/2009	£218,300.00				£218,300.00										
Clos du Fort Phase 1	05/03/2007	£900,400.00		£900,400.00												
Clos du Quennevais	05/02/2007	£500,000.00		£500,000.00												
Clos du Rencier	18/01/2006	£3,803,600.00	£3,803,600.00													
Clos Gosset	04/06/2007	£3,895,750.00		£3,895,750.00												
Clos St Andre	04/07/2011	£645,900.00						£645,900.00								
Convent Court	03/03/2008	£4,333,000.00			£4,333,000.00											
De Quetteville Court H/R	02/02/2010	£2,600,000.00					£2,600,000.00									
Don Close	02/07/2012	£80,000.00							£80,000.00							
Gorey Village	14/03/2011	£1,102,000.00						£1,102,000.00								
Grouville Arsenal	01/03/2010	£350,000.00					£350,000.00									
Hampshire Gardens	07/01/2013	£1,650,000.00								£1,650,000.00						
Hillside Court	08/04/2009	£51,000.00				£51,000.00										
Hue Court H/R	07/03/2011	£5,000,000.00						£5,000,000.00								
Jardin des Carreaux	02/02/2009	£1,574,000.00				£1,574,000.00										
Journeaux Court	04/06/2012	£2,684,000.00							£2,684,000.00							
King George V Homes	08/07/2009	£641,200.00				£641,200.00										
La Carriere	08/08/2007	£841,600.00		£841,600.00												
La Collette Flats	01/09/2008	£6,322,000.00			£6,322,000.00											
La Grande Place	09/07/2012	£550,000.00							£550,000.00							
Le Clos du Martin	09/01/2012	£208,500.00							£208,500.00							
Le Geyt Flats 1 - 21	07/06/2007	£819,560.00		£819,560.00												
Le Marais Blocks E & F	02/03/2015											£8,000,000.00				
Le Marais Blocks G & H	18/06/2017													£8,000,000.00		
Les Cinq Chenes 1 - 106	08/02/2008	£3,500,000.00			£3,500,000.00											
Les Maisonettes	09/02/2009	£650,000.00				£650,000.00										
Les Vaux	08/02/2010	£900,000.00					£900,000.00									
Lewina	08/07/2013	£30,000.00								£150,000.00						
Liberation Court	09/07/2007	£80,000.00				£110,000.00										
Lord Coutanche Court	08/07/2013	£150,000.00								£150,000.00						
Maesteg House	01/06/2009	£110,000.00				£110,000.00										
Nicholson Close	01/02/2011	£310,000.00						£310,000.00								
Normandy Cottages	08/03/2008	£110,000.00				£110,000.00										
Pillar Gardens	26/07/2011	£450,000.00						£450,000.00								
Pomme D'Or Farm	02/03/2009	£3,500,000.00				£3,500,000.00										
Pre de Talbot	01/01/2008	£230,000.00			£230,000.00											
Princess Place Flats	01/05/2008	£125,000.00				£125,000.00										
Princess Place Houses	27/11/2009	£320,000.00				£320,000.00										
Ralegh Avenue / House	01/03/2012	£80,000.00							£80,000.00							
Rosemount Estate	01/03/2012	£286,000.00							£286,000.00							
St Georges Estate	01/06/2010	£230,000.00					£230,000.00									
St Martins Arsenal	04/03/2012	£190,000.00							£190,000.00							
St Peters Arsenal	16/08/2012	£230,000.00							£230,000.00							
St Peters School Estate	03/01/2013	£63,000.00								£63,000.00						
Sutton Court	18/10/2011	£296,000.00						£296,000.00								
The Cedars	01/11/2007	£6,490,300.00		£6,490,300.00												
Town Mills	01/05/2012	£240,000.00							£240,000.00							
Vauxhall Gardens	03/09/2012	£100,000.00							£100,000.00							
Victoria Cottage Homes	07/07/2009	£500,000.00				£500,000.00										
Vincent Court	08/03/2010	£740,000.00					£740,000.00									
Wellington Park	07/03/2013	£1,062,500.00								£1,062,500.00						
Westmount Park	01/04/2010	£450,000.00					£450,000.00									
Whiteley Close	27/12/2011	£360,000.00						£360,000.00								
Wilkes Gardens	07/02/2012	£239,000.00							£239,000.00							
Woodlands	09/07/2012	£41,000.00							£41,000.00							
Miscellaneous Properties	01/01/2007	£1,140,000.00		£1,140,000.00												
		£76,000,000.00	£ 3,803,600.00	£ 14,337,650.00	£ 17,789,600.00	£ 7,709,500.00	£ 14,260,600.00	£ 9,016,400.00	£ 4,907,500.00	£ 3,275,500.00	£ -	£ 8,000,000.00	£ -	£ 8,000,000.00	£ -	£ -

APPENDIX C

PLANNED SALES OF 'PRIME LOCATION' HIGH-VALUE SITES

SALES OF HOUSES ON OPEN MARKET 2007 – 2016

Estate	*Parish*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*Total*
ondel Cottage – La Route de la Côte	St. Martin		1				**1**
ille, La Rue du ıet	St. Brelade					1	**1**
nt Road 8	St. Helier					1	**1**
vard Avenue 4, La de St. Aubin	St. Helier					1	**1**
nia House, La Rue de e des Pres	St. John		2	2	1		**5**
s Street 17	St. Helier				1		**1**
es Sables 30	St. Brelade			1			**1**
shire Place 17	St. Helier			1			**1**
shire Place 19	St. Helier		1				**1**
ter, Le Grande Cotil	St. Martin		1				**1**
ınde Maison es, Le Grand Cotil	St. Martin		2				**2**
ınde Maison, Le Cotil	St. Martin	1	1	1			**3**
le Road 39	St. Helier					1	**1**
Cottage, Le Grand	St. Catherine			1			**1**
vrence Arsenal, La e Route de wrence	St. Lawrence			1			**1**
TOTALS		**1**	**8**	**7**	**2**	**4**	**22**

APPENDIX D1

PLANNED SHARED EQUITY AND OUTRIGHT SALES TO SOCIAL HOUSING TENANTS

SALES OF FLATS ON STATES SHARED EQUITY SCHEME 2007 – 2016

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*Total*
ɔnt Road 36 1/2 – Misc	St. Helier		**1**	**2**			**3**
y Orchard Court, / Road	St. Helier		**6**	**16**			**22**
ıut Court, Le Geyt	St. Saviour			**10**	**8**		**18**
ìt Andre, St. Andrew’s	St. Helier		**3**	**9**			**12**
ur Lights, Le Mont de ıy	St. Martin	**2**	**2**				**4**
llette (Low Rise), . Street	St. Helier			**36**			**36**
uatre Bras, Springfield	St. Saviour			**7**			**7**
ıa, Victoria Road	St. Saviour		**2**				**2**
: Grove, Le Geyt Road	St. Helier			**23**	**10**		**33**
ıa, Seale Street	St. Helier	**1**	**2**				**3**
Surat, Don Road	St. Helier		**2**	**2**			**4**
. Hood Flats	St. Helier	**3**					**3**
: Bouillon 60	St. Helier		**1**	**3**			**4**
: Bouillon 79	St. Helier		**4**				**4**
ı Place 2	St. Helier	**3**					**3**
rk’s Gate, Le Geyt	St. Saviour			**9**	**6**		**15**
rk’s Road 80	St. Saviour			**5**	**1**		**6**
erns, Elizabeth Street	St. Helier		**4**				**4**
arade 26	St. Helier	**1**	**1**		**1**		**3**
:ia Court, Victoria Road	St. Helier			**1**	**1**		**2**
⁄Iount Park, Westmount	St. Helier	**15**		**32**			**47**
)TAL SALES		**25**	**28**	**155**	**27**	**0**	**235**

APPENDIX D2

SALES OF HOUSES ON STATES SHARED EQUITY SCHEME 2007 – 2016

Estate	*Parish*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*Total*
lleine Close, La Rue de la Croix	St. Clement		**3**	**2**			**5**
ighton Lane Mews 1 & 2, Brighton ne	St. Helier		**2**				**2**
esarea Court, Val Plaisant - llowing Redevelopment	St. Helier			**9**			**9**
earview Street 10	St. Helier			**1**			**1**
eveland Avenue 2	St. Helier		**1**				**1**
os des Sables 163 - 170	St. Brelade		**8**				**8**
os des Sables 108 & 109a	St. Brelade			**2**			**2**
os Du Roncier	St. Clement		**2**	**56**			**58**
os Gosset	St. Saviour		**5**	**18**			**23**
nvent Court, Val Plaisant llowing Redevelopment	St. Helier			**9**			**9**
Quetteville Court - After development	St. Helier			**12**			**12**
vonshire Place 2	St. Helier				**1**		**1**
asset Park	St. Saviour			**20**	**2**		**22**
din des Carreaux	St. Helier			**10**	**2**		**12**
meville, Devonshire Lane	St. Helier		**4**				**4**
Cache Pallot, Gorey Village	Grouville		**2**				**2**
Place Le Couteur	Grouville	**1**	**1**	**2**			**4**
Place Noel, La Chemin des lmeres	Grouville		**3**			**1**	**4**
Rue de Carteret, Bashfords - Rue s Pres	St. Saviour		**5**	**11**			**16**
Bel Collas, Gorey Village	Grouville		**2**				**2**
Bel Gaudin, Bashfords - Rue des es	St. Saviour		**6**				**6**
Bel Mallet, Bashfords - Rue des es	St. Saviour		**2**	**1**			**3**
Bel Peree, Bashfords	St. Saviour			**1**			**1**
Bernage, La Rue St Thomas	St. Saviour			**1**			**1**
Douet De Ste Croix, La Route es uaux	St. Helier			**1**			**1**
Squez after Refurbishment	St. Clement		**39**	**136**	**18**		**193**
s Cinq Chenes, Princess Tower ad	St. Saviour		**1**	**59**			**60**

SALES OF HOUSES ON STATES SHARED EQUITY SCHEME 2007 – 2016

Estate	***Parish***	***1 B/R***	***2 B/R***	***3 B/R***	***4 B/R***	***5/6 B/R***	***Total***
s Hoummetts	Grouville			**2**			**2**
s Petit Houmettes, Gorey Village	St. Martin			**1**	**1**		**2**
s Quatre Bras, Springfield Road	St. Saviour		**1**	**2**			**3**
llais Park 1, Mont Millais	St. Helier			**1**			**1**
odena, Clarence Road	St. Helier		**1**				**1**
cholson Close	St. Helier		**10**		**6**		**16**
k Tree Gardens	St. Helier		**4**	**14**			**18**
d St John's Road 17	St. Helier		**1**				**1**
se Cottage, Valley Road	St. Helier	**1**					**1**
zel, Greve d'Azette	St. Clement			**1**			**1**
non Place 11	St. Helier		**1**				**1**
Lawrence Arsenal, La Grande ute de St Lawrence	St. Lawrence			**1**			**1**
Martin's Arsenal, La Rue du Clos llu	St. Martin		**4**	**7**			**11**
Peter's Arsenal, La Rue des Landes	St. Peter		**4**	**4**	**3**		**11**
opford Road 39	St. Helier		**1**				**1**
e Lookout, Princess Place	St. Clement			**1**			**1**
adewinds, South Hill	St. Helier				**1**		**1**
estMount Park, Westmount	St. Helier		**8**				**8**
TOTALS		**2**	**121**	**385**	**34**	**1**	**543**

APPENDIX E

PROPERTIES REMAINING WITHIN STATES RENTAL HOUSING AT THE END OF THE 10-YEAR PLAN PERIOD

REDUCED HOUSING STOCK – 2016

		FLATS						HOUSES						
Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Ann Court, Providence Street	St. Helier	12	21	1			34		33	3			0	34
Ann Place Mews, Ann Street	St. Helier						0	8					8	8
Ann Street 33,35,37 & 39	St. Helier			4			4						0	4
Aquila Road 40	St. Helier		4				4						0	4
Beau Vallon,Trinity Road	St. Helier		2	9			11						0	11
Belmont Road 33 - Misc	St. Helier		8				8	0					0	8
Belford Place, Dicq Road	St. Saviour		6				6						0	6
Bellozane Villas, Bellozane Valley	St. Helier						0			2			2	2
Belvoir Court, Don Road	St. Helier	7	2				9						0	9
Beren Gaed, Woodville Avenue	St. Helier	5	7				12						0	12
Bingham Court, South Hill	St. Helier		39	13			52						0	52
Brighton Close, Great Union Road	St. Helier		48				48						0	48
Brompton Villas, Great Union Road	St. Helier		4				4						0	4
Caesarea Court, Val Plaisant	St. Helier		18				18						0	18
Chantemerle, WeSt. Hill	St. Helier						0					1	1	1
Chapel Court, Old St. James Place	St. Helier		6				6						0	6

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Cherry Orchard Court, Valley Road	St. Helier		6	17			23						0	23
Chevalier Road 14	St. Helier						0				1		1	1
Clearview Place, Clairvale Road	St. Helier	1	8	7			16			1	1		2	18
Clearview Street 14, 16, 18 & 20	St. Helier		3				3	1					1	4
Clifton Place, Ann Street	St. Helier						0		2				2	2
Clos De l' Arsenal	St. Mary						0	4					4	4
Clos De Quennevais, La Route Des Quennevais	St. Brelade		8	8			16						0	16
Clos Du Fort, Pier Road	St. Helier	2	60	39	3		104						0	104
Clos Du Roncier	St. Clement		4				4		2	23			25	29
Clos Du Val, Columbus Street	St. Helier		16	2			18						0	18
Clos St. Andre, St. Andrews Road	St. Helier						0		21	22			43	43
Clos Gosset, Longueville Road	St. Saviour	3	28	5	3		39		10	27	16		53	92
Clydesdale, Dicq Road	St. Helier		4				4						0	4
Colomberie 73	St. Helier		2	1			3	1					1	4
Columbus Street 24	St. Helier						0			1			1	1
Columbus Street 26	St. Helier						0				1		1	1
Columbus Street 28	St. Helier						0			1			1	1
Columbus Street 29	St. Helier		2	1			3	1					1	4
Commercial Buildings 1	St. Helier						0		1				1	1
Convent Court, Val Plaisant	St. Helier		12				12						0	12

APPENDIX E ***(cont'd.)***

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
De Quetteville Court, Ann Street	St. Helier	4	19	13			36			10			10	46
Dennis Ryan Cottages, Apsley Road	St. Helier						0		5				5	5
Dennis Ryan Court, David Place	St. Helier		2	8			10						0	10
Devonia Close, Devonshire Place	St. Helier	6	20				26						0	26
Don Close, Don Road	St. Helier		6				6						0	6
Don Farm, La Route de Quennevais	St. Brelade						0	18					18	18
Don Road 97	St. Helier						0				1		1	1
Dorset Mews, Dorset Street	St. Helier						0	1	6	2			9	9
Dorset Street 10	St. Helier						0		1				1	1
Dorset Street 12,12a,14,14a,16,18 & 20	St. Helier						0		7				7	7
Dorset Street 2 - 2a	St. Helier		1				1				1		1	2
Dorset Street 38	St. Helier						0		1				1	1
Dorset Street 4,6 ,8 & 8a	St. Helier						0		3	1			4	4
Dorset Street 40	St. Helier						0		1				1	1
Duhamel Place 10	St. Helier		2		1		3						0	3
Duhamel Place 12	St. Helier		2		1		3						0	3
Duhamel Place 21	St. Helier	1	3				4						0	4
Durban House, Brighton Road	St. Helier		2				2						0	2
Faux Bie Terrace, Springfield Road	St. Helier		18				18						0	18

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Garden Lane 29	St. Helier		4				4						0	4
Garden Lane 51	St. Helier						0			1			1	1
Garden Lane 55a & 55b	St. Helier						0	2					2	2
George V Cottage Homes, La Route de St. Aubin	St. Helier	4	12				16		1				1	17
Gordon Le Breton Close, Plat Douet Road	St. Saviour		4	21			25						0	25
Grasett Park	St. Saviour			4			4			50	7	1	58	62
Great Union Road 28	St. Helier						0				1		1	1
Great Union Road 57	St. Helier		2	1			3						0	3
Great Union Road 60	St. Helier						0				1		1	1
Great Union Road 63	St. Helier						0		1				1	1
Grouville Arsenal, La Rue a Don	Grouville		2				2		4	11	1		16	18
Halcyon House, WeSt. Hill	St. Helier		15	1			16	1					1	17
Hampshire Gardens, Aquila Road	St. Helier	43	37	1			81						0	81
Haut du Mont, Pier Road	St. Helier		36				36						0	36
Highbury Court, St. Mark's Road	St. Helier	1	12	5			18						0	18
Hilary Street 6	St. Helier						0					1	1	1
Hillside Court, Route de St. Aubin	St. Helier		12				12						0	12
Hue Court, Hue Street	St. Helier		84	30			114						0	114
Hungerford Villas 2, Vauxhall Street	St. Helier						0				1		1	1

APPENDIX E *(cont'd.)*

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Jack Counter Close, La Route de St. Aubin	St. Helier	4	11				15						0	15
Jane Sandeman Court, Columbus Street	St. Helier		37	5			42						0	42
Jardin des Carreaux, Queens Road	St. Helier			20			20			16	2		18	38
Jardin du Crocquet, La Rue du Crocquet	St. Brelade		24				24						0	24
Journeaux Court, Journeaux Street	St. Helier		82				82						0	82
Keith Baal Gardens, Colomberie	St. Helier		9	38			47						0	47
Kew Gardens, Valley Road	St. Helier	2	18				20						0	20
La Carriere, Bellozanne Valley	St. Helier						0				1		1	1
La Carriere, Les Grands Vaux	St. Helier		12				12						0	12
La Collette, Green Street	St. Helier	8	34	41			83						0	83
La Grande Piece	St. Peter	3	27	5			35		3				3	38
La Maison du Theatre, Don Road	St. Helier		6				6						0	6
La Place Labey, La Rue Hilgrove Grouville	Grouville		14	6			20		6	1			7	27
La Place le Couteur, La Rue Horman	Grouville		2	6			8						0	8
Le Bel d'Enton, Le Mont les Vaux	St. Brelade	6	10				16						0	16
Le Bel Peree, Bashfords	St. Saviour		4	4			8						0	8
Le Clos de Balmain, Undercliff Road	St. Helier		42	4	3		49		1	4	3		8	57
Le Clos de l'Eglise, La Rue Des Fonds	Grouville			8			8		6	6			12	20
Le Clos du Martin, La Rue du Clos Fallu	St. Helier		9	7			16						0	16

APPENDIX E *(cont'd.)*

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Le Clos de Petit Felard, Le Chemins des Moulins	St. Lawrence			22			22						0	22
Le Clos Orange, La Route Orange	St. Brelade		8				8						0	8
Le Douet Clement, La Petite Route des Mielles	St. Brelade			21			21		5	2			7	28
Le Geyt Apartments, Le Geyt Road	St. Helier			5	4		9						0	9
Le Geyt Flats Red Brick, Le Geyt Road	St. Helier		3	12	6		21						0	21
Le Marais Phase 2 Development	St. Clement		17	1			18			24	4		28	46
Le Selliere Court	St. Clement		14				14						0	14
Le Squez after Refurbishment	St. Clement		15	3			18		1	3			4	22
Le Verger, Parade Road	St. Helier		9				9						0	9
Les Cinq Chenes, Princess Tower Road	St. Saviour		12	15			27		1	49			50	77
Les Hourmettes, Gorey Village	Grouville						0		3	2	1	2	8	8
Les Jardins du Soleil, La Route es Nouaux	St. Helier		8	25	6		39			7	1		8	47
Les Maisonettes, Tower Road	St. Helier						0			22			22	22
Les Ronces, St. Clement's Road	St. Helier		12				12						0	12
Les Vaux, Grands Vaux	St. Saviour		28				28						0	28
Lempriere Street 4	St. Helier						0	1					1	1
Lempriere Street 10	St. Helier				0		0				1		1	1
Leslie Sinel Close, Rouge Bouillon	St. Helier		2	10			12		8				8	20
Liberation Court, Ann Street	St. Helier		16	55	7		78						0	78

APPENDIX E *(cont'd.)*

Estate	Parish	B/S	1 B/R	2 B/R	3 B/R	4 B/R	TOTAL FLATS	1 B/R	2 B/R	3 B/R	4 B/R	5/6 B/R	TOTAL HOUSES	GRAND TOTAL
Lily Cottage, Valley Road	St. Helier						0	1					1	1
Lord Coutanche Court, Seaton Place	St. Helier		23	5			28		7	3			10	38
Les Petits Houmettes	Grouville						0	1					1	1
Maesteg House, Columbus Street	St. Helier		6				6						0	6
Maison le Fondre, Don Road	St. Helier		4	4			8						0	8
Midvale Road 37	St. Helier		2				2						0	2
Moreland House, Great Union Road	St. Helier		3				3			1			1	4
Narkunda, WeSt. Hill	St. Helier						0					1	1	1
Nicolle Close, Clarendon Road	St. Helier						0		20				20	20
Normandy Cottages, Albert Street	St. Helier						0	9					9	9
Oak Tree Gardens	St. Helier		7	17			24		9	37	2		48	72
Oak Tree Lodge, Oak Tree Gardens	St. Helier		3	4			7						0	7
Old St. John's Court, Old St. John's Road	St. Helier	16	2	16			34						0	34
Old St. John's Court, Old St. John's Road	St. Helier						0	2					2	2
Orchid Court, Mont Millais	St. Helier			6			6		18				18	24
Osborne Court, La Route de St. Aubin	St. Helier	2	21				23						0	23
Oxford Road 25	St. Helier						0				1		1	1
Parcq de la Belle Fontaine, La Rue d'Ava	St. Martin						0		2	3			5	5
Pear Tree House, Byron Lane	St. Helier		1	3			4						0	4

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Perree Villas, Valley Road	St. Helier		6				6						0	6
Pierson Court, Springfield	St. Helier		5				5						0	5
Pillar Gardens, Les Grands Vaux	St. Helier/St. Saviour						0			31			31	31
Pine Court, Le Geyt Road	St. Helier / St. Saviour				30		30						0	30
Place Le Gallais, Bashfords Rue des Pres	St. Saviour		12	4			16						0	16
Place Nicolle, Bashfords - Rue des Pres	St. Helier		4	8			12		3				3	15
Pomme D'or Farm, Westhill	St. Helier	16	10	60			86						0	86
Pomona Road 6	St. Helier						0			1			1	1
Poonah Road 33/35	St. Helier	6					6						0	6
Pre De Talbot, La Rue des Pres	St. Saviour			12			12			4	8		12	24
Princess Place Flats	St. Clement			12			12						0	12
Princess Place Houses	St. Clement						0			26			26	26
Providence Street 3,5,7,9	St. Helier						0		1	3			4	4
Ralegh Avenue 10	St. Helier		4	1			5						0	5
Raleigh House, Upper Midvale Road	St. Helier	1	2				3						0	3
Rose Cottage	St. Helier						0	1					1	1
Rosemount Estate, James Road	St. Helier						0			26			26	26
Sherland Close, Mary Street	St. Helier	11	1				12						0	12
Simon Place 17	St. Helier		5				5						0	5

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Southlands Terrace, 18 Green Road	St. Clement		**2**				**2**						**0**	**2**
St. Andrew's Court, FirSt. Tower	St. Helier						**0**			**11**	**1**		**12**	**12**
St. George's Estate, La Rue des Cosnets	St. Ouen						**0**		**8**	**8**	**4**		**20**	**20**
St. Martin's Arsenal, La Rue du Clos Fallu	St. Martin	**2**	**8**	**1**			**11**						**0**	**11**
St. Mary's Court, Roussel Street	St. Helier		**36**				**36**						**0**	**36**
St. Peter's Arsenal, La Rue des Landes	St. Peter						**0**		**4**	**4**	**2**		**10**	**10**
St. Peter's School Estate, La Rue de l'Eglise	St. Peter						**0**		**4**	**10**	**4**		**18**	**18**
St. Saviour's Road 78	St. Helier		**6**				**6**						**0**	**6**
St. Simon's Court, Great Union Road	St. Helier		**2**	**3**			**5**		**2**				**2**	**7**
St. Thomas' Villas, 29-31 Val Plaisant	St. Helier		**2**	**4**			**6**						**0**	**6**
Stopford Court, Stopford Road	St. Helier		**1**	**2**			**3**				**3**		**3**	**6**
Summerfield, La Grande Route des Sablons	Grouville		**5**		**2**		**7**						**0**	**7**
Sutton Court, Grands Vaux	St. Helier						**0**		**12**	**4**	**2**		**18**	**18**
Sydenham Villas, Common Lane	St. Helier		**6**				**6**						**0**	**6**
The Cedars, Green Street	St. Helier		**42**	**32**			**74**						**0**	**74**
Town Mills, Les Vaux New Road	St. Helier						**0**			**18**			**18**	**18**
Vauxhall Gardens, Vauxhall Street	St. Helier	**10**	**41**				**51**						**0**	**51**
Victoria Cottage Homes, Five Oaks	St. Saviour	**31**	**8**				**39**	**30**					**30**	**69**
Vincent Court, Albert Street	St. Helier		**43**				**43**						**0**	**43**

APPENDIX E *(cont'd.)*

Estate	*Parish*	*B/S*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*TOTAL FLATS*	*1 B/R*	*2 B/R*	*3 B/R*	*4 B/R*	*5/6 B/R*	*TOTAL HOUSES*	*GRAND TOTAL*
Wellington Park, Wellington Road	St. Helier			2			2			43	10		53	55
Wesley Street 3, 5, 7 & 7a	St. Helier						0		2	2			4	4
Westley Court, Stopford Road	St. Helier		4	34			38						0	38
Westley Lodge, Stopford Road	St. Helier		1				1					1	1	2
Whitely Close, Grands Vaux	St. Helier						0		17		4		21	21
Wilkes Gardens, Grands Vaux	St. Helier/St. Saviour						0		19	6	4		29	29
Willows Court, Green Street	St. Helier		27	1			28						0	28
Winchester Court, Winchester Street	St. Helier		5	6			11						0	11
Windsor Road 1-3	St. Helier		2				2			2			2	4
Windsor Road 5a-5b	St. Helier						0				2		2	2
Windsor Road 9-21	St. Helier			3			3		4	2			6	9
Woodlands, La Rue de la Valeuse	St. Brelade		3	1			4						0	4
Wyvill, Georgetown	St. Saviour		8				8						0	8
TOTALS		**207**	**1471**	**745**	**66**	**0**	**2489**	**82**	**265**	**536**	**92**	**7**	**946**	**3435**